A Dialogue on Gratefulness: A Study on the Filipino Account of *Utang na Loób* in Conversation with Aquinas' Notion of *Gratitude*

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Abstract: *Utang na Loób* is a Filipino term that portrays a Filipino character or quality that maintains relationships with people who have been showing and doing good deeds and intentions to them. It describes the boundaries and nature of social bonds among Filipinos. It reminds and demands every Filipino to be keenly aware of indebtedness and obligations to people who have given them a favor and be grateful and repay them when they are in need. However, *utang na loób* is open to abuse. It can be used as a weapon of manipulation. In connection with that, this paper aims to study *utang na loób* in conversation with St. Thomas' Aquinas' notion of *gratia/gratitudine* (ST. II-II, q. 106). It demonstrates how Aquinas' notion of gratitude can elucidate ways to avoid the pitfalls of *utang na loób* and distinguish circumstances where *utang na loób* becomes either a virtue or vice.

Keywords: Utang na loób, Gratitude, Aquinas, Filipino, virtue, Hiya, Kagandahang-loob

Introduction

he human person is a being in the world. He is never born out of a vacuum but within an existing community with its peculiar character traits, virtues, and contexts. A person born in the Philippines or any Filipino lineage is introduced to a set of traits, virtues, and contexts peculiar to

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Filipinos. He becomes increasingly immersed in a sea of these traits, virtues, and contexts as he grows older and relates to other Filipinos. He is expected to conform to these social norms. When the proper time comes, he will hand them over to the next generation. Even when he migrates to another country, he carries this set of social norms with him. These character traits, virtues, and social norms are expressed in Filipino terms such as *kapwa*, *pakikiramdam*, *hiya*, and *utang na loób*. These terms capture and express the kind of community a Filipino belongs to and the kind of environment that forms him. Notably, these traits or virtues are similar to comparable traits or virtues in other cultures. These similarities manifest the universality of the basic human condition, which includes human biology, human psychology, and human sociology. However, there are nuances in the way that these human traits and virtues are understood that also reveal how human cultures can shape these universal concerns in a diversity of unique ways.

Since these character traits and virtues affect and form Filipinos' ethical decisions and actions in life, studying them can help Filipinos know the kind of persons they are and the kind of influences, both internal and external, that affect their actions and life decisions. With that in mind, this paper aims to explain the Filipino virtue *utang na loób* to contribute to understanding the Filipino psyche. Since *utang na loób* is open to abuse and can turn into a vice, e.g., it can be used as a weapon of manipulation, this paper also aims to study it in conversation with St. Thomas Aquinas' notion of the virtue *gratia/gratitudine*. It shows that Aquinas' treatment of the virtue *gratia/ gratitudine* in ST. II-II, q. 106 can elucidate ways to avoid the pitfalls of vicious *utang na loób* and to distinguish this vice with virtuous *utang na loób*. Consequently, this research shows the compatibility of the Thomistic framework in understanding Filipino culture and psyche.

This paper will first present the Filipino concept of *utang na loób*. In addition to that, the related virtue of *hiya* and its role in *utang na loób* is examined. Next, using Aquinas' thoughts on *gratia*, we will explain how to practice *utang na loób* properly so that it is virtuous and not vicious.

Understanding Utang na Loób

"The limits of my language," according to Wittgenstein, "mean the limits of my world." One's language expresses the kind of worldview one has. Take for example, Filipino's fondness for rice. In the Philippines, there is a nuanced and sophisticated way of naming rice: *palay* (unharvested rice); *bigas* (harvested rice); *kanin* (steamed

¹ Ludwig Wittgenstein, *Tractatus Logico-Philosophicus*, trans. C.K. Ogden (Mineola, New York: Dover Publications Inc., 1998), 5-6.

rice); bahaw (rice leftover eaten in the afternoon). In the case of American English, there is one word, "rice," for all of these realities. It does not give the precision offered by the many Filipino words for rice that reflects the important role of this food staple in Filipino society.

