

# SURVIVAL STRATEGIES OF LOW-AND MIDDLE-INCOME HOUSEHOLDS IN THE PROVINCE OF ILOCOS SUR

**Concepcion Bautista Azares**

## A B S T R A C T

*This study attempts to discover the survival strategies of low-and middle-income households in the Province of Ilocos Sur, and to determine the profile of the household heads & other economic activities undertaken by the members of the households.*

*The study was limited to a total of 621 sample households which were drawn from the 20 out of 34 municipalities of Ilocos Sur. The respondents were drawn from the poblacion, rural farm and fishing village.*

*Most of the household heads are male, married, mostly from the rural farm and most of them are high school graduates and below. Most of the middle-income respondents are engaged in sales and service, while most of the low-income respondents are engaged in agricultural work. Most of them have other sources of income, and some of them are permanent in status in their employment.*

*Majority of the respondents are availed credit/loan from cooperatives, banks, relatives and friends to augment their family needs and expenses. Most of them wanted some reforms and assistance from the government to alleviate their standard of living.*

*The age, sex, place of residence, marital status, educational attainment, income and parents' occupation were significantly related to the kind of job they are engaged in except for the employment status which was found out to be insignificant.*

## INTRODUCTION

It has been observed that majority of the households in the province of Ilocos Sur belong to the low- and middle-income families. One could not imagine how these families make both ends meet and be able to survive with four or more children in the family, considering also that some are going to school and that the head or bread winner of the family is a mere laborer or construction worker earning a minimum wage.

This study came about to find out what strategies or ways and means do these families employ to manage their daily subsistence considering the very high cost of prime commodities which is rapidly increasing everyday. The researcher is interested to know the strategies on how the head of the family or any member of the household helps one another in order that the other members of their families could survive and how these parents are

able to send their children to school. While it is true that there is a free elementary and secondary education in the public schools, the daily subsistence is more expensive than the tuition fees that the Philippine government is subsidizing.

### **SIGNIFICANCE OF THE STUDY**

The researcher hopes that the results of this study would benefit some government agencies like the following: the Provincial and Municipal Development and Planning Office by including in their development plans/programs/projects ways and means which may help alleviate/improve the economic conditions of the people; the Department of Agriculture by continuously conducting researches and utilizing them to educate and inform the low and middle income farmers in improving their production; the Department of Agrarian Reform (DAR) by continuing their Comprehensive Agrarian Reform Program (CARP) for the welfare of farmers who do not have their own lands to till; and the Department of Social Welfare and Development (DSWD) by continuing their services in catering to the needs of low income families or the depressed families in different areas especially in times of calamities.

The results of this study will hopefully help our local officials in identifying the needs of the low-and middle-income families for them to be able to introduce programs/projects to benefit said families, and assist them in minimizing their numerous problems in life. And finally, the researcher hopes that the results of this study would help other families be well informed and be kept abreast on the different ways and means on how these families under study be able to survive even if they have low income.

### **OBJECTIVES OF THE STUDY**

This study attempts to discover the survival strategies of low and middle-income households in the province of Ilocos

Sur. It also aims to determine the profile of the respondents in terms of: a) demographic factors (specific place of residence, marital status, sex, age and dependency); b) socio-cultural factors (education of respondents and other members of the household); and c) economic factors (average monthly income of each working member of the family, employment status, primary and secondary occupation); to determine the economic activities undertaken by the household members in making both ends meet, the proportion of household that are availed of credit/loan services, to determine the different strategies identified by the respondents which are mostly used and effective for survival; and to determine whether or not the respondent's educational attainment, age, sex, place of residence, marital status, income, employment status and parents' occupation are related to the kind of job they are engaged in.

### **REVIEW OF RELATED STUDIES**

The different studies presented below may not be directly related to the present study in the sense that it does not talk about strategies but they may in one way or the other give insights and inputs to the present study.

Ansley J. Coale and Edgar M. Hoover (1958) in their study entitled "Population Growth and Economic Development in Low Income Countries: A Case Study of India's Prospects", focused on three demographic indicators: a) the size of the population, b) its growth rate, and c) its age distribution, and how they relate to changes in the growth of the economy. They found out that the higher the rate of dependency (i.e., the ration of the non-productive population to the productive population), the lower are saving and investment due to the increased demand for consumption.

