A Phenomenological Reflection on *Ubos-Biyaya* and *Petsa de Peligro*: Capitalism's Impact on Filipino Attitude of Spending and Church's Proposition for an Inclusive Economy

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Abstract

This phenomenological study delves into the intertwined concepts of "ubos biyaya" and "petsa de peligro" in the socioeconomic landscape of the Filipino society. Ubos-Biyaya, a Filipino term, encompasses the state of having depleted both tangible and intangible resources. Petsa de Peligro, translating to "day of danger," signifies the period before payday when financial constraints intensify. This paper explores the correlation of ubosbiyaya and capitalism, which leads to the feeling and experience of petsa de peligro, elucidating how the latter emerges as a consequence of the former. It connects ubos-biyaya to planned obsolescence and the cathedrals of consumption, revealing how these systemic paradigms contribute to resource depletion and economic constraints. Furthermore, this scrutinizes the nexus between ubos-biyaya and the critique of capitalism, emphasizing the economic exclusion it engenders. It contemplates an alternative perspective, advocating for an economy of inclusion. This paper is divided into the following substantive parts: 1) defining ubosbiyaya and petsa de peligro; 2) petsa de peligro as an upshot of ubos-biyaya; 3) ubos-biyaya: a preconditioned outcome of planned obsolescence and the cathedrals of consumption; 4) the church on capitalism and the economy of exclusion; and 5) the church's position towards an economy of inclusion. This exploration hopes to illuminate the cyclical nature of ubos-biyaya and petsa de peligro within the broader context of Filipino economic systems and social structures. It posits a critical evaluation of prevailing paradigms,

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urging a transition towards inclusive economic frameworks that prioritize sustainability, equitable resource allocation, and social cohesion.

Keywords: Ubos-Biyaya, Petsa de Pelgro, Phenomenology, Capitalism, Economy of Inclusion, Economy of Exclusion

INTRODUCTION

"Ubos-biyaya, bukas nakatunganga" (Today you spend everything, tomorrow you'll have nothing) is a Filipino proverb that explicitly explains and characterized a typical Filipino behavior towards spending¹. It has been defined as lavish spending to something that is considered as not necessary in having a well-satisfied life; they are often categorized on the tertiary level of human needs, which does not really belong to the category of needs therein. In an unpublished interview by Jan Joshua Cruz, Kyle Ramos claimed that Ubos-biyaya "is paqwawaldas ng pera sa mga bagay na di naman talaga kailangan sa pagkakataon na iyon."2 It is wasting one's money to things that are not necessary in that particular moment. These "things" are that which "good to have but are not necessary for survival"³. Scott Bukatman plausibly identifies these tertiary needs as "pseudo-needs"⁴. Pseudo-needs place a person into an illusory paradigm that changes his perspective as to what is important and necessary.

¹"#SALAWIKAIN: "Ubos-ubos Biyaya, Pagkatapos Ay Nakatunganga."," Pinoy Stop, last modified July 18, 2016, http://www.pinoystop.org/salawikain-ubos-ubos-biyaya-pagkatapos-ay-nakatunganga/.

²Kyle Ramos, Interview with John Joshua Cruz. Personal Interview. Pasig Catholic College. Pasig City, November 8, 2018.

³S. Surbhi, "Difference Between Needs and Wants (with Comparison Chart)," Key Differences, last modified July 8, 2016, https://keydifferences.com/ difference-between-needs-and-wants.html.

⁴Scott Bukatman, "Terminal Identity," Google Books, last modified 1993, https://books.google.com.ph/books?id=63GtQqaHxBEC&pg=PT53&lpg= PT53&dq=pseudo+needs+scott+bukatman&source=bl&ots=P5dKF5hdfH&sig= VZqwB9DMSIh5_2fF9hl4kLtlQro&hl=ceb&sa=X&ved=2ahUKEwiA-a_lt63eA hUMNrwKHdXYBEkQ6AEwAHoECAUQAQ#v=onepage&q=pseudo%20 needs% 20scott%20bukatman&f=false.

This shift in perspective, as Bukatman sees, affects the ability and disposition of a person to think, judge, and know what is truly of utmost important value. The inability to decipher what is essential and what is dispensable creates a pseudo-reality promising only nothing but pseudo-satisfaction or fake satisfaction⁵. Even Abraham Maslow did not consider pseudo-needs as needs at all. In his hierarchy of needs, Maslow identified what is only essential for a person to have a humane and truly satisfied life. It is in the fulfillment of the basic needs (air, water, food, shelter, clothing, rest, reproduction, security, employment, resources, health, and property), and psychological needs (friendship, family, intimacy, respect, self-esteem, status, freedom, strength, and recognition) that a person's sense of self-worth depends on⁶;Selfactualization is a byproduct of the satisfied basic and psychological needs.

