

Reassessing the Ethics of *Utang na Loob*

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Abstract: One of the most widely acknowledged Filipino cultural values is *utang na loob*. Sometimes translated as “debt of gratitude,” it refers to an informal form of reciprocal social obligation that arises when a person is significantly assisted by another during a difficult time. As it touches on the Filipino sense of human dignity and social responsibility, *utang na loob* is one critical theme in most research investigating the characteristics of the Filipino psyche, culture, and social behavior. Explaining the nature and occurrence of *utang na loob*, however, has its challenges, foremost of which is how to appropriately account for its negative or morally problematic instantiations. This essay examines how some approaches that regard *utang na loob* as a moral virtue handle this challenge. After identifying several difficulties with these approaches, the essay argues for an alternative approach that maintains the status of *utang na loob* as a cultural value whose instantiating actions are subject to moral evaluation.

Keywords: *utang na loob*, reciprocity, Filipino values, Filipino cultural traits

Utang na loob, sometimes translated as “debt of gratitude,”¹ refers to a widely recognized Filipino cultural value in which one is obliged to reciprocate a significant assistance received in times of great need. It is deeply entrenched in the consciousness of most Filipinos, and since it touches on their sense of human dignity and social responsibility, it has

¹ Other translations include “gratitude,” “debt of volition,” “debt of good will,” “debt of prime obligation,” “sense of obligation,” “debt stemming from personal volition,” and “debt of the inside.” See Mary Hollnsteiner, “Reciprocity in Lowland Philippines,” in *Four Readings on Philippine Values*, ed. by F. Lynch and A.D. Guzman II (Quezon City: Ateneo de Manila University), 69–92; Charles Kaut, “Utang na Loob: A System of Contractual Obligations among Tagalogs,” in *Southwestern Journal of Anthropology*, 17:3 (1961), 256–272, <<https://doi.org/10.1086/soutjanth.17.3.3629045>>; Leonardo de Castro, “Debts of Good Will and Interpersonal Justice,” in *The Paeideia Archive: Twentieth World Congress of Philosophy*, 24 (1988), 21–26, <<https://doi.org/10.5840/wcp20-paideia199824413>>.

become a standard topic for researchers investigating the nature of the Filipino psyche, culture, and social behavior.² Explaining the nature and occurrence of *utang na loob*, however, has its challenges. One main challenge concerns its so-called *ambivalent nature*, referring to its feature of having both positive and negative, or morally desirable and undesirable, instantiations.³

Having a sense of *utang na loob* is a highly valued positive trait among Filipinos, such that its absence in the character of Filipinos puts their humanity and life direction into question. Aside from being regarded as shameless (*walang hiya*) and brutish (*asal-hayop*), those without it or who do not honor it are said to be bound to fail in reaching their goals in life (*hindi makakarating sa paroroonan*). However, it is also said to be one of the root causes of wrongdoing and social evil. Having a sense of it is said to incline people to evil deeds such as condoning unethical behaviors and practices, participating in collective wrongdoings, and supporting corrupt officials. Furthermore, it makes people vulnerable to the manipulation of ill-intentioned individuals, such as forcing them to give in to morally compromising demands.⁴

The challenge, in particular, is how to appropriately account for the negative or morally problematic instantiations of *utang na loob*. This essay examines how some approaches that regard *utang na loob* as a moral virtue handle this challenge. After identifying several difficulties with these approaches, the essay argues for an alternative approach that maintains the status of *utang na loob* as a cultural value whose instantiating actions are subject to moral evaluation. The essay is divided into three sections. The first provides an overview of *utang na loob* and introduces some main controversies regarding its nature. The second discusses the key contentions of approaches that regard *utang na loob* as a moral virtue, accounting for the ambivalent nature of *utang na loob*. The third identifies several difficulties

² See, for instance, Roberto Javier, "Parang Pag-ibig, Ibinigay ang Walang Kapital! Utang na Loob-Ugnayan, Unawa, at Ugali," in *Diwa E-Journal*, 5 (2017), 74–92, <<https://www.pssp.org.ph/diwa/wp-content/uploads/2017/11/4-Artikulo-Javier.pdf>>; Angelo Miguel P. Gundran, John Rovin J. Manalo, Pauline Anne S. Soriano, Rance Louise O. Cagsawa, and Geselle C. Manguiat, "The Concept of Utang na Loob in the Philippines: Utang na Loob Scale," in *Antorcha*, 8:1-12 (2021), 1–2, <<https://research-manila.letran.edu.ph/read/183>>; Teresita Rungduin, Darwin C. Rungduin, Joshua G. Aninacion, Renato B. Catindig, Jr., Lemuel S. Gallo, "The Filipino Character Strength of Utang na Loob: Exploring Contextual Associations with Gratitude," in *International Journal of Research Studies in Psychology*, 5:1 (2016), 13–23, <<https://doi.org/10.5861/IJRSP.2015.1322>>.

³ Emerita Quito, "The Ambivalence of Filipino Traits and Values," in *Values in Philippine Culture and Education*, ed. by Manuel Dy (Washington, DC: The Council for Research in Values and Philosophy, 1994), 51–54.

