

Vantage Points of *Utang na Loob*

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Abstract

Utang na Loob is one of the values deeply practiced among Filipinos. Helping a person especially one who is in dire need is a value that is priceless that a feeling of indebtedness is created in the other. There is a feeling of reciprocity that an inaction from the person helped will be branded as *walang Utang na Loob*. This practice may be valuable but is also prone to misuse and abuse among Filipinos. On the affirmative side, a bond of friendship and helpfulness is nourished between persons. Being helpful and of service to another are invaluable and can probably be repaid only through an act of the same nature or even greater. On the adverse side, this can be accessed to create a feeling of helplessness over a person on an instance where he was helped but in view of manipulating him in the future. This paper will lay down the different angles of *Utang na Loob* by utilizing an expository descriptive method. As such, it elucidates how this practice could be beneficial among Filipinos as it is one of the values existent among them. Further, it delves the negative vantage that the commission of it may be avoided by Filipinos in their social interaction with one another.

Keywords: Utang na Loob, Filipino Values, Filipino Leaders, Human Relations

Concepts of *Loob* and *Utang* – *Utang na Loob*

Essentially *loob* refers to a local or spatial interior, or to that which is not open to the naked eye. *Loob* primarily refers to a symbolic interior, and more particularly human interiority. *Loob* thus refers primarily to a core or a center. In the second place, whether in the spatial or human sense we note degrees of interiority: the inmost and deepest part is characterized as *kaloob-looban*, *pinakaloob*, *kaibuturan*.¹ *Loob* is the person's interior truth since this is the ultimate, organizing center of human reality. It is the very center of his humanity where his idea, beliefs and behavior lie and the true worth of a person is situated.

Categories. Fr. Miranda points out two categories of *loob* as a psycho-moral reality namely *Katauhan* or Personality and *Pagkatao* or Character. The former is man's individual unique interiority which is static consisting of his *Malay* or Awareness, *Dama* or Emotions, Sensations, Desires, and *Ugali* or Behavior, Tendency, Habit. The latter is man's moral aspect which is dynamic consisting of *Isip* or Thought, Intelligence, Reasoning, *Bait* or Goodness, and *Kalooban* or Moral Will in judging matters between right and wrong.²

These two concepts are sometimes used synonymously or interchangeably but they are to a certain degree different. Personality or *Katauhan* speaks of the person's traits, emotional and behavioral compilations which form his package as a distinct entity. Character or *Pagkatao* essentially emanates from personality as it is the manifestation or outcome. It is that which can be perceived by people around him. His actions and judgments sum up to constitute his character as a moral agent. Finally, given a particular form, however, the particular individual

¹ Dionisio Miranda, *Loob - The Filipino Within: A Preliminary Investigation into a Pre-Theological Moral Anthropology*, (Manila: Divine Word Publication, 1989) 1.

² *Ibid*, 103.

possessing this loob becomes unique according to the same general dynamics. The individual, that is to say, “becomes a person” as a totality of the manifold “*loobs*” he already has and continues to assume. And in that higher synthesis he is not a series of *loobs* but one, single *loob*.³ Professor Jocano emphasizes on *Diwa* as an essence of life and a display of the *loob* of a person ranging from physical, mental, emotional and spiritual drives.

All phenomena associated with the concepts of *Diwa* and *Hininga* take place inside the body, or *loob*, of humans. They are events within the human self. It is for this reason that we often use *loob* as the point of reference in describing our physical, mental, and emotional conditions.⁴

Thus, when a bad remark is uttered to a person it is the personality that absorbs firstly for it is static. The person may opt to ignore or get insulted by it. The reaction towards the utterance whether on the affirmative or negative is up to his character for it is dynamic. From the human person’s standpoint, it is important to value *loob* for the vitalities of life emanate from it. If the *loob* is peaceful then the manifestation is a peaceful person. And from other people’s parlance, it is crucial to refrain from injuring another person’s *loob* as it may cause *sama ng loob* for instance. The interplay of personality and character in this illustration arrives at a philosophical moral standpoint of the person whether he reacts positively or negatively whenever an individual tries to penetrate his *loob*. Phenomenologically, the person encounters countless others from day to day. The encounters will be a mixture of good and bad experiences where it is up to man to confront them with the chance of prejudicing or enriching his loob.