Equally, unsatisfied needs paves way for lower outlook in life. But there is a propensity where the lowest part of Maslow's triangle is being debauched; Basic needs is replaced by pseudo-needs. If this tragic event happens a person's sense of self-worth depends not so much more on the fundamentals of human needs but on the extras. Take for example to satisfy a basic need to communicate, one must have a phone, but to have a profuse one is beyond what the underlying condition necessitates. Self-actualization here is not anymore focused on being but on the thing; one must have to be satisfied in order to be happy, less than they know the condition is an unending cycle of dissatisfaction, an "eternal recurrence"⁷ that know no bounds and does not lead to any emancipation. It is an attitude of endless yearning and unsatisfied desire.

The Filipino community is not exempted from the paroxysms of capitalism. The concept of *Ubos-biyaya* hypothesizes the consumerist

⁵Bukatman, "Terminal Identity", 1993

⁶Saul McLeod, "Maslow's Hierarchy of Needs," Simply Psychology, last modified 2018, https://www.simplypsychology.org/maslow.html.

⁷Emrys Westacott, "Nietzsche's Idea of Eternal Recurrence," ThoughtCo, last modified October 27, 2015, https://www.thoughtco.com/nietzsches-idea-of-the-eternal-recurrence-2670659.

attitude instilled by capitalism. It is through this that capitalism hides its self-vested interest in transforming the reality of the human individual into means of commodity. By creating a consumeristic culture or a throwaway culture, in the language of Pope Francis, capitalism places a person into a pseudo-reality of phony idea of satisfaction; a satisfaction based on the procurement of material goods; goods that are considered as quasi-needs. The study would phenomenologically expose further, using available evidence and data, the relationship of consumerism and capitalism in the development of the Filipino ideology of one day millionaire as *Ubos-biyaya* which is symptomatic of Pope Francis' throwaway culture. Equally, the study will also try describing the response of the Church and the personal stance of the researcher in this pressing scenario of Philippine society.

"Petsa de Peligro" is a Filipino term and expression that literally translates as the Day of Danger. The literal translation in the English Language pertains quiet differently from the Filipino sense of the term. The former points out to an anticipated catastrophic or devastating event experienced by an ethnicity; an event caused by nature that eventually leads to pain and endangers life of an individual⁸. Hence, the movement of the English translation is from outside to inside; Petsa de Peligro is being viewed as something outside man, in other words, its existence does not depend on man's existence. One can also say that it functions independently and outside the influence of a person's doing. Having said this, the English translation is an allusion to the Aristotelian concept of substance and accidents. Marc Cohen recognizes that substance "are the basic independent entities, while accidents are only properties of substance"9. In other words, substance exists independently, whereas accidents depend on something, preferably a substance, to exist. In context, the English translation of *Petsa de Peligro* is a substance whose

⁸Yani, "Things to Do to Combat *Petsa De Peligro*," Flip Floppin' Traveler, last modified March 16, 2014, https://flipfloppintraveler.wordpress. com/2014/03/16/things-to-do-to-combat-petsa-de-peligro/.

⁹S. M. Cohen, "Accidental Beings in Aristotle's Ontology," Reason and Analysis in Ancient Greek Philosophy, 2013, 1-2, doi:10.1007/978-94-007-6004-2_13.

existence is outside man but through the amalgamation of substances¹⁰ their very existence affects and influences each other. Take for example the case of Ace Cancino a nursing student who used her knowledge of medicine in helping Marvs Rojas' father in tending his injured head after a reckless jeepney driver accidentally hit him.¹¹ The narration of Bea Orante speaks about the English translation of Petsa de Peligro as a spectrum in time where catastrophic event is present in a person's life; Marvs Rojas' father experienced this phenomena when he was bumped by a reckless jeepney driver causing a trauma on his head. The amalgamation of substances is also evident in the narrative. Ace Cancino is a substance, whose existence does not depend on Mr. Rojas' father who, like his son and Ms. Cancino, are also substances. But although both are substances, the amalgamation could not be hindered by the independency of existence; their existence collides and created a difference on the manner or mode of such existence. The amalgamation of existence of Ace Cancino and Marvs Rojas' father brings forth a difference between the manner of each other's existence. Equally, Petsa de Peligro is a substance, a force outside a person, whose very existence affects other substances in amalgamation.

The Filipino sense, on the other hand, has something to do with the immediate economic status or disposition of an individual not with any catastrophic natural phenomena outside man. *Petsa de Peligro* is that event in a person's life when ones "wallet or ATM or cash on hand is running low and payday seems far away."¹² It is a decline in monetary means. Unlike the English translation, the Filipino sense of *Petsa de Peligro* is not really an event outside man; it is within the very bounds of a person's existence. One might say that it is, like the English

¹⁰Amalgamation of substances simply means substances affecting each other in their very existence. This does not imply that the existence of these substances depends on one another for it contradicts the very meaning what a substance is, but rather their existence collides with each other affecting the manner or the mode of their existence.

¹¹Bea Orante, "Stories of Kindness, Perseverance Inspire Filipinos," Rappler, last modified February 6, 2016, https://www.rappler.com/move-ph/121446-stories-kindness-perseverance-inspire-filipinos.