⁴ See *Ibid.* Also, Florentino Timbreza, *Sariling Wika at Pilosopiyang Filipino* (Quezon City: C&E Publishing, Inc., 2008), 109–110.

with these approaches and advances an alternative one that avoids these difficulties.

Overview and Issues

For a general understanding of *utang na loob* and how it operates in human relations, let us examine the central findings of the pioneering studies done on the subject by Kaut⁵ and Hollnsteiner.⁶ To identify the adequate conditions for the occurrence of *utang na loob*, Kaut and Hollnsteiner investigate how *utang na loob* operates in some selected Filipino communities.

To better understand their discussions, it will be helpful to first clarify the linguistic framework that they are using to talk about the various features of *utang na loob*. It shall be observed that Kaut and Hollnsteiner (and other scholars as well) use the linguistic framework of *debt* and *contract*. In this light, “debt” refers to benefit or assistance one has received and which one needs or feels obligated to reciprocate; “debtor” refers to the beneficiary of an assistance and the one bearing the reciprocal obligation; “creditor” refers to the benefactor or provider of an assistance and to whom the beneficiary has a reciprocal obligation; and “contract” refers to the system of reciprocal obligations entered into by people the moment they become benefactors and/or beneficiaries of some significant assistance or benefit.

Kaut and Hollnsteiner share the understanding that *utang na loob* is a Filipino cultural value generally referring to an informal kind of reciprocal social obligation that is created when a person in great need receives valuable assistance from another.⁷ Out of gratitude, the beneficiary of the assistance feels obligated to someday be able to significantly assist the benefactor when the latter is the one in great need. This obligation is social, for it is interpersonal and operates within a system of social relations. An integral part of this system is the shame-based sanction the society inflicts on those not honoring this obligation. And it is informal, for unlike formal contracts, there are no clear guidelines that will indicate whether the obligation has been fully satisfied (or whether the received assistance has been fully reciprocated).

It is the specific focus of their investigations to bring out the peculiar features of *utang na loob* that differentiate their findings. Kaut focuses on the kind of social system in which *utang na loob* operates. For Kaut, *utang na loob* is not an isolated phenomenon for it operates within a social system, which he describes as “a system of social sentiments of deep and strong affective

⁵ Kaut, “Utang na Loob: A System of Contractual Obligations among Tagalogs.”

⁶ Hollnsteiner, “Reciprocity in the Lowland Philippines.”

⁷ See also De Castro, “Debts of Good Will and Interpersonal Justice,” 21.

nature.”⁸ He identifies four interrelated principles governing this system: the principles of gift, acceptance, repayment, and need and surplus.

First, *utang na loob* differs from a simple debt, for the latter results from a loan, whereas the former from a gift. In this sense, *utang na loob* arises when the assistance given is neither requested nor demanded by the recipient and stems from the free will of the benefactor.

Second, as one accepts the gift, the giver and the recipient enter into a virtual contract in which the recipient is expected to commit to fulfilling the request of the giver sometime in the future. As Kaut explains, “Once he has accepted, he is committed to the fulfillment of the request or requests of the donor.”⁹ Given this, if one does not want to enter into this contract, the gift should not be accepted. However, there is usually some pressure to accept the gift. Not accepting it may result in strained relationships for it may be taken as a personal attack against the person offering the gift.¹⁰

Third, the repayment of *utang na loob* cannot be treated in the same way one treats any commercial transaction. The repayment for *utang na loob*, unlike those for commercial debts, has no definite form. This cultural belief is implied by the Filipino proverb stating that *utang na loob* cannot be paid with money (*hindi mababayaran ng salapi*).¹¹ It is unclear how to fully repay a gift. This is mainly because it is also not clear what is expected from the receiver of the gift. The giving of a gift may or may not be done with a specific return in mind. Sometimes the repayment is also expected to be something more valuable than the gift given. As Kaut illustrates: “the gift (or investment) of a bunch of bananas may entail reciprocation in the form of a pig, a chicken, a job on the municipal police force, a vote, etc.”¹²

Fourth, *utang na loob* obligations operate on the principle of need and surplus.¹³ In general, one can only ask for assistance from someone if the former is recognized to have a need and the latter is recognized to have a surplus. This creates a restriction on what benefactors can demand from beneficiaries as repayment of *utang na loob*. Benefactors can only demand something of which they have a recognized need, and which beneficiaries are recognized to have the ability to meet or satisfy given their surplus of what is needed.

To bring out the unique features of *utang na loob*, Hollnsteiner focuses on the differences between the kind of reciprocity involved in *utang na loob* and the other kinds. She defines reciprocity as “that principle of behavior

⁸ Kaut, “Utang na Loob: A System of Contractual Obligations among Tagalogs,” 258.

⁹ *Ibid.*, 259.

¹⁰ *Ibid.*

¹¹ *Ibid.*, 260.

¹² *Ibid.*

¹³ *Ibid.*, 261.

wherein every service received, solicited or not, demands a return, the nature and proportion of the return determined by the relative statuses of the parties involved and the kind of exchange at issue.”¹⁴ She presents a three-fold classification of reciprocity: *contractual reciprocity*, *quasi-contractual reciprocity*, and *utang na loob reciprocity*.