Similarly, Filipino psychological terms including kapwa, loób, kagandahang loób, and utang na loób reveal the Filipino worldview. Others often translate these terms into other languages. Often, however, translations do not adequately capture the real meaning of such terms as they exist in the Filipino psyche. Kapwa, for example, is sometimes translated into English as a neighbor or others. However, these translations fail to encapsulate the entirety of the Filipino word kapwa. It does not simply pertain to "others" but to the unity of the "self" and "others." Virgilio G. Enriquez explains, "the English 'others' is actually used in opposition to the 'self,' and implies the recognition of the self as a separate identity. In contrast, kapwa is a recognition of shared identity, an inner self shared with others." De Guia says that the *kapwa* is a shared self that extends the *I* to include the *other*.⁴

Filipinos utilize one Tagalog term, utang na loób, to portray a Filipino character trait that maintains a Filipino's relationships with people who have been showing and doing good deeds and intentions to him. Charles R. Kaut says that utang na loób defines the limits and nature of meaningful relations among individuals in Filipino society.⁵ It does not only remind but demand Filipinos to be keenly aware of their indebtedness and obligations to people who have given them a favor and to be grateful and quick to repay those people when they are in need.

Given its importance to Filipinos in the personal and, more importantly, at the communal level, a study of utang na loób is crucially significant in formulating a Filipino virtue ethics. To understand this Filipino virtue, we need to focus especially on the parent-child relationship. This relationship reveals utang na loób because the gift of life of parents to children is the most valuable unsolicited gift a person can ever receive. Without this gift of life, one would never exist in the world. For that reason, the debt to one's parents is a debt that can never be repaid, and it entails a sense of utang na loób that a child has for his parents.

² Cf. Virgilio G. Enriquez, From Colonial to Liberation Psychology: the Philippine Experience (Diliman, Quezon City: Univ. of the Philippines Press, 1992), 52.

³ Virgilio G. Enriquez, From Colonial to Liberation Psychology: the Philippine Experience (Diliman, Quezon City: Univ. of the Philippines Press, 1992), 52.

⁴ Katrin Guia, Kapwa: the Self in the Other: Worldviews and Lifestyles of Filipino Culture-Bearers (Pasig City, Philippines: Anvil Publ., 2005), 28.

Charles Kaut, "Utang Na Loob: A System of Contractual Obligation among Tagalogs," Southwestern Journal of Anthropology 17, no. 3 (1961): pp. 256-272, https://doi.org/10.1086/ soutjanth.17.3.3629045, 256.

"Utang," "Na" and "Loób"

In 2015, the Oxford English Dictionary included forty Filipino terms and expressions in its English lexicon. One of those included was *utang na loób*. It defined *utang na loób* as a sense of obligation to return a favor owed to someone. This was not the first time the term was translated into English. In 1961, Kaut wrote that freely and simply translated, *utang na loób* means "debt of prime obligation." However, he admitted that its full meaning is not captured by the phrase. Just over a decade later, Hollnsteiner translated it as "debt inside oneself." Though the meaning of this English phrase is not self-evident, in my view, it does echo the nuanced meanings of the Filipino term.

Etymologically, *utang na loób* comes from two Filipino words, *utang* and *loób*. The *na* is a Filipino particle used to connect words and phrases. *Utang* means credit, obligation, or financial indebtedness. *Loób* means "inside." One uses it to describe the inside of a physical object as opposed to the outside. When referring to a person, *loób* pertains to a person's "relational will" to his *kapwa* or shared-self. It may also mean personal volition. 10

Since *loób* assumes the meaning of relational will, Jeremiah Lasquety-Reyes translated *utang na loób* as "debt of will." He says, "It is the natural response to *kagandahang-loób*. It is the self-imposed obligation to give back the same kind of *kagandahang-loób* to the person who has shown it to you." *Kagandahang-loób* is goodwill in Filipino. I believe that Reyes' translation of *utang na loób* as the debt of will encapsulates the meaning of *utang na loób* better than "debt of prime obligations" and "debt inside oneself." It shows that *utang na loób* is a response of a relational will to the *kagandahang loób* of another person.

More than a decade before Reyes' definition, Florentino H. Hornedo translated *utang na loób* as "debt of goodwill," making explicit that what a person

 $^{^6}$ Tarra Quismundo, "LIST: 40 Filipino-Coined Words Added in Oxford Dictionary," INQUIRER. net, June 27, 2015, https://globalnation.inquirer.net/125278/list-40-filipino-coined-words-added-in-oxford-dictionary#ixzz6vrvsPc2A.

⁷ Kaut, "Utang Na Loob," 256.