³ Ibid, 30.

⁴ Felipe Landa Jocano, *Filipino Value System: A Cultural Definition* (Quezon City: Punlad Research House, 2008) 95.

Psychology has it that personality and individual differences every person is unique compared to another. For instance, one person may choose to ignore insults while others get very emotional to a simple joke. Others are resilient to great challenges in life that seeking help from another is foreign to him, while others are dependent if not extremely dependent on another person's assistance. Hence, injuring a person's *loob* should be avoided as it constitutes his entire being.

Utang is literally translated as 'debt' while *loob* is translated as inside, hence *Utang na Loob* can be literally translated as 'debt from inside.' However, the term inside or *loob* seems to be very ambiguous as to what *loob* is being referred to of the human person. One is left to ask, "*loob ng ano?*" referring to what part of the inside of the individual. It is manifest that *loob* should be understood as *kalooban* to make it more clear and specific. *Loob*, therefore in the context of *kalooban* refers not literally to the inside, the guts and innards of a human being, but to the inner life and being of a person. It points to an intangible, metaphysical component of a Filipino's being, without which one would not be human.⁵

Utang na Loob literally means "debt from the inside." It is a sense of reciprocal social obligation. Morally, it refers to "debt of gratitude."⁶ In the Filipino context, it is associated with Filipinos character of being generous, hospitable, and their adherence to the belief of *Karma*. Whenever a person performs good deeds to another without cost, the help extended will somehow come back in the future. This is a very popular characteristic or practice among Filipinos in the society that one person cannot forget a beneficial deed done to him even for a number of years.

⁵ Francis Dancel, *Utang na Loob: A Philosophical Analysis*, (February 4, 2009). <http://www.crvp.org/book/Series03/IIID-4/chapter-5.htm>.

⁶ Jocano, *Filipino Value System*, 82.

According to the anthropologist Fr. Leonardo Mercado, the Filipino worldview is basically 'nondualistic'.⁷ Unlike the western mind that postulates that man is a dichotomy of being, Fr. Mercado stresses that man considers his body and soul as one that when the body is hurt, the soul is also affected. In relation to *Utang na Loob*, there is no surprise that when a person is helped by another, it is not only his body that was assisted but also his soul – his entire being for that matter.

Ideally, when one gives, there should be no feeling or hope of reciprocity on the part of the giver. But as a human being, a feeling of indebtedness is established on the part of the recipient that sometimes this feeling persists for a long time or even forever. Being grateful is a virtue. In fact, in the Filipino society when a person shows no sign of gratitude he is tagged as *walang hiya o walang utang na loob*.

The magnitude of the feeling of indebtedness depends on the gravity of needfulness of the person. The greater the intensity deciphered, the deeper the indebtedness. This is the reason why when a person is helped by another especially in times of great need and danger, it is as if his entire being and humanity was saved. The latter believes that nothing can ever be substituted for the help that was extended to him. He does not like to be branded as *walang utang na loob* that he would give back the favor to the former without any cost.