Jose Encarnacion Jr., in his discussion paper presented at the University of the Philippines, August 1974 entitled "Income

Distribution in the Philippines: The Employed and the Self-Employed", considered sex as an important variable in explaining income variation and that female workers earn less than their male counterpart.

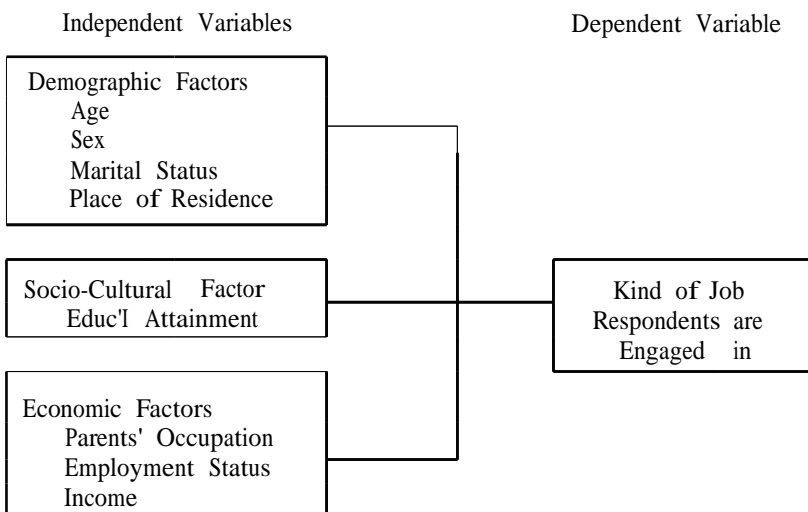
The study conducted by Francisco Lopez in 1987 on the "Relationship Between Socio-Economic Status and Farming Program Grades of Secondary Students of the Ilocos Sur Agricultural College", found out that most parents are secondary graduates; majority of the parents and low-paying occupations which are classified as non-professionals; and most parents are engaged in livelihood projects such as agricultural resources projects. The researcher recommended that students should always be given income-generating projects to augment their income to support them in their schooling and the school should sponsor a livelihood program to help parents of poor, hard-working and deserving students.

In the study conducted by Norma I. Cachola, et.al., (1988) on the "Socio-Eco-

nomie Profile and Development of Barangay Caset, Cabugao, Ilocos Sur," they presented the following findings: 1) Poverty is the number one reason why children who are of school age are not in school. Other reasons are: school is far, children are needed in the farm, lack of complete elementary education in the barangay and influence of poor groups; 2) the ratio of economically-productive members to dependents is one is to two; 3) households are composed not only of immediate household members, but also of extended families with an average of about two extended members per household; 4) almost all the household heads are tenants of big land-owners; 5) the factors which they perceive to affect development in Barangay Caset are socio-economic in nature and are no less than the unaddressed needs and problems in the barangay; and 6) the household heads are aware that the primitive usurious practices done in the barangay are adversely affecting them, but they can not also stop such practices due to poverty, and the obvious lack of government assistance or support extended them.

## RESEARCH DESIGN

The figure below presents the research paradigm.



**METHODOLOGY**

This study utilized primary data gathering through direct or personal interview. The interview conducted provided for a free story technique of investigation.

The Respondents. A total of 621 sample household head respondents drawn from the 20 out of 34 municipalities in the province of Ilocos Sur.

Sampling Technique. The stratified and quota sampling techniques were used. The province was divided into two strata, 10 municipalities from each stratum. The quota sampling was employed in determining the number of samples from each municipality. The samples were drawn at random.

**HYPOTHESIS**

The educational attainment, age, sex, place of residence, marital status, monthly income, employment status and parents' occupation of the respondents are not significantly related to the kind of job they are engaged in.

**DISCUSSION OF RESULTS**

I. The Household Characteristics of the Respondents

The household characteristics of the respondents that were taken into consideration were the following: demographic, socio-cultural and economic characteristics.