⁸ Mary Racelis Hollnsteiner, "Reciprocity in the Lowland Philippines," in *Four Readings on Philippine Values*, ed. A. De Guzman II and F. Lynch, 4th ed. (Quezon City: Ateneo de Manila University Press, 1973), pp. 69-92.

 $^{^9}$ Jeremiah Reyes, "Loób and Kapwa: An Introduction to a Filipino Virtue Ethics," Asian Philosophy 25, no. 2 (March 2015): pp. 148-171, https://doi.org/10.1080/09552367.2015.1043173, 149.

¹⁰ Kaut, "Utang Na Loob," 257.

¹¹ Reyes, "Loób and Kapwa," 149.

¹² Reyes, "Loób and Kapwa," 149.

owes to the other is goodwill, i.e., *kagandahang loób*. ¹³ Moreover, he says that this act of goodwill by the other invites reciprocation of goodwill from the beneficiary. Interestingly, Hornedo says, "This reciprocation is to an appeal rather than to demand. It is an appeal to freedom rather than obligation."14 Since the person is acting out of goodwill, he does not demand payment, so the person's sense of utang na loób is an exercise of the person's freedom to reciprocate the goodwill of the other.

Leonardo D. de Castro claims that "debt of good will" is meant to be a faithful translation of the Filipino term utang na loób.15 He explains that indebtedness to someone is not confined to actual benefits that a person receives. Instead, he explains: "In recognizing a debt of gratitude, one also recognizes the good will manifested by the benefactor in providing assistance or granting a favor."

In sum, with due consideration to how it is translated, *utang na loób* means the Filipino sense of obligation to return freely, the goodwill he owes to someone. It can be monetary help, but it is not limited to it.

Kagandahang Loób and the Sense of Indebtedness in Utang na Loób

Utang na loób has two important components, kagandahang loób and the sense of indebtedness. As mentioned earlier, utang na loób is born out of goodwill by the other, which invites reciprocation with goodwill from the recipient. Goodwill in Filipino is kagandahang loób, which is translated as "beauty of will." This term means that a person has a genuine concern for his kapwa or shared-self and has a willingness to help him. His *loób* is beautiful, because he is good and faithful in helping his *kapwa*. Reyes noted, "[Kagandahang loób] is best understood through the paradigmatic example of a mother's love and concern for her child, most especially during the child's weakness in infancy."16

De Castro identified three conditions to know if a person is acting out of kagandahang loób.17 First, the benefactor must not be acting under external compulsion. He must be free in his choice to help the beneficiary. He must be willing to give, not just because of the expectation of others, but because he really likes to help. The prime example of this condition is the mother who carries her child for

¹³ Hornedo, Florentino "Punas-Punas: The Filipino Idea of the Holy," The Filipino Popular Devotions: The Interior Dialogue Between Traditional Religion and Christianity, ed., Leonardo N. Mercado (Manila: Logos Publications, Inc., 2000), 155.

¹⁴ Hornedo, "Punas-Punas: The Filipino Idea of the Holy," 155.

¹⁵ De Castro, "20th WCP: Debts of Good Will and Interpersonal Justice." De Castro, "20th WCP: Debts of Good Will and Interpersonal Justice," 3.

¹⁶ Reyes, "Loób and Kapwa," 149.

¹⁷ De Castro, "20th WCP: Debts of Good Will and Interpersonal Justice," 4.

nine months not because she has to, but because she wants to. If the mother did not have this condition, she would have aborted the child. Second, the benefactor must be motivated by positive feelings such as charity, love, or sympathy towards the beneficiary. A mother carries her baby and takes care of him because of her love for her child. Third, the benefactor must not be motivated by the anticipation of reward. He is not acting generously with goodwill because he desires to get something. Rather, he is acting simply because he wishes to be generous to the other. In fact, if the benefactor is motivated to act in anticipation of a return favor, it usually leads to an abuse of utang na loób. As one example, a politician who only helps his people to create a sense of *utang na loób* in them so that they will vote for him, even if he is incompetent and his rival is better, would be corrupt. Decades ago, in 1966, Vitaliano Gorospe already acknowledged: "Almost all the evils of Philippine society such as the lagay system (bribery and extortion), graft and corruption in politics and in the government, smuggling, and so forth ... utang na loób is to blame." ¹⁸ It is crucial, then, for a person to do something without personal reward as the primary end. Only in this way would *utang na loób* be virtuous.