“Utang na loob” is a unique Filipino trait that should be preserved and practiced in its original intent. Sharing is good. Giving something without expecting in return is an exemplary type of gesture worth emulating. For instance, donating blood helps save lives, so they say. The act may be terrifying but the result of it can extend a precious gift which

⁷ Leonardo N. Mercado, *Elements of Filipino Philosophy* (Tacloban: Divine Word Publications: 1976). 87.

is incalculable. Let human dignity and integrity remain supreme in the making.⁸

Elements of *Utang na Loob*

This particular value has dual dimensions which have tremendous effect on the human person especially to the one where the help was extended. These two dimensions may be referred to by this paper as the material aspect and the immaterial aspect. The material aspect of *Utang na Loob* refers to the tangible or observable nature of the value. For instance, money can be an element of assistance to another person in dire need of it. Another instance is when one's life is saved from danger by another person. These two instances are material and manifest to both actors or agents involved. The immaterial aspect is the intangible and the non-observable element. More often than not, the material aspect may have already been extinguished by returning the favor or paying the debt but the second aspect persists consciously or unconsciously from the person where help was extended. The truth of the matter is, *Utang na Loob* is basically existent and persists in the second feature where it necessarily emanated from the first feature.

Vantage Points: Pertinent Leaders

The motivational theory of role modeling asserts that an organization, company or society for that matter can achieve bigger and greater value if the leaders running it are exemplary individuals commendable enough to be imitated from among the subordinates. Hard work, diligence, and creativity are just some of the many traits that can be portrayed by leaders where their followers can imitate for the benefit of a common goal beneficial to a community, company or society. Role models are individuals who

⁸ Dolly Punsalan Castillo, *Utang na Loob A quaint Filipino Cultural Value* (December 2011). www.filipinojournal.com. (Accessed December 28, 2011).

influence role aspirants' achievements, motivation and goals by acting as behavioral models, representations of the possible, and/or inspirations.⁹

The idea of *utang na Loob* among political leaders, educational leaders, and religious leaders of the country will have to be discussed here since they are those bestowed with the power and authority to govern and direct the people towards standards of law and morality.

Political Leader. Politicians have a critical part to play in a society for their success may result in the betterment of the nation and their failure may lead to the country's downfall. In the Philippines, the President is elected through a direct vote of the people. In other words, the President possesses powers granted to him by virtue of the constitution and the ultimate mandate from the people. Sovereignty resides in the people and all government authority emanates from them.¹⁰ The Chief Executive is the most powerful person in the country because of the people who voted for him. In this case, the President has *Utang na Loob* to the people of the republic.

Clear is the fact that the highest position and the most powerful man in the country is advocating the ideal notion of *Utang na Loob* which is to reciprocate his service to those who placed him in that position. In fact, the recent president of the Republic continually reiterates his position that he will only bow down to the people and serve this people because he has the sacred obligation to do so. Besides,

⁹ Thekla Morgenroth, Michelle K. Ryans and Kim Peters, *The Motivational Theory of Role Modeling: How Role Models Influence Role Aspirants' Goals* (Research Gate). https://www.researchgate.net/publication/284515013_The_Motivational_Theory_of_Role_Modeling_How_Role_Models_Influence_Role_Aspirants%27_Goals. (Accessed July 3, 2017)

¹⁰ Antonio Nachura, *Outline Reviewer in Political Law* (Manila: VJ Graphic Arts, Inc. 2014), 64.

serving the populace with utmost integrity is expected of every political leader as it is mandated by the constitution.

Educational Leaders' View. The Department of Education has formulated guidelines in the teaching values education in all levels. They pointed out the emphasis of teaching established Filipino values like *Utang na Loob* among others towards the students since these values can help in the total development of the human person's values system. Similarly, *Utang na Loob* should have wider applications in society so that it can propel other values such as concern for the common good and social justice.¹¹

A school head has words towards his subordinates regarding the existence and practice of *Utang na Loob* in his area. *Utang na Loob* is good but it has to be regulated in order to avoid abuse or misuse of it. There is nothing wrong with *Utang na Loob* but, the misuse of it most often than not produces negative consequences. It can be also a source of serious disciplinary problems in the organization or institution.¹²

A lot of educational leaders nowadays are imprisoned by negative implications of this value. When one becomes linked to it, he becomes ineffective in his duties and could no longer functions his responsibilities to the best of his ability. The best is, to perform your duty without any attachment or string attached.¹³ Even the small favor that an educational leader gets from his subordinates even just the canteen vendor can establish a feeling of indebtedness which can

¹¹ Benjamin Isaac G. Maarte and Nonita C. Marte, *Values are Caught and Taught* (2005). <http://www.valueseducation.net/vep.htm>. (Accessed January 18, 2012).