A reciprocal exchange is classified as contractual if the people involved come up with a voluntary agreement to behave toward one another in a specified way for a specified time in the future. In contrast, in quasi-contractual reciprocity, the terms of repayment or fulfilling reciprocal obligations are not explicitly expressed before agreeing to a contract. The terms of the contract are merely implicitly defined, given the nature of the situation and the background culture. Nonetheless, both types of reciprocity are characterized by the following: (a) the expected payment for a debt is clear, in which the payment is generally equivalent to the amount of debt, (b) emotions or affective sentiments between parties involved are minimal or generally insignificant, (c) it is clear when the contract has ended or when the reciprocal obligation has been satisfied (though while in the contractual form it is already dead, in the quasi-contractual form it is only dormant), and (d) the inability to satisfy the reciprocal obligation brings about shame.¹⁵

Hollnsteiner considers the third classification, *utang na loob* reciprocity, as an ancient Filipino operating principle. Given that Filipinos normally want to get along with others (or maintain so-called *smooth interpersonal relations*), showing one’s gratitude by expressing some form of repayment for a benefit received is highly valued in Filipino communities. She writes: “Every Filipino is expected to possess *utang na loob*; that is, he should be aware of his obligations to those from whom he receives favors and should repay them in an acceptable manner.”¹⁶

It is impossible to quantify the debt incurred in *utang na loob*, and so its reciprocity implies the uncertainty of repaying the debt. As Hollnsteiner explains: “Since *utang na loob* invariably stems from a service rendered, even though a material gift may be involved, quantification is impossible. One cannot actually measure the repayment but can attempt to make it.”¹⁷ Consequently, even when the recipient of an aid believes she has already repaid the debt (or satisfied her reciprocal obligation) with interest, it is not certain whether the other party shares this belief. Unlike in the contractual and quasi-contractual forms, *utang na loob* reciprocity binds the relationship between the debtor and creditor indefinitely.

¹⁴ Hollnsteiner, “Reciprocity in the Lowland Philippines,” 69.

¹⁵ *Ibid.*, 85.

¹⁶ *Ibid.*, 60.

¹⁷ *Ibid.*, 74.

In sum, in *utang na loob* reciprocity, the repayment of a debt is not equivalent to the debt. When the debtor and creditor are generally of the same socio-economic status (the coordinate case), the debt is paid with interest. But when the creditor is of a higher socio-economic status than the debtor (the superordinate–subordinate case), the debt is only paid partially or incompletely. Generally, there is no agreement on the terms of the contract, and so it is uncertain when the debt has been fully settled, and thus the contract usually remains alive. Emotions are significant (but more so in the coordinate case). And unwillingness to pay results in shame.¹⁸ Shame, in this regard, is the universal sanction for the inability to honor one’s reciprocal obligations in all three forms.

Having seen some of the salient features of *utang na loob* in the eyes of Kaut and Hollnsteiner, let us now briefly examine some disagreements among scholars on the nature of *utang na loob*. Two major points of such disagreements are the following. The first concerns whether *utang na loob* is a cultural value or trait that is unique to Filipinos. Some argue that it is. Dancel, for instance, writes: “*utang na loob* stands out among the many virtues that define a Filipino ... that the Filipino can call uniquely his own.”¹⁹ Agaton concurs: “*Utang na loob* is a unique Filipino trait that should be perceived and practiced in its original intent.”²⁰ However, this is contested by other scholars, including Kaut, Hollnsteiner, and Gorospe. Kaut believes that the practice of *utang na loob* can also be found in other places.²¹ Hollnsteiner contends that while some of the manifestations of *utang na loob* are peculiar to the Philippines, the principle as work in these manifestations are common to all societies.²² Gorospe concurs: “First of all, when we speak of ‘traditional Filipino values’ such as *bahala na*, *utang na loob*, *pakikisama*, *hiya*, we do not claim that they are peculiar to the Philippines. Although these values may manifest themselves differently in the Philippines, they are universal human values.”²³

¹⁸ *Ibid.*, 85.

¹⁹ Francis Dancel, “Utang na Loob [Debt of Goodwill]: A Philosophical Analysis,” in *Filipino Cultural Traits: Claro R. Ceniza Lectures*, ed. by Rolando Gripaldo (Washington DC: The Council for Research in Values and Philosophy, 2005), 110.

²⁰ Sheldon Ives Agaton, “Vantage Points of Utang na Loob,” in *Social Ethics Society Journal of Applied Philosophy*, 3:1 (2017), 63, <<https://ses-journal.com/wp-content/uploads/2017/09/Vantage-Points-of-Utang-na-Loob.pdf>>.

²¹ Kaut, “Utang na Loob: A System of Contractual Obligations among Tagalogs,” 256.

²² Hollnsteiner, “Reciprocity in the Lowland Philippines,” 84.

²³ Vitaliano Gorospe, “Christian Renewal of Philippine Values,” in *Philippine Studies*, 14:2 (1996), 207, <<https://ojs.philippinestudies.net/index.php/ps/article/view/2397/4519>>.