The other important component of *utang na loób* is the sense of indebtedness created in the beneficiary. Although the benefactor does not demand from the beneficiary to pay his debt, the beneficiary now has an obligation to return the goodwill of the benefactor. Hornedo explains that "the sense of indebtedness referred to does not imply to obligation to pay a material debt... the debt is not material but a goodwill, a benevolence ... [and so] the return gift is the moral donation of goodwill signified by a material token which, therefore, is not in principle expected to be identical of material value." ¹⁹ It shows that in the same way that the *kagandahang* loób of a person is not limited to monetary help, the reciprocity of the beneficiary can be more than the monetary help. The important factor in fulfilling the sense of indebtedness is returning a favor to the beneficiary with a sense of goodwill. Since life is the greatest gift, children have the greatest sense of indebtedness to their parents or anyone who has saved their lives. This sense of indebtedness increases as the intensity of the beneficiary's need, the value of the gift, the goodwill of the benefactor, and the degree of closeness between the benefactor and the beneficiary, increases. Mercado narrates the story of a World War II veteran who always visited, gave gifts, and went out of his way to do any favor for a fellow soldier who had saved him during the war.²⁰

 $^{^{18}}$ Vitaliano Gorospe, "Christian Renewal of Filipino Values," *Philippine Studies* 14, no. 2 (1966), 219.

¹⁹ Florentino Hornedo, *Culture and Community in the Philippine Fiesta and Other Celebrations* (Manila: University of Santo Tomas Publishing House, 2000), 154.

²⁰ Leonardo N. Mercado, *Elements of Filipino Theology* (Tacloban City, Philippines: Divine Word University Publications, 1993), 117.

Filipinos have a proverb, Ang utang na loób ay hindi mababayaran ng salapi, which means "a debt of goodwill cannot be paid with money." *Utang na loób* is not the same as monetary debt, although it can still be manifested by helping the benefactor monetarily. As mentioned previously, returning a favor often means giving more than the gift received. Moreover, it must also be done with goodwill. The reciprocity of the gift has to be selfless, and it has to manifest one's gratitude and goodwill to the benefactor.

Interestingly, Lourdes R. Quisumbing would even claim that the sense of utang na loób towards the benefactor should last forever. She explains: "Emotions accompanying such indebtedness do not cease upon repayment, since such a debt is never completely repaid ... for utang-kabubut-on [utang na loób] is passed on to one's family and kin, and repayment can be made to any member of the benefactor's reference group, even after his death."21 The greater the value of the gift the beneficiary receives and the greater his need, the greater his sense of indebtedness and desire to return the favor.

The Role of Hiya in Utang na Loób

This sense of indebtedness is something that a Filipino learns from his parents and community, so much so that if he fails to acknowledge or repay an utang na loób, he will be called walang utang na loób, which means "without utang na loób." To be called walang utang na loób implies that a person is walang hiya, which means "without shame." To be called walang hiya in the Philippines is a derogatory comment. Hollnsteiner notes that "to call a Filipino walang hiya, or shamelessness, is to wound him seriously."22 It also places a person in a class of ingrate people that others must shun. For example, Jocano says that a person who is walang hiya is "insensitive to the feelings of others ... and cannot be trusted as friend."23

A typical example of a person who has no utang na loób and is walang hiya is a child who has been appropriately raised by his parents but who ends up neglecting them in their old age. This example highlights the relationship between the two Filipino virtues, utang na loób and hiya. Hollnsteiner writes: "hiya is not necessarily accompanied by utang na loób, but utang na loób is always reinforced by hiya."24 Furthermore, this shows that "*utang na loób* is built on a set of firm social expectations.

²¹ Lourdes R. Quisumbing, "Some Filipino (Cebuano) Social Values and Attitudes Viewed in Relation to Development (A Cebuano Looks at Utang-Na-Loob and Hiyâ)," Changing Identities in Modern Southeast Asia, 1976, pp. 257-268, https://doi.org/10.1515/9783110809930.257, 261.

²² Hollnsteiner, "Reciprocity in the Lowland Philippines," 79.