¹² Imelda B. Perez, *School Head: Beware of Utang na Loob* (January 24, 2012). <http://deped-ne.net/?page=News&action=details&CODE01=AS12010006>. (Accessed January 30, 2012).

¹³ Perez, *School Head*.

sometimes lead to the inability of the educational leader to function properly.

Religious Leaders' View. As a Catholic country, the bishops and priests are the guardians of morality of the faithful. The idea of *Utang na Loob* as a Filipino value is a moral concern which has to be addressed by the religious leaders of this country especially the bishops and clergy. Time and again, these religious leaders remind everyone of the act of being moral everyday of their lives. They posit that values of *Pakikisama*, *Hiya*, *Utang nas Loob* among others should be practiced with prudence.

As a people we seem to have passed from crisis to crisis in one form or another. For many analysts, reinforcing these crises are ambivalent cultural values such as *palakasan*, *pakikisama*, *utang na loob*, and family-centeredness. As Bishops we have long contended that the crises that we have suffered are basically moral – the lack of moral values in ourselves, in our relationships, in our social structures.¹⁴

Catechism in the Philippines should be intensified in all areas across archipelago by the CBCP and its catechists. *Utang na Loob* is a very good value but has to be regulated. It is good to be grateful and Filipinos are known to be such. In the context of the apostolate of the tribal Filipinos, the bishops call attention to a traditional value among Filipinos, a value which has been gradually forgotten: to live in harmony with the nature and to reject an exploitative approach to the natural world. An “inculturated” catechesis will present to the catechized the right and authentic approach of Christians to the earth and its treasures.¹⁵

¹⁴ Fernando R. Capalla, *Restoring Trust: A Plea for Moral Values in Philippine Politics* (CBCP Document).
<http://www.cbcponline.net/html/documents.html>.

¹⁵ Nemet, Ladislav. *Inculturation of Catechesis and Spirituality in the Documents of the Catholic Bishop's Conference of the Philippines* (East

This holds true not only to Christians but also to the followers of Islam who comprises the second largest religion in the Philippines. Moral values are normally taught in religious sects, telling their faithful among others to be faithful and obedient to God, follow the Bible or Qu'ran, and love their fellowman specially those who are in need.¹⁶ Jocano postulates that Filipino's long-cherished values are innate in them and revisiting or reawakening is an ingredient them to revitalize the same. Religious groups can play a crucial role in this endeavor. Furthermore, religion is an important part of man's existence as he is a moral entity. His actions have corresponding moral responsibility. He will have a clearer grasp of good and evil if aided with the teachings of religious agencies.¹⁷

Vantage Points: Human Relationships

Utang na Loob in this aspect can be viewed from four vantage points depending on the person who gives the help or the person where assistance was extended. It can be labeled as Indirect *Utang na Loob* and Direct *Utang na Loob* as well as Intentional or Induced and Unintentional *Utang na Loob*.

Indirect Utang na Loob. First, a person may be elected to an office or organization based on the decision of the constituents. For instance, in an election, a candidate wins in such political process out of the majority votes that he garnered from the populace. The elected can consider this victory as Indirect *Utang na Loob* towards the electorate who voted for them. Prudence demands that the victor

Asian Pastoral Institute: 2005).
<http://eapi.admu.edu.ph/content/inculturation-catechesis-and-spirituality-documents-catholic-bishops-conference-philippines>.

¹⁶ Sheldon Ives G. Agaton, "Morality and Religiosity: A Filipino Experience," *Recoletos Multidisciplinary Research Journal* (2015): 90.