¹²Yani, "Things to Do to Combat Petsa de Peligro."

translation, a catastrophic event but it is not outside the person; it is not a separate event distinctively existing of the person, nevertheless its very existence concurs with the existence of the person who is in such phenomenon.

In the ontological sense Petsa de Peligro can be classified under accidents; Its very existence depends on the existence of a person. The amalgamation existence, hence, is not possible due to the very fact that it only applies for two substances in collision with each other creating either a dissonant or harmonize melodious shared existence. Moreover, Petsa de Peligro is an outcome of what a person (who is also a substance) does in his monetary means; the very existence of Petsa de Peligro is a derivative of an individual's expression on how he uses his monetary means. In other words, Petsa de Peligro while existing dependently on the person is also a result of an expression of, and by the person himself; It is, therefore, an outcome of a person's expression. The question now is, what kind of expression brings forth the existence of Petsa de Peligro? In discovering the answer, one must go back to the definition postulated above. Nevertheless, the definition did not explicitly state the cause of Petsa de Peligro but instead, it just characterized its spectacle not its cause; Petsa de Peligrois just an effect of a cause. But it is very impossible for Petsa de Peligro not to have a cause of its existence; It must come from something. And here, one can hypothesize that the concept of Ubos-biyaya is subtly related with Petsa de Peligro.

This phenomenological study delves into the intertwined concepts of "ubos-biyaya" and "petsa de peligro" in the socioeconomic landscape of the Filipino society. *Ubos-Biyaya*, a Filipino term, encompasses the state of having depleted both tangible and intangible resources. *Petsa de Peligro*, translating to "day of danger," signifies the period before payday when financial constraints intensify.

This paper explores the correlation of *ubos-biyaya* and capitalism, which leads to the feeling and experience of *petsa de peligro*, elucidating how the latter emerges as a consequence of the former. It connects *ubos-biyaya* to planned obsolescence and the cathedrals of consumption, revealing how these systemic paradigms contribute to resource depletion and economic constraints. Furthermore, this

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Petsa de Peligro as an Upshot of Ubos-Biyaya

There is an intrinsic connection between the concepts of *Ubosbiyaya* and *Petsa de Peligro* postulated in Imoney Learning Center's (ILC) article entitled *Breaking Free from Petsa De Peligro*. ILC studied the behavioral patterns of Filipinos whenever payday or salary day comes. ILC observed that Filipinos are generally known for spending their cash immediately upon payout."¹³ Most of Filipinos indulged themselves in various socializations and luxurious activities such as extravagant dinner, karaoke or drinks with friends and workmates, and shopping sprees with which they need to spend huge amount of money. "The best place to observe this phenomenon is at shopping malls. It is all too common to see people flocking in the malls during pay days – which are often 15th or 30th of the month for most Filipinos, so much so that you would have a hard time finding parking or will often find yourself having to brave long lines at payment counters or restaurants."¹⁴

¹³Imoney, "Breaking Free from Petsa de Peligro."

¹⁴Ibid.

Whenever payday comes there exist a desire in many Filipinos to compensate the hardships they have rendered for their respective work by giving themselves a good treat. Consumption is the most viable and pleasurable means in pursuing this desire.¹⁵ But the problem lies in the ability of some to satiate this desire and the inability to plan one's expenditures. Luis Tan, the marketing manager of MoneyMax.ph, argued that Filipinos concern themselves so much on giving satisfaction to this desire whenever payday comes that they failed to plan as to what are the things they need most to survive; "One of the notable Filipino attitudes toward money is that most simply don't plan their personal finances. Most of them spend their hard-earned money spontaneously."¹⁶ This temperament is what others called as impulsive buying behavior. Sharon Beatty and Elizabeth Ferrell contended that impulsive buying refers to the absence of preparations and premeditations before purchasing.¹⁷In other words, it is procuring without thinking. The person under this state of being identified the product that he/she purchases as something belonging to the category of needs, whereas its premature nature reflects the purchased product as inessential and just mere surpluses categorizing them under pseudo-needs, as what Scott Bukatman believes.

Taking to consideration the substance of impulsive buying one might stipulate its indubitable connection with *Ubos-biyaya*. The essence of impulsive buying and that of *Ubos-biyaya* is more than just related with each other, rather the quintessence of both is somewhat identical. Joshua De Silva observed that "*Ubos-biyaya* has something to do with the term impulsive buying which is spending a lot of money in

¹⁵Mark Jayne, Cities and Consumption (London and New York: Routledge: Taylor and Francis Group, 2006), 2

¹⁶Luis Tan, "Filipino Attitudes Toward Money That Need to Be Changed," The Manila Times Online, last modified January 26, 2017, https://www.manilatimes. net/filipino-attitudes-toward-money-need-changed/308827/.