²³ F. Landa Jocano, Filipino Value System: a Cultural Definition (Metro Manila, Philippines: Punlad Research House, 1997), 78.

²⁴ Hollnsteiner, "Reciprocity in the Lowland Philippines," 82.

Failure to meet any of these leads to social stress or cleavage of varying degree. No matter how inadvertent, failure on the part of the person of whom particular behavior is expected can generate ill will, humiliation, shame."²⁵

Although De Castro explains that the sense of indebtedness is self-imposed by the beneficiary as a response to the *kagandahang loób* of the benefactor, the same is true that Filipino society and culture reinforce the sense of obligation of the utang na *loób*. There is social pressure for the beneficiary to feel indebted to the benefactor. A person who has no *utang na loób* and is *walang hiya* is publicly shamed by society. Vicente Rafael says, "Hiya thus colors the entire spectrum of indebtedness, signaling both its operation and its failure. It is out of fear of being publicly shamed, of being excluded from a network of exchange vis-a-vis the outside, that one accedes to utang *na loób* ties."²⁷ Thus, there could be instances where a child would help his parents, not because he genuinely loves them and cares for them, but simply because he is afraid of being called walang utang na loób and walang hiya. Finally, we should point out that when a child does not help his parents, who selflessly cared for him, it is not only he who is shamed and embarrassed, but it is also his family, especially his parents, who become shamed and embarrassed (napahiya). Why? Because Filipinos believe that the child's walang utang na loób attitude towards his parents reveals that they had not raised him properly.

Finally, for the Filipino, gifts are not limited to economic items but also include non-economic items such as advice, praise, services, and so on. Since it is a gift, the item may be given when the beneficiary needs the assistance or favor granted. A person may also incur it in the living of everyday life including when he receives food, is employed or is promoted, obtains a free diagnosis made by a doctor, or borrows money. Again, of all the gifts that a person can receive and incur *utang na loób*, life is the greatest.

Aquinas and Utang na Loób

Though St. Thomas Aquinas did not know of the virtue of *utang na loób*, he has numerous insights into the nature of gift-giving and gift-receiving that can help us better understand the Filipino virtue.

To begin, Aquinas sought to develop a framework for the virtues where each one had its proper place. He said that it is often the case that a virtue is named for that

²⁵ Kaut, "Utang Na Loob," 269.

²⁶ De Castro, "20th WCP: Debts of Good Will and Interpersonal Justice," 5.

²⁷ Vicente L. Rafael, Contracting Colonialism: Translation and Christian Conversion in Tagalog Society under Early Spanish Rule (Manila: Ateneo de Manila University Press, 2011), 127.

to which the virtue is directed, namely, either to its object or to its act.²⁸ This applies here. The virtue *utang na loób* is named that way because the object of *utang na loób* is the recognizing of the gift of the benefactor by and the creating of a sense of moral indebtedness (*utang na loób*) in the recipient.

Primarily, the power of the soul involved in *utang na loób* is the will or *loób* of the person to return the favor in a way that may even exceed the gift of the benefactor. However, it should remain under the guidance of reason so as to be virtuous. In addition, other faculties are also involved like vis memorativa which allows the person to remember the kagandahang loób (goodwill) of the benefactor, and the vis cogitativa which allows the person to apprehend the gift and the *kagandahang loób* (goodwill) of the benefactor.29

Next, Aquinas says that a recipient's actio gratiarum (thanksgiving) corresponds to the gratia (favor) of the benefactor.³⁰ He explains that a favor's value can be judged in two ways, materially, i.e., by virtue of the deed itself, and formally, i.e., by virtue of the will of the benefactor who is giving the gift. This Thomistic framework can be applied to utang na loób. On account of the nature of the deed, the greater the amount of the gift, the greater the moral debt, i.e., the utang na loób, the recipient owes. This is true for Filipinos. For example, a farmer has a greater utang na loób to a benefactor who had given him a piece of land than another benefactor who had only given him free fertilizer. Next, on account of the will of the benefactor, the more generous the giver, the greater the moral debt, i.e., the utang na loób, the recipient owes. This is also true for Filipinos. Thus, one has a greater utang na loób to someone who gave something in a respectful and generous manner, than someone who gave it grudgingly and disrespectfully. Of these two, however, what matters most for the Filipino is the disposition or the goodwill or kagandahang loob of the benefactor rather than the deed itself.³¹ For example, a Filipino son may not be able to repay his parents materially, i.e., to make equal repayment to the gift of life. Still, he can repay his parents by having the will to pay them back, as expressed by his constant respect and reverence for them, especially in their old age. Should the need arise, he may also support them as he is able to do.32 It is willingness to repay his parents for their gift of life that is paramount.