¹⁷ Agaton, *Morality*, 91.

reciprocates by working towards the satisfaction of the material welfare of voting populace. The same may univocally be applied to people who are nominated and elected members of a board of certain offices. These are cases of Indirect *Utang na Loob* because the persons concerned did not will its formation directly and the reciprocation is more on their official function rather than the personal side of their personhood.

The thing is, the subjects under this vantage point considers *Utang na Loob* more as a duty or function in relation to his office whereby he is placed by the people. Without the direct participation of the group favorable to him he cannot be in that position. President Duterte emphasizes in his speeches that his victory is destiny. Despite the limited campaign funds and a handful of support from seasoned politicians across the country, he managed to come out victorious which he says he owes to God and the people who believed in him. As a reciprocal act, he is so far consistent with his campaign promises and has continued to surge in popularity. Despite his age, he continues to work well for the people as he is indebted to the people.

Direct Utang na Loob. A person incurs *Utang na Loob* when, because of problems and difficulties that hamper him, he opts to seek assistance from another person that he may be freed from his difficulties. The support extended to him will bring about *Utang na Loob* on his being. Besides, he willed that such will be extended to him.

For instance, the hiring of employees especially in government agencies are sometimes tainted by undue favor or influence. Some applicants will present themselves to the hiring authority as a relative or someone recommended by a politician among others that standards are ignored and sacrificing the quality of workers in the process. Prior to his appointment, he knows that doing so will establish *Utang na Loob* on his part and will forever be indebted to the officer. Whenever hired, there is a chance that this worker will be

under the spell or direction of the appointing officer no matter what the effect is. Save the fact if the person in authority has no ulterior motive of abusing the disposition of such workers. This is an instance of Direct *Utang na Loob* because the individual willed directly that *Utang na Loob* be established and its existence is more on the personal side of the subject rather than his official function.

It is a reality that no matter how vicious sometimes leaders, superiors, and bosses are, their subordinates would sometimes rather lose dignity than turn against said chiefs. It is provided under Philippine laws that an accused is presumed innocent until proven otherwise. Congressional inquiries may not be able to convict a person under scrutiny as they are meant to aid legislation, but fleeing from those, lying under oath while being questioned, and skipping from them could mean preserving the negative effects of *Utang na Loob*.

Induced or Intentional Utang na Loob. This aspect occurs when a person maliciously extends assistance to another who is in need. The idea is intentional because the help extended is not for the sake of helping but to intentionally create a feeling of indebtedness on the part of the person helped. It becomes malicious because the giver wants to take advantage of this value in order to consider another as inferior and worse dependent in the future. The person helped becomes subservient to the dictates of the other so much so that *Utang na Loob* becomes an instrument of injustice and abuse.

For instance, one person can appoint another regardless of established qualifications and processes with the end in view of turning them into cohorts capable of carrying out the illegal activities of the boss. Further, even if the superior becomes unruly and mischievous, the appointed officials cannot do otherwise but agree to misdemeanors. Another instance can be labeled to a person who assists

another with the end in view of using the latter to commit illegal or immoral activities to the advantage of the former.

Just recently, the Bureau of Customs is under fire and the President himself labeled the office as corrupt to the core. Not to acquit or convict the existing commissioner as it is early to assume, but the situation may be likened to a sheep placed in the middle of a room full of wolves. Corruption in that bureau has been there for the longevity of time, and 'corrupt to the core' would mean that almost everybody in that agency are involved ranging from the division chiefs down to their respective employees. Sadly, subordinates are most of the time subservient to the dictates of their bosses especially when *utang na Loob* has already been part of their camaraderie. Such may prevent the minions from doing what is legal and moral as indebtedness is strong enough to suppress it.

Unintentional Utang na Loob. This vantage happens when giving or helping is spontaneous and deliberately made. This vantage point is more inclined to generosity of either party in sharing whatever they have to each other and even to others. Although the feeling of gratitude can be developed in the subconscious so much so that reciprocation between them or among them becomes automatic.