A. Demographic Characteristics

Table 1. Distribution of Respondents by Their Demographic Characteristics

Age Distribution of Respondents	No.	%
A. Middle-Income		
70 and above	10	3.12
50 - 69	278	55.45
30 - 49	97	30.22
Below 30	36	11.21
Total	321	100.00

**STATISTICAL TREATMENT**

1. To analyze the household characteristics of the respondents in terms of demographic factors, socio-cultural factors, economic factors and to find out the economic activities undertaken by respondents to make both ends meet, the frequency distribution was used;
2. To determine the proportion of households that avail of credit/loan services, the frequency and percentage distribution were used;
3. To determine which of the different strategies is/are most used and effective for survival, the frequency and ranking were used; and
4. To determine whether the respondents educational attainment, age, sex, place of residence, marital status, monthly income, employment status and parents' occupation are related to the kind of job they are engaged in, the chi-square (X<sup>2</sup>) was used.

Table I continued

Age Distribution of Respondents		
	No.	%
<b>B. Low-Income</b>		
70 and above	<b>54</b>	18.00
50 - 69	119	39.67
30 - 49	110	36.67
Below 30	17	5.66
Total	300	100.00
Marital Status of Respondents		
	No.	%
<b>A. Middle-Income</b>		
Single	16	4.98
Married	295	91.90
Widowed	10	3.12
Total	321	100.00
<b>B. Low-Income</b>		
Single	10	3.33
Married	276	92.00
Widowed	<b>14</b>	4.67
Total	300	100.00
Place of Residence of Respondents		
	No.	%
<b>A. Middle-Income</b>		
Poblacion	100	31.15
Rural Fann	121	37.70
Fishing Village	100	31.15
Total	321	100.00
<b>B. Low-Income</b>		
Poblacion	86	28.67
Rural Farm	114	38.00
Fishing Village	100	33.33
Total	300	100.00
Age-Group of Children		
	No.	%
<b>A. Middle-Income</b>		
0-14 years old	115	35.83
15 yrs. & up (dependent)	125	38.94
18 yrs. & up (independent)	<b>81</b>	25.23
<b>B. Low-Income</b>		
0-14 years old	102	34.00
15 yrs. & up (dependent)	107	35.67
18 yrs. & up (independent)	91	30.33

Table I continued

Other members of Household	Dependent for Support	Help Augment Expenses
<b>A. Middle-Income</b>		
Parents	35	40
Uncle/Aunt	16	35
Cousin	8	15
Nephew/Niece	16	15
Brother/sister	25	40
In-laws	20	20
Grandchildren	15	15
Grandparents	18	10
Helper	11	0
Total	164	200
% of Total	51.09	62.30
Other members of Household	Dependent for Support	Help Augment Expenses
<b>B. Low-Income</b>		
Parents	26	32
Uncle/Aunt	20	24
Cousin	7	13
Nephew/Niece	17	10
Brother/sister	20	23
In-laws	7	12
Grandchildren	17	10
Grandparents	5	18
Total	119	142
% of Total	39.67	47.33
Age-Bracket of Those Who Can Help Augment Expenses	Middle-Income	Low-Income
80 & above	10	18
60 - 79	75	56
40 - 59	75	48
20 - 39	40	20
Total	200	142

**Age Distribution of Respondents**

**Middle-Income.** There were 321 household heads from the middle-income group. Out of this number, 278 belonged to the 50-69 age-group.

**Low-Income.** There were also 300 household heads from the low-income group, 119 of which belonged to the 50-69 age-group and 110 belonged to the 30-49 age group.

**Marital Status of Respondents**

**Middle-Income.** Out of the 321 household heads 295 were married, 16 were single and 10 were widowed.

**Low-Income.** Out of the 300 household heads 276 were married, 10 were single and 14 were widowed.

**Place of Residence**

**Middle-Income.** One hundred household heads were staying in the poblacion, 121 in the rural farm and 100 also in the fishing village.

**Low-Income.** Eighty-six out of 300 were living in the poblacion, 114 in the rural farm and 100 in the fishing village.

**Age-Group of Children in the Family**

**Middle-Income.** One hundred fifteen belonged to the 0-14 years old group, 124 were 15 years and above but still dependent from their parents and 81 were 18 years and above and were no longer dependent from their parents.

**Low-Income.** One hundred two belonged to the 0-14 years old group, 107 were 15 years and above but were still depending upon their parents while 91 were 18 years and above and were already independent from their parents.