To bring out the uniquely Filipino features of *utang na loob*, some explore a concept of *loob* that is believed to be indigenous to Filipinos.²⁴ The studies made by Rafael on how Filipinos have come to understand certain Filipino concepts like *loob*, however, cast doubt on the feasibility of this project.²⁵ Rafael, in particular, argues that the Filipino understanding of *loob*, which, for example, is sometimes translated as “soul,” “will,” or “conscience,” actually results from the deliberate translations of some key Tagalog or Filipino terms by early Spanish missionaries to further advance their objective of Christianizing the Filipino consciousness.²⁶

The second is concerned with how to properly handle the apparent character of *utang na loob* of having both positive (or morally desirable) and negative (or morally undesirable) instantiations. As Cleofas writes: “*Utang-na-loob* is a Filipino practice that is associated with good and bad actions.”²⁷ Similarly, Dancel observes that “in some instances, it is something altogether positive, whereas in others, it is something completely negative.”²⁸ We shall refer to the assertion of the truth or reality of this feature of *utang na loob* as the “ambivalence hypothesis” and its problematization as the “ambivalence issue.” A number of scholars, including Gorospe²⁹ and Quito,³⁰ take the ambivalence hypothesis as a matter of fact. Some, however, dispute it. Jiolito, for instance, considers it “erroneous and problematic” in light of his understanding of Filipino values as Aristotelian moral virtues.³¹ De Castro, consequently, rejects it when he translates *utang na loob* as “debt of good will” and regards the alleged negative instances of *utang na loob* as *debts of ill will*.³²

We shall, in this essay, focus on the ambivalence issue. In the following sections, we shall critically examine some approaches to this issue, that is, approaches that perceive *utang na loob* as a moral virtue or value.

²⁴ See, for instance, Albert Alejo, *Tao Po! Tuloy! Isang Landas ng Pag-unawa sa Loob ng Tao* (Quezon City: Office of Research and Publications, Ateneo de Manila University, 1990).

²⁵ Vicente Rafael, *Contracting Colonialism: Translation and Christian Conversation in Tagalog Society under Early Spanish Rule* (London: Cornell University Press, 1988).

²⁶ *Ibid.*, 124.

²⁷ Jacklyn Cleofas, “Towards a Practical and Empirically Grounded Account of Utang-na-Loob as a Filipino Virtue,” in *Kritika Kultura*, 33 (2019), 157–159.

²⁸ Dancel, “Utang na Loob [Debt of Goodwill]: A Philosophical Analysis,” 124.

²⁹ Gorospe, “Christian Renewal of Philippine Values.”

³⁰ Quito, “Ambivalence of Filipino Traits and Values.”

³¹ Benitez Jiolito, “In Defense of Filipino Values and Norms: Debunking the Ambivalence Theory,” in *HCMCOUJS-Social Sciences* 12:1 (2022), 131, <<https://doi.org/10.46223/HCMCOUJS.soci.en.12.1.2215.2022>>.

³² De Castro, “Debts of Good Will and Interpersonal Justice.”

Virtue and Ambivalence

Some scholars contend that *utang na loob* is more than just a cultural value. For them, it is primarily a moral value or virtue, or a form of moral excellence. We shall, for our purposes, call this approach to the nature of *utang na loob* the *virtue approach*. Its major proponents include De Castro,³³ Jiolito,³⁴ Cleofas,³⁵ and Dancel.³⁶ This approach has two ways of handling the ambivalence issue. One simply rejects the ambivalence hypothesis by claiming that *utang na loob* does not really have negative instantiations. The second, however, accommodates the hypothesis by accounting for the negative instantiations of *utang na loob* in terms of the absence of a supplementing virtue.

We can refer to the first way—in virtue of its assumption that *utang na loob* as a moral virtue can stand by itself, without need of supplementation—as the *full virtue approach*. In contrast, we can refer to the second way—in virtue of its assumption that *utang na loob* as a moral virtue cannot stand by itself, needing supplementation—as the *partial virtue approach*. For the full virtue approach, we shall examine the views of Jiolito and De Castro, whereas for the partial virtue approach, we shall examine those of Cleofas.

De Castro translates *utang na loob* as “debt of good will” mainly because he believes that there is an important aspect of *utang na loob* that is not captured by the translation “debt of gratitude.” This aspect refers to the alleged fact that in *utang na loob*, one is indebted not only to the actual benefit or assistance received but also to the benefactor’s good will.³⁷ Using the construal of *utang na loob* as debt of good will as his framework, De Castro then spells out what for him *utang* and *loob* mean. What De Castro says about *utang* or debt is basically no different from what Kaut and Hollnsteiner have already articulated in more detail about the phenomenon, that is, that the *debt* in *utang na loob* is different from formal debts, such as monetary debts or those incurred with banks. Accordingly, there are no clear guidelines as to how and when this debt can be fully repaid.