¹⁷Sharon E. Beatty and M. Elizabeth Ferrell, "Impulse buying: Modeling its precursors," Journal of Retailing 74, no. 2 (1998): 169-170, doi:10.1016/s0022-4359(98)90009-4.

products that one does not actually needs."¹⁸ One is being controlled by his/her impulse or feelings in procuring something that one does not really need. One might say that impulsive buying is the form of *Ubos-biyaya*; the force that animates *Ubos-biyaya*. It is the feeling of pleasure and the entitlement to reward oneself after a tiring work that (impulsive buying) impels a person to spend his/her hard-earned money, hours or minutes, upon its inception (*Ubos-biyaya*). Hence, *Ubos-biyaya* animated by impulsive buying brings into birth *Petsa de Peligro*, a moment in a person life where he/she realizes that his/her money is not anymore enough till the next payday. The story of Amy Cundangan personifies this ideology.

Amy Cundangan, a 25 year old restaurant manager, narrated her story on how evident the concept of impulsive buying is in her shopping activities. She recalled that whenever payday comes, right after work, she uses to rush her way to SM Mega Mall to buy bags, shoes, and sandals to add something on her collections. "Hilig ko kasi ang mga bags, shoes and sandals, kaya pag sahod ko na takbo agad ako sa Mega Mall para bumili. Nasisiyahan kasi ako pag may nadadag-dag sa koleksyon ko ng bags, shoes, and sandals"¹⁹ The narrative of Amy mirrors the very application of *Ubos-biyaya*. The purchasing activity of Amy gives her a blissful experience that gratifies her yearning to reward herself with something that she does not really needs. It is, in Jose Angelo Pascua's judgment, "an impractical act of spoiling oneself with goods that are not immediately necessary."²⁰Such impracticality in the purchasing prowess of Filipinos brings to existence *Petsa de Peilgro* that affects deeply their socio-economic undertakings.

This behavior has always been the key factor for capitalism, because of the tendency of a person to satisfy his pseudo-needs. Capitalism answers for the needs of people and promise to liberate

¹⁸Joaquin De Silva, Interview with Kathleen Morales. Personal Interview. Pasig Catholic College. Pasig City, November 15, 2018.

¹⁹Amy Cundangan, Interview with Jonathan Cañete. Personal Interview. Plaza Rizal, Pasig City, November 26, 2018.

²⁰Jose Angelo Pascua Interview with Kathleen Morales. Personal Interview. Pasig Catholic College, November 15, 2018.

them from this enslaving search for satisfaction; consumption, in this case, is liberation. But does capitalism really liberate a person from his quest for satisfaction? Or it just perpetuates the quest leading to an enslaving dissatisfaction forming an eternal cycle. Capitalism with its free market clothed itself as a hero that rescues an individual against an enemy called dissatisfaction, but its real intention lies beneath. While capitalism is good in the economy and the global standing of a country, its vested interest is always at the expense of others. Winston Churchill argued that capitalism "is an economic and political system in which a country's trade and industry are controlled by private owners for profit, rather than by the state."²¹ It is quite clear that even though capitalism really can do well in the economic growth of a state, still its interest in the service of its lords cannot be hidden.

Growth in the economy means more profit for the capitalists through endless slavery for the subservient. Capitalism introduces a new face of slavery not that of the physical one but a kind of slavery which manipulate the totality of the person, an integral slavery. How would an integral slavery be possible? Enter the life of the person: influence his ideology, penetrate his culture, and introduce a new one and affect his lifestyle. It is taking away autonomy over oneself; the ability to govern and aspire something for oneself has been controlled by something external to oneself.²² With this one can take subtle control over an individual. Capitalism, throughout the course of history, was successful in entering a person's life, in influencing families, and in changing culture and civilizations. Capitalism postulates a neo-colonialism.

²¹Charles J. Hunsinger, "What's the Best Example of the Evil of Capitalism? -Quora," Quora - A Place to Share Knowledge and Better Understand the World, last modified November 27, 2015, https://www.quora.com/Whats-the-bestexample-of-the-evil-of-Capitalism.

²²Mary Nyquist, "Hobbes, Slavery, and Despotical Rule," Representations 106, no. 1 (Spring 2009): 3, doi:10.1525/rep.2009.106.1.1.

Ubos-biyaya: A Preconditioned Outcome of Planned Obsolescence and the Cathedrals of Consumption

The case of Amy is only one out of the many cases of impulsive buying amongst Filipinos. Studies show that "87% of Filipinos buy more than what they planned when shopping, compared with the Americans who only have 75% impulsive buyers."23 Filipinos are more susceptible than Americans to fall into the pitfalls of Ubos-biyaya as manifested in impulsive buying behavior. Ubos-biyaya could be seen, done and is present in everybody regardless of class, gender, ethnicity, religion, economic status, age etc. Its omnipresence could be felt by almost all Filipinos anywhere. Ubos-biyaya is a preconditioned phenomenon whose existence has been determined or planned before its very inception. It is a condition designed by neo-capitalism primarily to "control and exploit consumers."24 Hence, one might say that Ubosbiyaya is not an ordinary outcome or consequence of a person's impulsive buying behavior, but instead the very disposition of Filipinos' buying impulsivity, and the desire to compensate after a tiring work, had been designed and predetermined, for the sole purpose to control and to exploit.