**Other Members of Household**

**Middle-Income.** Aside from their own children there were also other members of the household. One hundred sixty-four (164) were dependent for support and 200 can help augment expenses.

**Low-Income.** There were 119 other household members who were depending upon the head of the family while 142 can help augment family expenses.

**Age-Bracket of Those Who Can Help Augment Expenses**

**Middle-Income.** The age-bracket of those who can help augment family expenses was from 40-79.

**Low-Income.** The age-bracket of those who can help in family expenses was also from 40-79.

**B. Socio-Cultural Characteristics**

Table 2. Distribution of Respondents and **Other Household Members by their Educational Attainment and Level of Education of Their Children**

Educational Attainment	Household	Head	Spouse	Father	Mother
<b>A. Middle-Income</b>					
No Schooling	2		40	61	53
Below Elem. Grad.	80		44	40	40
Elementary Grad.	85		60	79	105
Below <b>H.S.</b> Grad.	29		45	50	60
High School Grad.	50		49	38	29
Tech/Voc. Grad.	15		10	15	7
Below College Grad.	15		38	20	19
College Graduate	45		35	18	8

Table 2 continued

Educational Attainment	Household	Head	Spouse	Father	Mother
<b>B. Low-Income</b>					
No Schooling	3		55	60	70
Below Elem. Grad.	60		57	73	<b>58</b>
Elementary Grad.	80		30	65	<b>49</b>
Below H.S. Grad.	64		43	40	<b>48</b>
High School Grad.	<b>48</b>		60	35	40
Tech/Yoe. Grad.	5		5	10	20
Below College Grad.	8		21	5	10
College Graduate	32		29	12	5
<hr/>					
Level of Education of Children			No.		%
<b>A. Middle-Income</b>					
Pre-schooler			38		11.84
Below Elementary Graduate			68		21.18
Elementary Graduate			35		10.90
Below High School Graduate			52		16.20
High School Graduate			32		9.97
Tech/Voe. Graduate			17		5.30
Below College Graduate			35		10.90
College Graduate			38		11.84
Graduate			6		1.87
	Total		321		100.00
<hr/>					
Level of Education of Children			No.		%
<b>B. Low-Income</b>					
Pre-schooler			27		9.00
Below Elementary Graduate			<b>48</b>		16.00
Elementary Graduate			40		13.33
Below High School Graduate			45		15.00
High School Graduate			80		16.67
Tech/Voc. Graduate			15		5.00
Below College Graduate			20		6.67
College Graduate			25		8.33
	Total		300		100.00

## Educational Attainment

Middle-Income. *Out* of the 321 household heads 45 are college graduates, 15 each are below college graduate and icch/voc. graduates, while majority are high school graduate and below. The same is true with their spouses, 35 are college graduates, 38 are below college graduate, 10 are tccl/voc. graduate and all the rest did not finish any course/degree. The educational attainment of their parents was also considered and it was found out *that* their parents were mostly elementary graduates and below.



**Low-Income.** Out of the 300 household heads who belonged to the low-income group, 5 finished tech/voc., 32 were college graduate but most of them are high school graduates and below. Twenty-nine of their spouses were college graduates, 5 finished tech/voc., and all the rest were also high school graduates and below.

who were pursuing graduate studies, 38 have children who have finished college and some were still studying.

**Level of Education of Their Children**

**Middle-Income.** Out of the 321 household heads, 38 have children who were pre-schooler, 68 have children who were still in the elementary level, 6 have children

**Low-Income.** Out of the 300 respondents who belonged to the low-income group, 27 of them have children who were pre-schooler, 48 have children who were still in the elementary level, 40 have children in the high school level, 80 have children who have finished high school, 15 have children who finished tech/voc., 20 have children who were still in the college level and 25 have children who have finished college.