Meanwhile, with *loob*, De Castro takes it as a mere shorthand for the Filipino ethical concept of *kagandahang loob*, which translates as “good will.” *Utang na loob*, in this light, is actually *utang ng kagandahang loob*, which precisely translates to “debt of good will.” Timbreza, interestingly, shares this view: “*Ang pagkakaloob ng magandang kalooban ay siyang lilikha o magtatatag ng*

³³ *Ibid.*

³⁴ Jiolito, “In Defense of Filipino Values and Norms.”

³⁵ Cleofas, “Towards a Practical and Empirically Grounded Account of Utang-na-Loob.”

³⁶ Dancel, “Utang na Loob [Debt of Goodwill]: A Philosophical Analysis.”

³⁷ De Castro, “Debts of Good Will and Interpersonal Justice,” 21.

utang na loob ... Kaya, tinawag itong utang ng kagandahang loob na dapat bayaran din ng kapwa kagandahang loob."³⁸

De Castro specifies four conditions for the occurrence of good will in the context of a debt of good will.³⁹ First, this good will should be freely conveyed by its agents; that is, these agents should not be under external compulsion to convey their good will through the assistance they provide to a person in need. Second, these agents should be motivated by positive feelings like charity, love, and sympathy towards the beneficiary. Third, these agents should not be motivated by the prospect of a reward. Fourth, the beneficiaries' sense of reciprocal obligation should be self-imposed. This last condition is De Castro's response to a puzzle created by his first three conditions. That is, if said agents are not compelled by external forces and motivated by positive feelings towards the beneficiaries without the prospect of a reward, why should they feel obligated to reciprocate the good will of their benefactors? Where does this sense of obligation come from? De Castro simply responds that this obligation is imposed by these agents upon themselves.⁴⁰

Consequently, all these conditions constitute the adequate conditions for the occurrence of *utang na loob* or debt of good will. But what happens now to the alleged negative or morally problematic instantiations of *utang na loob*? For De Castro, these instances are not really instantiations of *utang na loob*. Rather, they are instantiations of what he calls *debt of ill will*. He writes:

When a person deliberately manipulates circumstances in order to establish enslaving relationships of indebtedness, what he truly creates are 'debts of ill will.' If debts of good will are characterized in terms of *kagandahang loob* conveyed by the benefactor, debts of ill will are marked by the ill will of scheming manipulators.⁴¹

A debt of ill will is thus a kind of indebtedness that violates any of the conditions for the occurrence of a debt of good will. For instance, if the assistance provided is either definite in terms of repayment, not freely given, not motivated by positive feelings, or motivated by the expectation of a reward, then there won't arise a debt of good will. There will be no *utang na loob*. Now, as *utang na loob* is debt of good will, and does not include debts of

³⁸ Timbreza, *Sariling Wika at Pilosopiyang Filipino*, 109. Unlike De Castro, Timbreza does not reject the ambivalence hypothesis.

³⁹ De Castro, "Debts of Good Will and Interpersonal Justice," 24.

⁴⁰ *Ibid.*, 25.

⁴¹ *Ibid.*

ill will, it follows from De Castro's perspective that *utang na loob* has no negative or morally undesirable instantiations. This clearly rejects the ambivalence hypothesis.

Jiolito strongly argues that the ambivalence hypothesis is a grave mistake because it is not supported by sociological and psychological theories about the phenomenon of ambivalence and by the Aristotelian concept of virtue.⁴² First, ambivalence, for Jiolito, is a sociological and psychological phenomenon that "does not apply to values, norms, and character traits because it pertains to the social actors' experiences under certain sociological and psychological conditions."⁴³ Consequently, for Jiolito, Filipino values such as *utang na loob* cannot be ambivalent, for it is only the people practicing them who can be ambivalent.

Second, as moral virtues in the Aristotelian sense, Filipino values such as *utang na loob* are "always right, good, and positive."⁴⁴ The ambivalent hypothesis, in this regard, is inconsistent with the Aristotelian notion of virtue as excellence understood as moderation—being in the middle between the vices of excess and deficiency. For Jiolito, *utang na loob* as a moral virtue is a kind of indebtedness that is always practiced in moderation. Instances of indebtedness excessively or deficiently practiced, in this regard, are not real instances of *utang na loob*. In this light, *utang na loob* is deemed to have no negative or morally problematic instantiations.

De Castro and Jiolito reject the ambivalence hypothesis for their virtue approach contradicts the hypothesis. Cleofas, however, tries to compromise the virtue approach and the ambivalence hypothesis. She accepts the fact that *utang na loob* (which she translates, following De Castro, as "debt of good will") has morally problematic instantiations that she finds seriously worrying.⁴⁵ To demonstrate her point, she elaborates on some of Hollnsteiner's own illustrations of *utang na loob* reciprocity—in which *utang na loob* is used to take advantage of people in need of employment, medical care, money, and livelihood.⁴⁶ Cleofas, however, also takes *utang na loob* as a moral virtue in the Aristotelian sense of moral excellence (which, as seen through Nussbaum's neo-Aristotelian framework, "contributes to inclusive communal flourishing"⁴⁷). She intends to argue for "a better account of *utang-*

⁴² Jiolito, "In Defense of Filipino Values and Norms," 139.

⁴³ *Ibid.*, 133.