In his book *Captains of Consciousness: Advertising And The Social Roots Of The Consumer Culture*, Stuart Ewen argued and defined that capitalism desires to control the people "beyond the realm of the factory, and into the very communities and structures within which they lived"²⁵ by luring them inside the halls of the cathedral of consumption.²⁶

²³Candice Lagman and Rodelando Ocampo, "Narcissism, Delay Discounting, and Urgency as Factors Affecting Impulse Buying in Males," The Bedan Journal of Psycholgy 1, no. 1 (January/February 2017): 121.

²⁴George Ritzer, "Enchanting A Disenchanted World: Revolutionizing the Means of Consumption," in Exploration in the Sociology of Consumption (London: SAGE Publications Ltd., 2001), 109.

²⁵Stuart Ewen, Captains of Consciousness: Advertising and The Social Roots of The Consumer Culture (New York: Basic Books, 2001), 15-16.

²⁶The Cathedral of Consumption is a term used by Max Weber, as cited in Ritzer's work, referring to any sphere where trade and consumption are regulated and monopolized by a person, called a capitalist.

Having this vision in mind, capitalists looked for various ways and larger means to control the public and the "growth of good production offered a context"²⁷ to market a subtle control not only on the people but the "entire social realm"²⁸ as well. This becomes the blueprint or the fundamental principle that animates various marketing strategies of capitalism.

For *Ubos-biyaya* to be a reality, the populace needs to be enchanted to enter the cathedrals of consumption and actively participate in its activities; the cathedral should be alluring and well decorated for people to get attracted and lured. But the stratagem lies on manipulating the way people think and value themselves; it is only in changing the value system of society one could control the public sphere. Hence, capitalism's main object is to garb its self-serving interest with the purest intentions of valuing their client more.

Tibor Scitovsky determined that the intention of capitalism is to create a hedonistic culture which gives a sense of pleasure and selfaffirmation to its constituents; by which the sense of self-affirmation is charged with the experience of pleasure and the very" pursuit of pleasure for its own sake."²⁹ The sense of personal value and self-importance is being reduced into the experience of pleasure that neither an activity nor an event induces; giving importance to oneself is to pursue activities that generate pleasure. Belk, Dholakai, and Venkatesh went on further in saying that, the pleasure generating activity should be altered, geared, and concentrated towards consumption.³⁰"The development of the modern consumer culture has played on another human desire

²⁷Ewen, "Captains of Consciousness," 15.

²⁸Daniel Horowitz, "Review: Consumption, Capitalism, and Culture," Reviews in American History 6, no. 3 (September 1978): 389, https://www.jstor.org/ stable/2701536?seq=2#metadata_info_tab_contents.

²⁹Tibor Scitovsky, The Joyless Economy: An Inquiry into Human Satisfaction and Dissatisfaction (New York: Oxford University Press, 1976), 65.

³⁰Russell Belk, Nikhilesh Dholakia, and Alladi Venkatesh, "Romanticism, Introspection, and the Roots of Experiential Consumption: Morris the Epicurean," in Consumption and Marketing, Macro Dimensions (Ohio: South-Western College Publishing, 1996), 15.

entirely: to covet, or have an inordinate desire for things."³¹To entice participation from the people in the process of spending, the cathedral of consumption should, therefore, be pleasure generating boulevard where people could feel happy and gratified and where exploitation is subtle.

Capitalism had introduced into the public sphere several strategies to market its self-serving interest by engendering consumption on the part of the people and the production of euphoria in the very process of participation. Strategies like the "increased in advertising and minor modification of product aroused consumer's curiosity"³², had eventually stimulated within the people the desire to impulsively necessitate an acquisition of such products. Therefore, to stir an immediate response from the people, products are designed only to last within a given time and with the decree of fashion, the products' worth diminished and eventually becomes outdated even if it is still functioning well.

The motto of General Motors' former chief of designs, Harley Earl - "our big job is to hasten obsolescence", speaks about the effectiveness or functionality of a product in relation to its designs. "The policy of planning and designing objects with a verifiably limited useful life, is a common practice among different international companies."³³Products are intentionally designed to be obsolete; the usefulness and effectiveness "of a product is directly designed to have

³¹James Twitchell, "Society and Culture: Manufacturing a Consumer Culture," Vision, last modified October 2013, http://www.vision.org/visionmedia/ society-and-culture-consumerism/74097.aspx.

³²Stephanie Coontz, "The Way We Never Were: American Families and the Nostalgia Trap," Vision, last modified October 2013, http://www.vision.org/visionmedia/society-and-culture-consumerism/74097.aspx.

³³Matteo Zolio and Damon Berry, "Design and Planned Obsolescence. Theories and Approaches for Designing Enabling Technologies," Informa UK Limited, trading as Taylor & Francis Group, last modified September 6, 2017, https:// www.tandfonline.com/doi/pdf/10.1080/14606925.2017.1352879.

a specific short life expectancy."³⁴ It points out to the significance of the product in a given period; the less significant or the more obsolete a product is, the greater the craving for a new one will be, and whenever there is a desire to replace something, the more engaging the people are in the process of consumption.³⁵And when people are already engaged, production and profit on the part of the capitalist increases.