**C. Economic Characteristics**

**Table 3. Distribution of Respondents and Other Household Members by Economic Characteristics**

Type of Occupation	HH Head	Spouse	Parents	Children
<b>A. Middle-Income</b>				
Professional	12	10	4	10
Clerical and Related Work	24	25	3	8
Technical and Related Work	4		1	18
Sales	60	82	10	12
Service	70	104	9	8
Agricultural	125	40	6	
Production	14	60	4	5
Pension	6		3	
Adm/Exec./Mgt Work	6			
<b>B. Low-Income</b>				
Professional	11	9	2	6
Clerical and Related Work	20	10	1	5
Technical and Related Work	2		3	13
Sales	50	59	2	4
Service	86	70	6	3
Agricultural	100	112	12	5
Production	25	40	4	4
Pension	4		2	
Adm/Exec./Mgt Work	2			

Other Sources of Income	HH Head	Spouse	Father	Mother	Son	Daughter
<b>A. Middle-Income</b>						
Handicraft	6	5	2	3	2	2
Piggery	<b>78</b>	71	<b>4</b>	<b>9</b>	<b>8</b>	<b>9</b>
Goat Raising	57	20	J	<b>5</b>	<b>11</b>	J
Cow Dispersal	72	<b>11</b>	6	J	<b>10</b>	J
Poultry	53	<b>28</b>	2	<b>6</b>	10	2
Pension	<b>11</b>	3	J	J		
Laundry	2	IJ		<b>2</b>		<b>4</b>
Selling Newspaper, etc.	1				12	
Cosmetics dealer	4	2				<b>10</b>
Storeowner	7	3		<b>4</b>	2	
STL collector	16	3			3	3
Buy and sell	<b>5</b>	2		2	<b>1</b>	2
Gold Panning	6				<b>4</b>	
Charcoal making	3	2			7	2
<b>B. Low-Income</b>						
Handicraft	10	15	3	<b>8</b>	4	6
Piggery	60	40	<b>7</b>	15	2	<b>10</b>
Goat Raising	42	10	8	2	10	<b>8</b>
Cow Dispersal	55	8	2		<b>8</b>	1
Poultry	<b>48</b>	35	4	10	9	15
Pension	7	1		2		
Laundry	3	25		12		<b>10</b>
Selling newspaper, etc.	-				3	
Cosmetics dealer	2	15		4	1	3
Storeowner	10	10	<b>5</b>		<b>4</b>	<b>8</b>
STL collector	5	6	6		17	
Buy and sell	7	8	4	4	8	2
Gold panning	8		5		10	
Charcoal making	12	12	7	4	4	0
Employment Status	HH Head	Spouse	Parents		Children	
<b>A. Middle-Income</b>						
Permanent	80	73	<b>4</b>		<b>15</b>	
Temporary	<b>18</b>	40	8		20	
Casual						
Full-time	10	<b>14</b>	5		7	
Part-time	<b>8</b>	12			2	
<b>B. Low-Income</b>						
Permanent	73	30	2		3	
Temporary	38	50	3		10	
Casual						
Full-time	7	3	3		10	
Part-time	3	6	4		4	

Table 3 continued

Average Monthly Income	H H Head	Spouse	Parents	Children	Other Members
<b>A. Middle-Income</b>					
P 10,000 and above	10	3		1	7
8,000-9,999	39	38	5	3	28
6,000-7,999	28	108	7	5	30
4,000-5,999	244	132	28	16	70
<b>B. Low-Income</b>					
P 2,000-3,999	189	98	28	8	62
<b>Below 2,000</b>	111	90	4	2	34
Income Sufficiency	Middle-Income	Low-Income	Total	%	
<b>Yes</b>	86	25	111	17.87	
No	225	260	485	78.10	
Did not specify	10	15	25	4.03	
Total	321	300	621	100.00	
Lean Months	Middle-Income	Low-Income	Total	%	
January	8	5	13	2.09	
February	6	4	10	1.61	
March	7	3	10	1.61	
April	8	4	12	1.93	
May	10	5	15	2.42	
June	51	60	111	17.87	
July	127	235	362	58.3	
August	219	205	424	68.28	
September	211	138	349	56.20	
October	103	100	203	32.69	
November	43	30	73	11.76	
December	26	20	46	7.41	

**Type of Occupation**

Middle-Income. Out of the 321 respondents of this group, 125 were engaged in agricultural work, 70 in service work (security guard, police, domestic help, etc.) 60 were engaged in sales, 24 were engaged in clerical and related work, 12 were professionals, 14 were engaged in production, 6 are receiving pension and another 6 were administrators/executives/managerial work and 4 were performing technical and related work. Most wives helped their husbands in agricultural work also, some of their parents were engaged in sales, and some of their children were doing technical and related work while some were also engaged in sales.