⁴⁴ *Ibid.*, 139.

⁴⁵ Cleofas, "Towards a Practical and Empirically Grounded Account of Utang na Loob as a Filipino Virtue," 160.

⁴⁶ *Ibid.*, 160–164.

⁴⁷ *Ibid.*, 164.

na-loob as a Filipino virtue,” whereby “virtue” is “a form of moral excellence.”⁴⁸

Cleofas argues that the practice of *utang na loob* requires the observance of justice. Among the kinds of justice (namely, the retributive, compensatory, distributive, and procedural kinds), she specifically means the distributive kind (which concerns fair distributions of resources), which she grounds in the allegedly Filipino concept of “*katarungan*” as expounded by Diokno.⁴⁹ In her perspective, it is when the practice of *utang na loob* involves an injustice that makes such practice morally problematic. To further clarify her point, she refers to the case cited by Reyes. The case involves Pedro who felt an *utang na loob* toward his friend Juan, who was then doing well in his profession, for helping him with the finances of his studies. Later on, when Juan lost his job, Pedro, who eventually became a company manager, went the extra mile, “pulling strings along the way,” to secure a good position for Juan in his company. Cleofas sees this as a morally repugnant case of *utang na loob* because it could result in an injustice wherein individuals who should have been in Juan’s position are misplaced.⁵⁰

Cleofas, thus, accounts for the moral ambivalence of *utang na loob* in terms of the presence or absence of justice in the practice of *utang na loob*. The morally desirable instantiations of *utang na loob* are instances where *utang na loob* is practiced with justice, whereas the morally undesirable ones are those practiced without it. She summarizes her main point as follows: “At a bare minimum, repaying a debt of good will can only be considered a form of moral excellence if it is sensitive to considerations of fairness, in the sense of not depriving some people of access to resources and opportunities.”⁵¹

Challenges and Resolution

It is unclear on what grounds the view that takes *utang na loob* as a moral value or virtue is based. Is it something extrapolated from some empirical study of how Filipinos, or some selected groups of Filipinos, actually use the expression? The empirical studies of Kaut and Hollnsteiner in this regard did not acknowledge *utang na loob* as a moral virtue or value. The conclusions reached by some relatively recent empirical research on *utang na loob*, such as those conducted by Javier,⁵² Rungduin et al.,⁵³ and

⁴⁸ *Ibid.*, 160.

⁴⁹ *Ibid.*, 168–169.

⁵⁰ *Ibid.*, 172.

⁵¹ *Ibid.*, 169.

⁵² Javier, “Parang Pag-ibig, Ibinigay nang Walang Kapital! Utang na Loob-Ugnayan, Unawa, at Ugali.”

⁵³ Rungduin et al., “Filipino Character Strength of Utang na Loob.”

Gundran et al.,⁵⁴ merely emphasize the fact that *utang na loob* is a cultural value that is deeply entrenched in the consciousness of most Filipinos. In any case, the virtue approach, in the various forms that we have presented above, faces some challenges.

De Castro claims that the expression “debt of gratitude” does not capture the good will that goes with the actual provision of benefits in *utang na loob* instances. This claim forms the basis for his preferred translation of *utang na loob* as “debt of good will.” The claim, however, is contentious. Why can’t gratitude involve good will? As much as we can be grateful for the actual benefits we receive, we can surely also be grateful for the good will or kindness shown to us by other people. We are grateful, for instance, when people, especially those close to us, wish us good luck or pray for the success of our endeavors.

One problem with adopting De Castro’s translation, without qualification, is that one may run into conceptual confusion or incoherence when talking about the various instances of *utang na loob*. Take the case of Cleofas, who does so. She, for instance, writes: “Hollnsteiner notes that politicians who understand the dynamics of *utang-na-loob* deliberately cultivate debts of goodwill towards themselves so that when election time comes, they can rely on votes being cast in their favor.”⁵⁵ For Cleofas, these debts of good will are not morally good instantiations of *utang na loob*. If we substitute “debt of good will” for “*utang na loob*,” the latter statement runs thus: “These debts of good will are not morally good instantiations of debt of good will.” We have here something good that is said to be not good, which gives rise to an apparent incoherence. The problem is that De Castro’s translation carries with it a perspective that rejects the ambivalence hypothesis, which is not shared by Cleofas. To recall, for De Castro, such morally bad instances of *utang na loob* that Cleofas refers to are actually not debts of good will but debts of ill will. And debts of ill will are not instances of *utang na loob*. Notice that the said incoherence will disappear if Cleofas will use the expression “debt of gratitude” instead; thus: “These debts of gratitude are not morally good instances of debt of gratitude.”

Furthermore, for De Castro, the obligation of *utang na loob* should be self-imposed. This renders the reciprocal obligation of *utang na loob* purely subjective or personal, contradicting the social and cultural characteristics of *utang na loob* emphasized by Kaut and Hollnsteiner. To recall, for Kaut, the acceptance of a gift freely offered during a difficult time will create an *utang na loob* obligation. This creation occurs within a given socio-cultural

⁵⁴ Gundran et al., “Concept of Utang na Loob in the Philippines.”