Third, Aquinas also proposes that the natural order requires one to repay the favor to his benefactor according to one's capacity.³³ However, the repayment of the

²⁸ Cf. ST I-II, Q. 55, Art. 1, co.

²⁹ See ST. I, Q. 78, Art. 4.

³⁰ Cf. ST II-II, Q. 106, Art. 2, co.

³¹ Cf. ST II-II, Q. 106, Art. 6, ad. 1.

³² Cf. ST II-II, Q. 106, Art. 3, co.

³³ Cf. ST II-II, Q. 106, Art. 3, co.

moral debt should not be compelled but paid spontaneously so as not to lessen the degree of its thanksgiving.³⁴ It means, then, that even in instances where favors are granted without grace, i.e., rudely, slowly, and grudgingly, Aquinas insists that the recipient should still give thanks, though he owes the benefactor less thanks.³⁵ This applies to *utang na loób*: Since the *kagandahang loób* of the benefactor matters more than his deed of giving, one owes greater *utang na loób* to someone who gave less but freely and happily, than to someone who gave more, but grudgingly or disrespectfully. One scenario should be considered here. Suppose the benefactor has become evil, should the recipient still return the *utang na loób*? Aquinas explains that as far as it is possible without sin, the recipient must still remember the favor of the benefactor though no repayment of the favor is required.³⁶ The Filipino would agree.

Fourth, it is striking that Aquinas argues that the beneficiary is under a moral obligation to bestow something that exceeds the quantity of the favor received from the benefactor lest it would not be *gratis* but simply a return of what was given.³⁷ For Aquinas, since the debt of gratitude flows from charity, the obligation of gratitude has no limit.³⁸ It is not governed by equality of favors but equity.³⁹ Aquinas says that gratitude is due even to a servant if he has done more than what is duly required of him.⁴⁰ As we already noted above, Lourdes R. Quisumbing claims that the sense of utang na loob towards the benefactor should be forever. She mentions that the repayment of the *utang na loób* may even continue beyond the life of the recipient. Here, the beneficiary aids the benefactor's surviving family members. This happens because the greater the value of the gift the beneficiary receives given his need, the greater his sense of indebtedness and desire to return the favor to the benefactor, even after the benefactor's death. Again, however, we should emphasize, in light of Aquinas' emphasis on the role of the intellect in virtue, that the beneficiary must help the benefactor in a reasonable manner. Likewise, if this debt of *utang na loób* is passed on to the benefactor's family and kin, the same criterion applies, i.e., it must be reasonable. This is a boundary against possible corruption of the virtue.

Finally, as regards repaying one's *utang na loób* to one's parents, Aquinas explains that essentially, children owe their parents reverence and service as their principle of being.⁴¹ Accidentally, children owe their parents in some things which benefit their parents to receive, i.e., it is fitting for children to visit and take care of

³⁴ Cf. ST II-II, Q. 106, Art. 1, ad. 2.

³⁵ Cf. ST II-II, Q. 106, Art. 3, ad. 2.

³⁶ Cf. ST II-II, Q. 106, Art. 3, ad. 5.

³⁷ Cf. ST II-II, Q. 106, Art. 6, co.

³⁸ Cf. ST II-II, Q. 106, Art. 6, ad. 2.

³⁹ Cf. ST II-II, Q. 106, Art. 4, ad. 1.

⁴⁰ Cf. ST II-II, Q. 106, Art. 3, ad. 4.

⁴¹ Cf. ST II-II, Q. 101, Art. 1, co.

sick parents and to support poor parents.⁴² Aquinas says that it is only accidental to help one's parents to some momentary necessity wherein he is bound to assist his parents because parents are not successors of their children.⁴³ It means that the children do not become parents to their children. Instead, children become "parents" to their own children but not to their parents. In connection to that, while parents are essentially bound to support their children, children are only accidentally fitting to support their parents when need arises.