**Low-Income.** Out of the 300 respondents 100 were doing agricultural work, 86 in service, 50 in sales, 25 in production, 20 in clerical and related work. 11 were professionals. 4 were receiving pension. 2 were doing technical and related work and another 2 were managerial work but with a low income.

**Other Sources of Income**

Respondents from both the middle- and low- income groups were engaged in the following activities as other source of their income: Handicraft. Piggery. Goat raising, Cow dispersal. Poultry, Laundry, Newspaper etc. selling. Cosmetics dealer. Storeowner. STL collector. Buy and sell. Gold panning and Charcoal making.

**Employment Status**

**Middle-Income.** Out of the 321 respondents, 116 were employed 80 of which were permanent, 18 were temporary and 18 were casual. Seventy-three of their spouses were also permanent, 40 were temporary and 26 were casual. Seventeen of their parents were also employed and likewise 44 of their children were employed.

**Low-Income.** From the 300 respondents, 121 were employed, 73 of which were permanent, 38 were temporary and 10 were casual. Thirty of their spouses were permanent in their employment, 50 were temporary and 1 were casual. Twelve of their parents were employed and 27 of their children were also employed.

**Average Monthly Income**

**Middle-Income.** Out of the 321 respondents, 244 receive P 4000 - 5999, 28 receive P 6000-7999, 39 receive P 8000-9999, and 10 receive P 10,000 and above.

**Low-Income.** Out of the 300 respondents in this group, 189 receive P 2000-3999 and 111 receive below two thousand pesos.

**Income Sufficiency**

**Middle-Income.** Two hundred twenty-five respondents claim that their income was not sufficient, 86 say it was sufficient and 10 did not respond.

**Low-Income.** From this group, 260 say it was not sufficient, 25 claim it was sufficient, 15 did not respond.

**Lean Months**

Respondents from both groups claim that the lean months in their lives are from July to October.

**II, Other Economic Activities**

Since the income of the family was claimed not sufficient for the whole household expenditures, the head and other members had to engage in other economic activities which are presented in the table below.

**Table 4. Distribution of Household Heads and Other Members by Economic Activities Undertaken Which Had Helped Them in Making Both Ends Meet and Their Rank**

Activities Undertaken	Middle-Income		Low-Income	
	No.	Rank	No.	Rank
Swine Fattening	76	1	36	7.5
Cattle Raising	32	9.5	15	13
Poultry Raising	67	2.5	45	4

Table 4 continued

Activities Undertaken	Middle-Income		Low-Income	
	No.	Rank	No.	Rank
Tobacco Planting	28	11.5	18	11.5
Vegetable Raising	67	2.5	82	1
Helping neighbor's work	35	7.5	40	6
Laundry	38	5	36	7.5
Weaving	22	13	45	4
Vegetable vending	35	7.5	56	2
Corn Planting	28	11.5	18	11.5
Charcoal Making	36	6	25	9.5
Firewood Selling	32	9.5	25	9.5
Dressmaking/Tailoring	41	4	45	4

### Middle-Income Group

Of the 321 heads in this group, their number one activity which had helped them in making both ends meet was swine fattening. This was followed by poultry raising and vegetable raising as ranked number 2.5. followed by dressmaking/tailoring and laundry which were ranked number 4 and 5 respectively. Charcoal making, vegetable vending, cattle raising and firewood selling were next in rank. tobacco and corn planting followed by weaving were also included in their activities.

### Low-Income Group

Other economic activities of the low-income group were also ranked as follows: vegetable raising, vegetable selling, poultry raising, weaving and dressmaking/tailoring, helping neighbor's work, swine fattening and laundry, charcoal making and firewood selling, corn and tobacco planting and the last was cattle raising.

It is to be noted that these activities were agricultural work and most of them are done in the farm because it is easier

to earn a little in the rural areas if one wants to earn for his daily subsistence. White collar jobs are difficult to find and to have if a person is not equipped with the necessary educational background. This is another proof that there is gold in the farm, although they do not get the money equivalent of their efforts immediately, if they can be patient and can persevere, then, they will be able to harvest the fruits of their sacrifices. Another reason why they are forced to avail themselves of credit/loan practices, is that, they want to send their children to school and they need cash for tuition fees and other household expenditures.