The culture of planned obsolescence, fashioned by capitalism, feeds and grows on the insatiable desire of the people to feel gratified, exploiting them though their active and impulsive participation in the affairs of the cathedrals of consumption. In context, one might say that *Ubos-biyaya* is the very participation of the people in the consumption process initiated by capitalism in and through the cathedrals of consumption. Likewise, the concept of *Ubos-biyaya* is already existing and is also very much evident before its inception, for it is an apprehended outcome of capitalism's designed dissatisfaction among the people that eventually leads to *Petsa de Peligro*. Capitalism, with its exploitative nature, has turned society into a big market place and transformed people into unintelligent consumers.

The Church on Capitalism and the Economy of Exclusion

The Church has been fully aware of and recognize the positive effects of capitalism in the economic progress of the society as well as in the personal development of its citizenry; "It allows the people to have their own private property and the right to gain in building one's life and wealth so as to compete in the market."³⁶ The Second Vatican Council document *Gaudium et Spes* argued that, "Private property or ownership of external goods confers on everyone a sphere wholly necessary for the autonomy of the person and the family, and it should

³⁴Jeremy Bulow, "An Economic Theory of Planned Obsolescence," The Quarterly Journal of Economics 101, no. 4 (1986): 729, doi:10.2307/1884176.

³⁵Bulow, "An Economic Theory of Planned Obsolescence," 730.

³⁶"Positive and Negative Effects of Capitalism - Essay and Speech," Positive NegativeEffects,lastmodifiedMarch6,2018,http://www.positivenegativeeffects. com/capitalism

be regarded as an extension of human freedom" (71).³⁷ The document is an allusion to the Catechism of the Catholic Church paragraph 2402³⁸ wherein the earth with its goods was entrusted to man's care for the sole purpose of cultivating himself under the spirit of genuine stewardship. The Holy Father Benedict XVI in his message, during the celebration of the 2007 *World Day of Peace*, reiterated that man with his God given capacities and the primordial call to stewardship should contribute to the progress of the world.³⁹

Moreover, Raymond De Souza observed that John Paul II recognized that the free economy, or capitalism, offers an avenue by which man can creatively exercise his capacities for the common welfare of all.⁴⁰ Capitalism, therefore, highlights this provision of the Church and gives opportunity for people to freely cultivate themselves. However, though it is perceived as an important element in exhausting personal cultivation and stewardship, if its processes and principles remained unchecked could do more harm, than good, to an individual and to society as well; quite contrary to its Church ordained purpose. Instead of promoting the welfare of the people, it consequently encourages inequality, the centralization of economic as well as political power on the hands of economic lords, the deepening of social divisions leading

³⁷Second Vatican Council Document, "Gaudium Et Spes," Vatican, accessed December 7, 2018, http://www.vatican.va/archive/hist_councils/ii_vatican_council/documents/vat-ii_const_19651207_gaudium-et-spes_en.html.

³⁸"God entrusted the earth and its resources to the common stewardship of mankind," so the goods of creation are for the benefit of all. The Church teaches that this is to be achieved through private property, which "is legitimate for guaranteeing the freedom and dignity of persons and for helping each of them to meet his basic needs", Catechism of the Catholic Church, paragraph #2402

³⁹Benedict XVI, "The Human Person, the Heart of Peace," Vatican, last modified January 1, 2007, http://w2.vatican.va/content/benedict-xvi/en/messages/peace/documents/hf_ben-xvi_mes_20061208_xl-world-day-peace.html.

⁴⁰Raymond De Souza, "John Paul II and the Problem of Consumerism," Acton Institute, last modified July 20, 2010, https://acton.org/pub/religion-liberty/ volume-9-number-5/john-paul-ii-and-problem-consumerism.

to fraternal indifference, and in the long run may be the root cause of unemployment and economic recession.⁴¹

Pope Francis identified this new form of slavery as a derivative of unchecked and culturally penetrated capitalism. Capitalism creates a society with a new culture where the basis for authentic happiness lies in the very gratification and consummation of one's material cravings through the consumption and acquisition of material goods; it is a society "strongly influenced by consumerism."⁴² Equally, consumerism is at the heart of capitalism. It gives primacy to profit; to gain more profit, one must create the need for one's product and sell more. Then again as specified earlier, that will only be possible if capitalism successfully penetrates the human condition of each citizens by changing their value system and in return inaugurate a change in their social condition.

A condition, that focuses more on satisfying one's hedonistic desire and self-gratification leading to self, as well as communal alienation. Such state of being excludes one of the fundamental aspects of human existence, that is "man as a social animal;"⁴³ he is a being not only for himself, but most especially a being with and for others as well. "He or she is not just something, but someone, capable of self-knowledge, self-possession, free self-giving and entering into communion with others."⁴⁴ Nevertheless, capitalism has apprehended this fundamental nature of man, and transformed him into a being whose actuations have been predetermined, controlled, and centered only in seeking self-satisfaction by means of proactive participation in the affairs of the cathedrals of consumption; the "consumer society"

⁴¹"Positive and Negative Effects of Capitalism - Essay and Speech,"

⁴²Krizti Gartner, "Consumerism, Mass Extinction and Our Throw-Away Society," The Art Of, last modified October 13, 2016,

⁴³Edgar Scully, "The Place of the State in Society According to Thomas Aquinas," The Thomist: A Speculative Quarterly Review 45, no. 1 (July 1981): 407.