In Marawi City, when war broke out between government forces and Islamic extremists, a considerable number of individuals from neighboring provinces and cities readily offered their help to fleeing refugees. They would welcome these refugees into their places while giving them food, water and clothing. The extension of assistance towards those who needed help was spontaneous. They survived on the kindness of strangers.¹⁸ Filipinos are ready to help their fellowmen in time of distress. Those strangers who helped

¹⁸ Julie M. Aurelio, *Evacues flood Iligan, nearby cities*. <http://newsinfo.inquirer.net/900045/evacuees-flood-iligan-nearby-cities>. (Accessed August 20, 2017).

obviously wants nothing in return considering that they do not personally know who they were helping. Besides, many of them were in transit to a relative in another place. But seeing a fellow human being who just survived from a war-torn area obligates one to help based on moral obligation.

It may sound unrealistic and idealistic, but this vantage point should be the exemplar. This should be the basis of the human person's acts of generosity and kindness towards other people. Give without expecting something in return as the adage goes.

Utang na Loob as a Blind Reality

This practice or value has been existent in the society, and it has brought about good and bad vantage points. This debt of gratitude is abused by those who have done well to others as they may ask favors or things that may either be unreasonable or beyond the means of the one in debt.¹⁹ This includes blind loyalty towards family like helping a cousin who has committed a crime by helping him hide or escape from pursuing authorities. "Blood is thicker than water," people say, which hinders one from telling proper authorities or compelling him to assist his accused cousin.

Friendship can also be an avenue to abuse *Utang na Loob*. *Padrino* system is a good example regarding this matter. The *padrino* system was socially propped up by the *compadre* system. It was very important to have many *compadres* or extended social relations with influential persons of society.²⁰ At the outset, it may commence with simple favors, then it will be followed by another favor, and a

¹⁹ Filipino Core Values, *Wikipilipinas: Hip and Free Encyclopedia* (1 March 2011). http://en.wikipilipinas.org/index.php/Philippine_Core_Values.

²⁰ Rolando M. Gripaldo, *Cultural Traditions, The Person, and Contemporary Change: The Filipino Experience*. <http://www.crvp.org/book/Series03/IIID-3/chapter-14.htm>. (Accessed February 17, 2009).

third, and sometimes as the reciprocation continues, it may contain corrupt elements which may now abuse *Utang na Loob*. If an employee refuses, then the *padrino* will consider the former as *walang utang-na-loob* (no debt of gratitude), which is a kind of social sin that usually bothers the employee's conscience far more than cheating the government (or the people).²¹

Another effect would be the inability and inefficiency of an employee when the basis of employing him is founded on friendship rather than his knowledge of the job. Nevertheless, the failure to help the other by hiring his son for a job might cause taint or misery on their friendship. Most "sama ng loob" and "tampo" between friends is to a degree due to this scoreboard. It's when one feels the other didn't return what was given to them; whether in cash, in kind, or in deed.²²

We use *Utang na Loob* to take advantage of one another. This is wrong. In this context, critics are partly right when they say that *Utang na Loob* spawns graft and corruption in the bureaucracy.²³

Similarly, political allies or friendship in politics can sometimes be an avenue to enhance *Utang na Loob* as a blind reality or loyalty. There have been numerous instances where this practice was abused by countless political leaders because of their too much and unreasonable loyalty towards a person or group of allies in politics. Manuel L. Quezon once said, "My loyalty to my party ends where my loyalty to my country begins." This famous quotation of the late president Quezon is further reflected by the current President that he is only indebted to the Filipino people since it is these same

²¹ Gripaldo. *Cultural Traditions*.

²² Chico and Delamar, *Utang na Loob between Tours*. www.mb.com.ph. (Accessed December 7, 2011).