### III. Credit/Loan Services

We often hear/read advertisements about agricultural loans, housing loans, multi-purpose loans, etc., grants from the government and other financing institutions, and these gave an insight to the researcher in including this portion to discover other survival strategies being utilized by these household heads to resolve their numerous problems in life.

Table 5. Distribution of Respondents Who Avail of Credit/Loan

Type of Credit/Loan Practices	Middle-Income		Low-Income	
	No.	%	No.	%
Credit with minimal interest (1–5%/mo.)	88	27.41	76	<b>25.33</b>
Loans from banks and cooperatives	123	38.32	184	<b>61.33</b>
Usurious services (6% & above)	6	1.87	2	<b>0.67</b>
Do not avail	104	32.40	38	<b>12.67</b>

This table presents a comparison on the number of household heads who were availing of credit/loan. There were 88 from the middle-income group and 76 from the low-income group who avail of credit with 1% to 5% a month; 123 from the middle-income group and 144 from the low-income group who avail loans from banks and cooperatives; only 6 from the middle-income and 2 from the low-income avail of usurious

practices (6% and above); 104 from the middle-income and 38 from the low-income do not avail of any of these practices.

It was further found out that these credit/loans come from the following sources like: banks (names not mentioned), cooperatives in their own municipality, GSIS, Pag-ibig, Manila Teachers, Neighbors, Friends, Relatives and Money Shop.

Table 6. Distribution of Respondents by Type of Credit/Loan Practices Which Had Helped In Meeting Family Needs

Credit/Loan Practice	Middle-Income			Low-Income		
	No.	%	Rank	No.	%	Rank
Banks	40	23.81	2	32	16.58	2
Cooperatives	95	<b>56.55</b>	1	134	69.43	1
Relatives	18	10.71	3	15	7.77	3
Friends	15	8.93	4	12	6.22	4

It was found out that loans from cooperatives was ranked number 1 in both groups (middle-income = 95 and low-income = 134): second was from banks (40 and 32 respectively) third was from relatives (18 and 15 respectively) and fourth was from friends (15 and 12 respectively).

The household heads also mentioned how these practices had helped their families and they are the following: make both ends meet, financial assistance for the family, augment capital for a project, finance small-

scale business, augment expenses in planting, educational assistance, financial assistance for fishing and housing purposes.

#### IV. Other Survival Strategies

Aside from doing some economic activities to augment their income in meeting family needs which are purely agricultural the researcher was able to discover that these groups are also receiving aids from their relatives.

**Table 7. Distribution of Respondents by Place of Residence of Relatives Who are Helping Their Family**

Place of Residence	Middle-Income		Low-Income	
	No.	%	No.	%
Other Countries	142	75.13	69	34.67
Within the Philippines	47	24.87	130	65.33
Total % of Total	189 <b>58.88</b>	100.00	199 66.33	100.00

Other survival strategies which these two groups are very grateful for are the help that come from their relatives from within our country and more especially those coming from other countries. 142 from the middle-income group and 69 from the low-income receive aid in cash and in kind from their relatives abroad and 130 (low-income), 47 (middle-income) receive aid from their relatives who are leaving in other provinces in our country. It was also known from the respondents that they receive this aid in cash, canned goods, clothings, rice/vegetables mostly during Christmas, upon request, once in a while, occasionally, quarterly, every 2 months and monthly.

To alleviate poverty on the part of these two groups of households, they expressed some forms of assistance they are wanting from the government and the first ten in the rank are as follows:

1. Lower income tax rates and revision of the number of dependents and personal exemptions;
2. Higher prices for produced goods and construction of better roads and

stronger bridges in the barangay,

3. Lower price of electric current;
4. Full support for farmers and proper implementation of the Local Government Code and more sufficient and sincere service of government officials;
5. Medical assistance, eradication of red tape and higher salaries and allowances for teachers and government employees;
6. Control/lower prices of prime commodities and increased wages for laborers;
7. Technical assistance for livelihood projects;
8. Wise use of government funds;
9. Intensive Comprehensive Agrarian Reform Program Movement; and
10. Job opening for those who have low educational attainment.