⁵⁵ Cleofas, “Towards a Practical and Empirically Grounded Account of Utang-na-Loob as a Filipino Virtue,” 161.

background. Hollnsteiner, to recall, speaks of the sanction of shame when not honoring one's reciprocal obligations. While we can feel shame in relation to ourselves, shame is basically *other-regarding* (and is thus social) in that we basically feel shame in relation to or in consideration of other people. In De Castro's view, shame does not seem to have any place. More importantly, in the absence of external standards, we do not have any basis to judge whether someone should or should not impose an *utang na loob* obligation on themselves, making the obligation purely arbitrary.

Jiolito claims that ambivalence as a psychological and sociological phenomenon applies only to people and never to values. This, however, does not warrant the conclusion that values cannot be ambivalent. One reason is that ambivalence can take various forms, and the ambivalence that we are talking about in relation to values is of the ethical kind. We are, more specifically, talking about moral ambivalence, not psychological or sociological ambivalence. Still, we are talking about the fact that practices of cultural values can be morally good or bad. And there are good reasons to contend that ethical issues are not reducible to psychological or sociological issues. Another is that values can be of various kinds. Jiolito will be correct if we understand values as moral values, for we cannot speak of moral values as either morally good or bad. But if we are talking about cultural values, there is no contradiction to speak of them as either morally good or bad.

Jiolito goes on to claim that *utang na loob*, as a form of moral excellence in the Aristotelian sense, is always an instance of moderation or is necessarily manifested by actions taken in moderation. Consequently, the so-called negative instantiations of *utang na loob* are excessive or deficient forms of indebtedness and thus are not real instances of *utang na loob*. The question here is, what will count as a moderate practice of *utang na loob*, or better yet, what will be its standard, given that its conditions of satisfaction (that is, the conditions under which we can say that the indebtedness of *utang na loob* has been fully satisfied) are indefinite and/or uncertain. Now, he can say that *utang na loob* is taken to the extremes when its practices violate moral standards. However, if this were the case, then what really accounts for the moral desirability of its practices is not that *utang na loob* is here practiced in moderation but that these practices adhere to the relevant moral standards.

For Cleofas, the morally problematic instances of *utang na loob* are those where justice (understood in the distributive sense) is not observed, whereas the morally desirable ones are those where justice is observed. But is the morality of *utang na loob* instantiations limited to the consideration of distributive justice? Do we not have cases where they also involve other forms of justice and other moral principles? Surely, there are instances of *utang na loob* that are not morally desirable because they involve procedural injustice (where procedures are unfairly implemented to favor the interests of an

individual), retributive injustice (where someone is not given due punishment for his wrongdoing), disrespect of moral rights (such as the right not to be unnecessarily harmed, right to autonomy, and others), non-maximization of aggregate welfare (when one only promotes one's own interests), and non-cultivation of caring relationships (when one refuses to care for a loved one).

Another difficulty concerns the very consistency of Cleofas's position, which claims that, as a virtue, *utang na loob* is a form of moral excellence. She elaborates that "virtue is a morally desirable character trait or disposition that involves excellent patterns of choice, motivation, and behavior in some specific aspect of human life."⁵⁶ If *utang na loob* is already a form of moral excellence and its possessor is already disposed to make excellent patterns of choice, why would *utang na loob* still need to be supplemented by a further moral virtue such as justice? How can something that is lacking in something essential be regarded as excellent? If *utang na loob* still requires something essential to function in morally appropriate ways, it is logical to think that it is not a form of moral excellence.

These difficulties can be sidestepped by simply maintaining that *utang na loob* is just a Filipino cultural value and not a moral virtue or value. Having a sense of this value is a desirable Filipino cultural trait. But as with any cultural value, trait, or practice, the actions manifesting *utang na loob* are subject to a moral evaluation. As its manifestations are subject to an evaluation using moral standards, it is not by itself a moral standard. Consequently, it is when we subject its instantiating actions to such an evaluation that we distinguish between morally desirable and morally undesirable instantiations of this cultural value. The moral standards that we can use for our moral evaluations surely will involve justice, but they are certainly not limited to it. Among others, we can also use the moral principles of respect for moral rights, maximizing aggregate welfare, developing good character traits, and cultivating caring relationships.

As values serve as standards for what is desirable and good, it is contradictory that they have negative instantiations. In this regard, they indeed cannot be ambivalent. However, a contradiction only occurs when something is taken as both true and false at the same time in the same respect. Thus, if values are taken to be ambivalent in a meaningful (or non-contradictory) way, this can only be because their ambivalence is taken in a respect different from the one assumed in which they are taken to be non-ambivalent. From our perspective, this is because we distinguish between cultural values and moral values, or between cultural standards and moral standards.

⁵⁶ *Ibid.*, 157.

Cultural values cannot be culturally ambivalent, in that they cannot be both desirable and undesirable within the same cultural system. Likewise, moral values cannot be morally ambivalent in that they cannot be both desirable and undesirable within the same ethical system. There is, however, no contradiction in saying that a cultural value can be either morally good or bad, or, better yet, that what is culturally desirable may not be morally desirable.