²³ Felipe Landa Jocano, *Work Values of Successful Filipinos* (Quezon City, Punlad Research House, 2006) 23.

people who voted for him and placed him the presidential cloak together with the powers and duties that go with it.

Many Filipinos feel indebted to politicians and similar political leaders because assistance is given to these poor and uneducated Filipinos during election period or other events. The result is, no matter how corrupt and incompetent the political leaders are, some of these lowly and illiterate Filipinos have no other choice but to elect them. In other words, some Filipino political leaders take advantage of this practice in order to advance their political ambitions and their hidden agenda. It is a fact that Filipinos truly value and believe that *Utang na Loob* is something which have to be practiced and perpetuated because gratitude is a virtue. However, politicians taking advantage of this is value for their vested interests is a blatant insult and disregard of the goodness of the Filipinos.

***Utang na Loob* in its Good Dimension**

Utang na Loob can be highly treasured as a value. Most Filipinos and even some of their leaders cannot tolerate bad deeds. People may depart from group loyalties to follow and believe what is truly just and reasonable. Conversely, a leader or superior imposes the rule of law regardless of who will be affected despite obvious relationships that may be tarnished. Prof. Jocano believes that deep inside the Filipinos are the ideal values and practices which have long been suppressed by foreign domination, all he has to do is redirect and reawaken these ideal values, and start to believe that he has the capacity to be the best that he can possibly be. For example, we can redefine *Pakikisama* along the principles of tactfulness, teamwork and public relations. *Bahala* can be seen as calculated risk, delegation and empowerment. *Hiya* can be used as a norm of preventing loss of face or fostering respect for other people's sentivity. *Utang na Loob* can be made the moral basis of judgment that can transform a

gesture or a favor into a debt of gratitude, loyalty, commitment, social obligation, and moral duty.²⁴

During the Spanish era, our foreign invaders made a pathetic pronouncement that Filipinos are no good but labor. Together with it, abuses were committed against these people that the length of time and its continual pounding absorbed in them that no less than Dr. Jose P. Rizal illuminated this misconception in his essay *La Indolencia Filipina*. Filipinos are not lazy, but they have the tendency to be lazy when abused. All that Filipinos need is a sense of reawakening of the real understanding of these values.

Utang na Loob is such a beautiful value when used properly and with due prudence. Expressing gratefulness to another even when slightest help is involved is rewarding to the giver since the assistance shared was valued by the receiver from his being. The level of gratefulness from the receiver could be even bigger when the assistance given is gargantuan. The giver may not expect something in return but on the part of the receiver he has nothing but a sense of thankfulness to the person who helped which form part of the goodness of the value of *Utang na Loob*. Besides, it is always good to be grateful to people who have extended help.

Within the family, parents expect their children to be forever grateful to the former; *Utang na Loob* to them should be immeasurable and eternal, unlike in the west where parents regard it as their duty to raise their children with nothing expected in return.²⁵ Raising children and sending them to school are difficult realities that parents encounter in their married life. But as obligated to do it, they have no choice but to work hard for the purpose of educating their children. To reciprocate, children look at this event as

²⁴ Jocano, *Work Values*, 58.

²⁵ Tomas D. Andres, *Understanding Filipino Values: A Management Approach* (Quezon City: New Day Publishers, 1981) 25.

something which is beyond repay once they grow up for if their parent did the other way around, their future would have been uncertain if not in ruins.

Friends and acquaintances are susceptible to *Utang na Loob* abuse especially when something material and valuable is involved. Among friends, especially close friends, helping is part of their lives and living a friend in vain or distraught is unacceptable. Friendship is even measured when one continues to be such to another especially in moments of trouble and despair. Material things are even set aside in the name of friendship. The test of true friendship is staying as such even in the highs and lows of life. It does not tolerate wrongdoings, but instead, it helps correct moral mistakes to make two people better persons. Finally, the involuntary reciprocation between two friends is unconsciously a real manifestation of gratefulness that strengthens the solidity of their friendship.

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