V, Relationship Between the Demographic Characteristics of the Respondents and the Kind of Job They Are Engaged In

Table 8. Summary of the Chi-Square ( $\chi^2$ ) Result on the Relationship of their Demographic Characteristics and the Kind of Job They Are Engaged In

Demographic Characteristics	Value of $\chi^2$	Tabular Value	Decision	Interpretation
Age	21.39	<b>18.31</b>	Reject Ho	S
Sex	34.50	<b>12.59</b>	Reject Ho	S
Place of Residence	142.31	18.31	Reject Ho	S
Marital Status	31.94	12.59	Reject Ho	S
Educational Attainment	62.23	21.03	Reject Ho	S
Income	19.79	15.51	Reject Ho	S
Employment Status	10.57	12.59	Accept Ho	<b>NS</b>
Parents' Occupation	13.79	12.59	Reject Ho	S

It was found out that the age, sex, place of residence, marital status, educational attainment, income and parents' occupation were significantly related to the kind of job they were engaged in while their employment status was not significantly related.

**CONCLUSIONS**

Based on the results of the study, the following conclusions were drawn:

I. Household Characteristics of the Respondents

A. Demographic Profile

There were more male household heads, ages 50 and above, more were married, more were from the rural farm, more had dependent children from 15 years old and above, more had members of the household who can help augment expenses whose ages were 40 and above years old.

B. Socio-Cultural Characteristics

Most of the respondents, their spouses, parents and children were high school graduates and below.

C. Economic Characteristics

Majority of the middle-income respondents were engaged in sales & services, while most of the low-income respondents were engaged in agricultural work.

Most of the respondents from both groups and other members of the household had other sources of income to augment their regular income.

Some of the respondents were permanently employed.

Majority of the middle-income respondents were receiving P 4,000-5,999 a month, they said that their income was not sufficient, and August was the most crucial month for them.

Most of the low-income respondents were receiving P 2,000-3,999 a month, they said that their income was not sufficient and July was their number one lean month.

II. Other Economic Activities

Majority of the respondents were engaged in piggery/swine fattening, poultry and vegetable raising, dressmaking/tailoring, laun-



dry and peddling, tobacco and corn planting, cattle raising, firewood selling, weaving and helping neighbor's work.

### III. Credit/Loan Availment

Majority of the respondents are availed credit/loan from cooperatives, banks, relatives and friends.

Most of them claimed that their loans from cooperatives had helped them in meeting family needs.

Both groups were helped by this credit/loan practices through financial assistance for the family in general.

### IV. Other Survival Strategies

Most of the respondents had other means of survival like: sell produced products, help in harvesting, sari-sari store, carpentry job and planting fruit trees.

Most of the respondents received help from relatives (abroad and within the country) in kind and most of them received monthly aid.

### V, Form of Assistance They Want From the Government

Most of the respondents wanted some reforms and help from the government to alleviate their standard of living.

### VI. Relationship Between the Demographic Characteristics and the Kind of Job They Are Engaged In

The age, sex, place of residence, marital status, educational attainment, income and parents' occupation were significantly related but the employment status was not significantly related.

## RECOMMENDATIONS

To shed light to the conclusions drawn, the following are hereby recommended:

1. All members of the household who are of working age should be encouraged to engage in any income generating activity to augment the regular income of the family.
2. The respondents should be discouraged to avail themselves of credit/loan practices of very high rates of interest especially if they do not have permanent jobs, or even if they have if it is so meager, it is difficult for them to settle such loan accounts.
3. Although most of the respondents had other means of economic activities for survival, it is still advisable for them to engage in more income generating activities so that their problems of survival will be resolved or at least minimized.
4. While it is nice and enjoyable to receive help/aid from relatives, whether local or foreign, one should not only depend upon this, but should strive more in order to make both ends meet.
5. Although the forms of assistance they want from the government were all meaningful, the respondents should not only wait for what the government can do for them, but should also think what they can do to help the government especially their own barangay and municipality.
6. Since the age, sex, place of residence, marital status, educational attainment, income and parents' occupation were significantly related to the kind of job they perform, the respondents should really be careful in engaging themselves in any income generating activity so that they can be sure of a better means for survival.

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