⁴⁴Benedict XVI, "The Human Person, the Heart of Peace,"

reduces man to an object of material things"⁴⁵; he is been reduced from somebody to something, that can be utilized and exploited.

A person, who is enchanted into the halls of the cathedrals of consumption, "makes consumer goods the object of his heart's desire and the source of his identity"⁴⁶ having said this, John Paul II points out that by placing consumer goods at the center of one's existence, the person allows himself to be enshrined, or better yet enslaved, to the selfish cause of capitalism; the person becomes a prisoner of his own desire dully organized by capitalism. A person might feel that he is free or self-possessed but, that is what exactly capitalism really wants, an elusive control over the person by making him believe that he is free. Therefore, man is like a cog of a machine following and functioning according to a predetermined pattern. Capitalism creates an economy wherein control and exploitation is its very source and foundation.

In his apostolic exhortation *Evangelii Gaudium*, Pope Francis condemned the economy that capitalism created; The pope wrote, "Just as the commandment 'Thou shalt not kill' sets a clear limit to safeguard the value of human life, today we also have to say 'thou shalt not' to an economy of exclusion and inequality. Such economy kills."⁴⁷This economy, centered on consumerism and profit, that capitalism had created is a self-absorbed economy that favors the interest of its lords and excludes the interest of the common people; such exclusion is profoundly imbedded in its intention of programming hedonism in the value system of individuals; seeking only pleasure, nothing but pleasure and that which can generate pleasure. This economy, as what John Paul II argued in *Centessimus Annus*, wherein profit is considered as god and hedonism is its taskmaster, "carries the risk of an 'idolatry' of the

⁴⁵John Paul II, "CentesimusAnnus," Vatican, last modified May 1, 1991, http:// w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_ enc_01051991_centesimus-annus.html.

⁴⁶Raymond De Souza, "John Paul II and the Problem of Consumerism,"

⁴⁷Pope Francis, "Evangelii Gaudium," Vatican, last modified November 24, 2013, http://w2.vatican.va/content/francesco/en/apost_exhortations/documents/ papa-francesco_esortazione-ap_20131124_evangelii-gaudium.html.

market, an idolatry which ignores the existence of goods which by their nature are not and cannot be mere commodities."⁴⁸

John Paul II's concept of the idolatry of the market is what Francis, in *Evangelii Gaudium*, called an economy of exclusion; wherein the existence of goods is being reduce into means of commodities; the commodification of goods "commercializes and alienates human existence,"⁴⁹ which in return condemns or excludes the capacity of man to give himself in solidarity with others and ultimately with God. When goods are commodified relationships also are commodified as well; relationships are being qualitatively reduced into economic value; one's worth is based on the amount of wealth one has and can generate. Capitalism, hence, does not only enslave a person of his "capacity for transcendence, by trapping him in his instinct, passion,"⁵⁰ and desire for pseudo-needs, but also changes how man looks at relationships. Pope Francis argued, "human beings are themselves considered consumer goods to be used and then discarded."⁵¹

Man's worth and the profundity of and in relationships are denigrated. The anthropological implication of capitalism cheapens the mystery behind relationships; it is being reduced into utility. If a relationship does not generate pleasure and profit, it is easily discarded; a relationship that does not have the elements of a relationship. In other words, it is a relationship that has no strings attached.⁵² In John Paul II's language, the person, in the eyes of someone who is engulfed by the principles of capitalism, is considered as "others", that can be

⁵⁰Ibid., 41.

⁴⁸John Paul II, "Centesimus Annus."40.

⁴⁹Ibid., 41.

⁵¹Pope Francis, "Evangelii Gaudium," 53.

⁵²No strings attached is a colloquial word that those in generation z used in referring to the absence of commitment in a relationship and the evident presence of utilitarianism in both parties' dealings with one another.

exploited.⁵³ This depreciative factor of capitalism on human nature, alters the person to be just a vessel that produces pleasure, through self-exploitation, and consumes pleasure through direct participation in the market. Hence, a person is just a thing that can be utilized. The most affected of all people of this lingering phenomena is no other than the poor themselves.

The poor in their very economic nature could not participate in the affairs of the cathedrals of consumption. In an economy wherein profiteering is the persistent principle, those who cannot participate in the exchange of goods are being excluded, downgraded, or worst being used as means for a certain desire. The poor are being thrownaway like wasted products because of their inability to generate profit, nor pleasure to be exploited by the rich minority. Pope Francis, in his encyclical letter Laudato Si, speaks about the throwaway culture as a state-of-being wasteful in one's manner in using economic goods and products,⁵⁴ nonetheless throwaway culture does not only speak about economic goods, but more importantly it also deals with people as well. As stated in capitalism, persons are reduced into mere commodities that can easily be thrown away after they served their purpose. Those who are deeply influenced by capitalism's created culture, are being indifferent to the needs of the poor; such insensitivity to the "suffering, marginalization, and the cries of the poor"55 is a deliberate rejection on the inherent communion of each person. In other words, insensitivity, to the needs and the cries of the poor, is living in total isolation inside a self-absorbed paradigm. The poor is not a brother, nor a sister for a self-absorbed individual but, as what John Paul II said, a thing that can be exploited and manipulated.

