

Final Report on the ILO-SRO Manila Survey Results

**Social Security Needs Assessment Survey for the
Informal Economy in the Philippines**

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1. Background

1.1 The ILO programme on social protection for the achievement of Decent Work

Social security is one of the key pillars of the ILO's Decent Work agenda. In realizing decent work, it is essential to extend social security coverage to working population in the informal economy, including the rural areas and urban informal sector. In addition, social security benefits are also considered as key instruments in the fight against poverty and hence play an important role to achieve the Millennium Development Goals on poverty reduction and health care.

The development of effective policy and strategy for the extension of social security coverage to the informal economy must be based on better understanding of the target groups and assessment of their social security needs and existing services. There is however limited data available on the informal economy social protection benefits hence there is a need to gather primary data. This survey is intended to serve as a baseline study in the expansion of the social security programs to meet the needs of the informal economy workers.

The survey to be conducted in the Philippines will be part of the strategies for the National Action Plans for Decent Work which calls for the development of a widely consulted strategy paper on the extension of social protection coverage.

1.2 The informal economy in the Philippines

There have been studies generated to define the informal sector, or more appropriately the informal economy in the Philippines. Studies and special surveys were conducted to generate data and analyze the characteristics of the informal sector. In 1978, Jurado and Castro conducted a study on the characteristics of the informal sector in the Greater Manila Area. In 1999, Alonzo made another study on household operated activities. These were followed by a series of studies on the measurement of the economic contribution of the informal sector to the economy such as Arboleda (1990), National Statistical Coordination Board (1992), Buenaventura (1993) and Virola and De Perio (2000). However, these studies had varying operational definitions on what the informal sector was. This was the task taken upon by the ILO-UNDP Project on the Development of Policy, Legislative and Institutional Reforms for the Promotion and Protection of Workers in the Informal Sector. Several factors were taken into consideration in the pursuit for practical and operational definition of the informal sector:

- a) *The informal sector is heterogeneous and different circumstances affect each sub sector, thus, the definition must be comprehensive so as to cover the broad spectrum;*
- b) *It should allow for the generation of a comprehensive and consistent system of statistics on the informal sector for the purpose of designing and monitoring specific programs and policies that will provide them with social protection, improve their capacity and increase their income;*
- c) *It should bring about an accurate measurement of the economic contribution of the informal sector that will reflect their role in the production of national income and in the generation of employment;*

In April 2002, a multi-sectoral workshop was held among the government and the private sector to defining and laying the characteristics of the informal sector. As a result of consultations and the workshops, the participants agreed to define the informal sector as such:

“Units engaged in the production of goods and services with the primary objective of generating employment and incomes to the persons concerned. It consists of household unincorporated enterprises that are market and non-market producers of goods as well as market producers of services.”

These enterprises are operated by own account workers, which may employ unpaid family workers as well as occasional/seasonally-hired workers. These businesses may also be owned and operated by employers, which may employ less than 10 employees on a continuous basis. These are people we see everyday and many of us buy goods from them and avail their services. They are the vendors from whom we buy candies or cigarettes, the carpenter nearby whom we call to make minor repairs in our house, the woman from whom we buy cooked food for our lunch and snacks, the boys who watch over our cars or help us get a taxi, the rural workers who remove weeds in our farm, or help us harvest our produce, and the very young girls and boys who appeal to us to buy their sampaguita garlands. They are also the families that set up stalls to sell second hand cell phones and repair them; stall sellers of newspapers, brokers of illegal housing built on legal land; municipal fishermen; money changers; scavengers; families that produce clothing goods at home for sale in the town market, the department store, or for export; fixers, fortune tellers, tricycle drivers; producers of car mufflers; producers of silver rings and bracelets; producers and peddlers of candles, religious images, miracles and “agimat”; “kubrador ng jueteng, karera, atbp”; The list is endless, there are 1001 jobs they have created for themselves providing goods and services to members of other households as well as to government institutions, corporations and non-profit institutions.

In further delineating the definition of the informal sector, cases that are excluded from the definition are:

1. Corporations
2. Quasi-corporations
3. Household helpers
4. Units engaged in professional services
5. Units with ten or more employees
6. Units owned by a household member who is also employed in a corporation, quasi-corporation, government or non-profit institution

In agriculture the following additional exclusions were added:

7. Corporate farms
8. Farms managed by cooperatives
9. Farms with an area of three hectares or more
10. Units engaged in Commercial livestock raising
11. Units engaged in Commercial fishing

Using the above definition of the informal sector, studies were then conducted in order to find out how much of the Philippine workforce are from the informal sector. As the following Table shows, employment statistics from the October 2000 round of the Labor Force Survey (LFS) and the 2000 Census of Establishments (CE) show that 70 to 78 percent of total employment did not come from establishments or government institutions.