Interestingly, in Filipino culture, the strong sense of familial bonds creates an environment where society expects children to take care of their aged, disabled, and needy parents the best they can. This sense of utang na loób is something that the children do not know automatically. They are not born with it. Children are introduced to this Filipino trait as they interact in the community and learn about it. The community also teaches them to value, nurture, and follow this social practice. It shows that the "child is born into an already existing field of obligation relationships." ⁴⁴

Learning Utang na Loób

Simple gestures of showing respect to the elderly are one basic way of introducing children to the Filipino virtue of utang na loób. They are expected to ask for a blessing from their elders who have given them so much. As they learn about the meaning of utang na loób and experience it themselves, the children's sense of utang na loob towards their parents grows and develops as their parents take care of them. Moreover, their sense of *utang na loób* increases with intensity the more they are helped by the generosity and goodwill of their parents. The closeness of their relationship to one another also contributes to the increase of *utang na loób*. These children do not only develop *utang na loób* towards their parents but to anyone who takes care of them. For example, their immediate family or relatives, such as their grandparents, commonly take care of their grandchildren in the Philippines. Some even take care of their old yaya (nanny).

However, there are instances where children will not acknowledge the utang na loób that is expected of them because of misdeeds done by their parents or their supposed guardians. A child who is sexually abused by his parents, for example, will lose or not incur a sense of *utang na loób* towards them. He may even cease to call them "parents" and plan to take revenge on them later in life. Moreover, he may even attribute his life to someone else who helps him to live later. To that person, he will develop a sense of utang na loób. This example reveals that one's sense of utang na loób

⁴³ Cf. ST II-II, Q. 101, Art. 1, ad. 2.

⁴⁴ Kaut, "Utang Na Loob," 270.

may or may not potentially be solidified as years go by.⁴⁵ In view of what has been said and to what Aquinas said, we should affirm that it is important to teach children the distinction between what they essentially owe and accidentally owe their parents so that they know how to virtuously fulfill their *utang na loób* to their parents.

But what about those parents who wish to live independently to avoid burdening their children and their children's families? While children can and do become parents themselves, it is a truism in Filipino culture that parents never cease to become parents until they die. Therefore, children must provide for their parents according to what they can give. In instances where the children have not much to spare, they must at least provide the basic necessities for their elderly parents. There is a need for prudence and justice, then, in order to decide what to give to one's parents.

Conclusion

Virtues and traits are products of a long process of a community's effort to express its peculiar identity, to adapt and survive in this world, and to identify what is truly part of being human, i.e., what is natural to him. The importance given to the virtue of utang na loób, for one, was an offshoot of many years of reflection and realization of the community on the importance of having a strong sense of gratefulness towards a benefactor who has helped him in his dire need. Gratefulness is manifested and expressed in one's readiness to return the favor when the benefactor's need arises. The sense of *utang na loób* is best expressed in the parent-child relationship. The community teaches the child who received life and assistance from his parents to be grateful. If he cannot be grateful to those who gave him life, how can he be grateful for the little things he receives in his life? Following this line of thought, the sense of utang na loób reminds people to be grateful to God, who created everything and was the source of every life in the world. Moreover, the sense of *utang na loób* is a way for the community to strengthen the relationship of its members towards one another, support the least and weakest member of the community, and maintain a peaceful and harmonious community.

Utang na loób, however, can be used as a weapon of manipulation if done without kagandahang loob. Politics, for one, is often an avenue where it is abused. Moreover, because of the fast advancement of technology and communication and the surge of Filipino migration, Filipinos are more and more influenced by cultures that are opposed to utang na loób. For example, cultures that promote individualism and emphasize independence from others' help may decrease the sense of utang na loób in Filipinos, especially younger individuals.

⁴⁵ Kaut, "Utang Na Loob," 271.

However, this may not be happening on a one-way basis. Filipinos may also bring their culture of *utang na loób* to other countries and influence them to incorporate it into their culture. Consequently, the sense of utang na loob may take a new form and evolve in that country.

Utang na loób is a crucial Filipino virtue. As ages go by, a Filipino's sense of the importance of promoting *utang na loób* may decrease and again increase. It may take one form, and Filipinos adapt and express it according to their context. Sending a Filipino elderly, for example, in a home for the aged may soon not become a sign of ungratefulness but even a sign of one's gratitude to one's parents.

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