There is, of course, the view of *moral relativism*, which, in its less problematic form, equates moral standards with cultural ones. (The more problematic form equates moral standards with personal ones.) Bowie puts it thus: "Moral relativism is the claim that what is really right or wrong is what the culture says is right or wrong."⁵⁷ The reasons for rejecting this view, however, are stronger than those for accepting it. For one, accepting moral relativism will make moral criticism of cultural practices impossible. Another, it will justify cultural practices that are clearly morally questionable as they violate moral rights and lead to injustices, such as slavery, gender and racial discrimination, and rituals involving animal and human sacrifices.⁵⁸ Given that moral standards are higher than (and are not reducible to) cultural standards, the practices of cultural values, such as *utang na loob*, can thus be either morally good or bad.

To synthesize our findings, we can maintain "debt of gratitude" as a morally neutral translation of *utang na loob* regarded as a cultural value. We can adopt De Castro's terminologies (but with modifications on the significations he attaches to them) to distinguish between the morally desirable form of debt of gratitude, which we can thus call "debt of good will," from the morally undesirable form, which we can thus call "debt of ill will." Another way of putting this is that *utang na loob* is a cultural value whose morally good form is *utang ng kagandahang loob* while its morally bad form is *utang ng kasamaang loob*. In our signification, "debt of good will" is not *utang na loob* but the morally good form of *utang na loob*. In this light, to equate *utang na loob* to debt of good will is a category mistake.

Now, debts of good will are morally desirable because they are practiced in conformity with moral principles, whereas debts of ill will are morally undesirable because they are practiced otherwise. Consequently, having a sense of debt of good will (understood in our light) is a form of moral excellence and thus is a moral virtue. It is not *utang na loob* per se that is the moral virtue, but the morally desirable form of *utang na loob*.

⁵⁷ Norman Bowie, "Relativism, Cultural and Moral," in *Wiley Encyclopedia of Management*, ed. by Cary Cooper (New Jersey: John Wiley & Sons, Ltd., 2014), 1.

⁵⁸ *Ibid.*, 2.

The relationship between debt of gratitude and debt of good will (understood in our sense) can be further explained using Ross's distinction between *prima facie* and actual duties.⁵⁹ Generally, our *prima facie* duties are the duties that we immediately recognize given a particular situation. For instance, if we make a promise, we have the *prima facie* duty to keep it; if we have wronged someone, we have the *prima facie* duty to make reparations for the injury we have caused the person; and if we receive some benefits or assistance from someone, we have the *prima facie* duty to be grateful to this person.

In contrast, actual duties are the duties that we are actually obliged to perform. If a *prima facie* duty is unchallenged by another *prima facie* duty, it automatically becomes the actual duty. When confronted with a competing *prima facie* duty, we must determine which is the stronger duty (in terms of imperativeness) by weighing morally relevant factors, and the one that proves to be stronger is the actual duty. If, for instance, our *prima facie* duty to help a person in need is stronger than our *prima facie* duty to keep our promise, then the former duty is our actual duty.

Ross identifies the duty of gratitude as one of our *prima facie* duties. For our purposes, we can extend its scope to include the *duty to repay debts of gratitude*. Thus, if this duty is not in conflict with another and higher *prima facie* duty or if it proves to be more imperative than a competing *prima facie* duty, it then becomes our actual duty. In this regard, we need to repay our debts of gratitude or fulfill our reciprocal obligations. But if a competing *prima facie* duty, say, the duty to promote justice, proves to be more compelling, then it is this competing duty that becomes our actual duty. Another, if repaying our debt of gratitude to someone will, for instance, put our family in grave danger, then our actual duty is to protect our family and not to repay this debt of gratitude. In such cases, it is not our moral duty to repay our debt of gratitude or fulfill our reciprocal obligation. If repaying a debt of gratitude is an actual duty, then this debt of gratitude is a case of debt of good will, which we are morally obligated to reciprocate. If otherwise, it is a case of debt of ill will, which we are *not* morally obligated to reciprocate.

Conclusion

Our investigations have shown that the virtue approach, which regards *utang na loob* as a moral virtue, is problematic in several ways. Its foundation has not been clearly established, and its two versions, which we have called the *full virtue approach* and the *partial virtue approach*, lead to

⁵⁹ William David Ross, *The Right and the Good*, ed. by Stratton-Lake (Oxford: Clarendon Press, 1930).

difficulties. Our alternative is to maintain the status of *utang na loob* as a cultural value whose (moral) ambivalence is brought about by the subjection of its instantiating actions to the higher standards of morality. It is when these actions are morally evaluated that they are either morally good or bad.

As a cultural value, *utang na loob* is culturally desirable to practice or culturally obligatory to have a sense of. But given the difference between cultural standards and moral standards, *utang na loob*, in certain situations, may not be morally desirable to practice or morally obligatory to have a sense of. Finally, it is, in fact, when people equate or confuse their cultural standards or values with moral standards or values that they become vulnerable to the manipulations of ill-intentioned individuals. It is because they may wrongly think that it is their moral obligation to *always* practice their cultural obligations.

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