⁵³John Paul II, "Sollicitudo Rei Socialis," Vatican, last modified December 30, 1987, 39. http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/ hf_jp-ii_enc_30121987_sollicitudo-rei-socialis.html.

⁵⁴Pope Francis, "The Human Roots of Ecological Crisis," in *Laudato Si* (Pasay: Paulines Publishing House, 2015), 19.

⁵⁵Pope Francis, "Second World Day of the Poor," Vatican, last modified November 18, 2018, 1. http://w2.vatican.va/content/francesco/en/messages/poveri/ documents/papa-francesco_20180613_messaggio-ii-giornatamondialepoveri-2018.html.

Ubos-biyaya, in this sense, is not just a simple impulsive buying behavior, nor a preconditioned paradigm of capitalism, but it is an insensitivity to the cries of the poor; in *Ubos-biyaya* one is self-absorbed to the point of seeing not the needs of the other person, but only the gratification of his own desire, that needs to be attended with. *Ubosbiyaya* functions within the spectrum of the economy of exclusion where the poor is considered unimportant and being deprived of genuine fraternal care and compassion, and where the oppressed is the one who enters the hall and impulsively participates in the affairs of the cathedrals of consumption.

The Church's Position on the Economy of Inclusion

Theologians and reformers have argued as to how to solve this phenomenon and bring back the lost fraternal sense of the people. In the midst of multifaceted responses, coming from these luminaries, in response to the problem, it is better to look into the economy of inclusion as a feasible means in addressing the problem.

The economy of inclusion is vital to the social teaching of Pope Francis, for it promotes solidarity among different sectors of society in achieving the common good and the preservation of life. Solidarity is the spirit that gathers people together in community and binds them under one goal "the priority of life over the appropriation of goods by the few."⁵⁶ Solidarity, hence, turns its back away from any tendencies of monopolization of goods and personal profit and promotes a communal endeavor in the promotion of life; the promotion of life has a communitarian aspect and is communitarian in nature. Therefore, "Church institutions, basic communities and small communities, movements, and forms of association"⁵⁷ should work together in solidarity for the common good, wherein nobody is left behind: the poor, the rich, men, women, children, gay, lesbian, bisexuals, etc. everybody is included in the voyage towards the common good and mutually enjoys the befits that lies therein. The

⁵⁶Julie Collazo and Lisa Rogak, Pope Francis in His Own Words (California: New World Library, 2013), 34.

⁵⁷Pope Francis, "Evangelii Gaudium," 29.

Filipino theologian Agnes Brazal, by quoting Goulet, explicitly points out that the economy of inclusion grounds itself in the "service of the human person."⁵⁸ This, it itself, is not the development of one aspect of human existence, but all aspects of the human person.

To promote the economy of inclusion and avoid the economy of exclusion, the government must first, create a program in regulating the monopoly of capitalists over the market to avoid unreasonable increase in the prices of basic goods. Second, inform the people, especially the youth, on how to spend ethically through educating them on the importance of basic needs over secondary needs. Third, strengthen the sector of the social welfare agency to address the needs of the marginalized in society. Fourth, create a policy wherein private companies should be able to contribute in the welfare of poor communities within the geographical rage of their business.

The Church on, the other hand, should more often go out her comfort zones and bring the gospel to the poor through close collaboration with the government and other non-government organizations; she should not only be an entity of the word, but by the Word Himself, who brought the kingdom of God to the oppressed and gave hope to the poor; she should be mindful in forming not only the spirit of the person but his conscience as well. However, all the endeavors both of the government and the Church will be for nothing if each citizen will not help themselves; the promotion of the common good does not only depend on external forces like the Church and government, but primarily on the person's resiliency and receptiveness over it, seeing the other not as others but a neighbor; an extension of oneself. It is in treating the other person as neighbor, a part of oneself, can one be able to collectively attain the common good and fulfill one's primoradial vocation to be steward of creation.

⁵⁸Agnes Brazal, "Does Capitalism Kill?: Critical Perspectives 50 Years After *Populorum Progression*, 4.

CONCLUSION

Ubos-biyaya exists because of the inability of an individual to see the other person as an extension of himself; as someone who is not a distant entity but a big part of his individuality. One may think that he will be happy and satisfied if he allows himself to be lured inside the cathedral of consumption, designed by capitalism, but he is terribly mistaken because the only road to genuine happiness is not inside the halls of cathedral but outside of it. In the smile of the poor and in a simple thanks of the oppressed. Personal satisfaction lies in being one with others, especially those who have considered as others in society.

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