Estimates of Employment from the Labor Force Survey and Census of Establishment, 2000

Estimate 1

Total employment (LFS)	27,775,000
<i>Less Establishment Based employment (CE)</i>	<i>5,902,000</i>
Less government employment (LFS)	2,293,000
Estimate of total employment outside of establishments and government	19,580,000
Estimate of total employment outside of establishments and government as % of total	70 %

Estimate 2

Total employment (LFS)	27,775,000
<i>Less Establishment Based employment (CE)</i>	<i>5,902,000</i>
Less government employment (LFS)	2,293,000
Plus Establishment Based employment in micro enterprises i.e., those with employment size of less than ten (CE)	2,165,000
Estimate of total employment outside of non-micro establishments and government	21,745,000
Estimate of total employment outside of non-micro establishments and government as % of total	78 %

The above statistics indicate that informal sector employment could make up the majority of employment in the country. It is unfortunate however that many of them earn very little income barely enough to survive to buy sufficient food, much more to send their children to school; they have no medical benefits so that when they get sick they have to rely on their meager savings or have to borrow money for medical treatment. They also have no retirement insurance hence many of them have to keep on working even if they are already very old. Visible as they are in our daily lives, the informal sector's economic contributions to society as well as their rights to a decent standard of living are not adequately addressed by existing policies and programs. ¹

2. Overview of the survey

2.1 Aims and objectives

This survey aimed at collecting primary indicators on social security needs, priorities, existing provisions, income levels, and capacity to participate in voluntary social insurance schemes. The data collected in the surveys will serve as basis for the formulation of policy options and implementing strategy for extension of social security coverage. The survey results will also support the establishment of a future pilot study that could assist in the design and testing of a social security program to meet the needs of informal economy workers.

The specific objectives of the survey included the following:

¹ Parts of this came from an article prepared by Teresita Bascos-Deveza, Consultant for Statistics and Definition, ILO-UNDP Project on the Development of Policy, Legislative and Institutional Reforms for the Promotion and Protection of Workers in the Informal Sector.

1. To describe the socio-demographic characteristics of selected urban (cities) and rural (municipalities) areas in the Philippines in relation to the informal sector situation in those areas.
2. To describe the work and employment patterns of the informal sector in selected poblacion, adjacent and remote barangays in the urban and rural study sites.
3. To determine the social protection/security and/or insurance coverage and preferences of the informal sector respondents.
4. To make recommendations on strategies to extend social security and/or insurance to the informal sector in the Philippines.

3. Research methodology

Survey research is a method of collecting data in which a specifically defined group of individuals are asked to answer a number of identical questions.² This was the process employed in this study to determine the needs of the informal sector in the Philippines. There are two ways of carrying out a survey: the conduct of a structured interview and the use of a questionnaire. Both rely on a structured guide of research questions which respondents need to answer.³ The former, requires an interviewer who is tasked to ask questions and write the answers of the participants; while the latter entails that the respondent read the questions and write his/her answer.

The abovementioned methods of conducting the survey were used in the pre-test to determine the comments of the pretest participants on the survey content and process. The pre-test participants came from the same population being considered for the study, representing both urban and rural areas. Fifty percent of the pretest respondents were interviewed face-to-face, while the rest were given questionnaires. After answering the research tool, the participants were asked to comment on the content and process of the conduct of the survey. Based on the results of the pre-test, the structured face-to-face interview was identified as the preferred method of the participants; they reported that they found it hard to answer and write their responses to the questionnaire. Two respondents to the questionnaire even asked the researcher to leave the tool with them for two days because they find it hard to read and write their responses. The time period required for the questionnaire (range: 21 minutes to 2 days) is also longer than for the interview (range was 15 minutes to 20 minutes). The average time in the conduct of the face-to-face interview was 16 minutes.

² Baker, T. 1999. *Doing Social Research (3rd edition)*. Boston; McGraw- Hill College.

³ Neuman, W. 1997. *Social Research Methods: Qualitative and Quantitative Approaches (3rd edition)*. Boston: Allyn and Bacon.

In terms of the content, all the pretest participants reported that they were able to comprehend the questions asked, they found however the need for the interviewer to define the terms insurance, microfinance and micro funding before answering the questions pertaining to these concepts. The standard meanings of these terms were provided to the researchers/ interviewers, in anticipation of this problem, thus they were able to relay these to the respondents. Consequently, the pretest participants were able to answer the queries. This was also one of the primordial reasons why the structured face- to -face interview method was considered by the respondents to be the preferred survey method. The face-to-face structured interview, therefore will be the method that will be used in the conduct of the survey.

The procedure in conducting the face-to-face structure interview included the following:

- ***Identify possible participant.*** Based on the sampling design, participants will be identified from the different research sites.
- ***Introduce self (i.e. researcher/interviewer) and the research project to the prospective participant.*** After identifying the prospective respondent, the interviewer will introduce him/herself to the individual and provide the necessary information regarding the research, particularly the objectives of the study, the procedure of the conduct of the interview, and the time required for the interview (i.e. more or less 20 minutes). The interviewer at this point shall also orient the individual regarding his/her rights as a participant. After which the he/she asks the individual if the latter has any questions regarding the research and answers these accordingly.
- ***Secure the informed consent of the participant.*** Once the queries of the individual are answered the researcher/interviewer now asks if he/she is willing to participate in the study. If the individual agrees, a verbal or written informed consent is secured; which one will be asked from the participant will depend on what is culturally acceptable for him/her. If a verbal consent was given, this should be noted by the interviewer on his/her journal. In case the individual decides not to participate in the study, the interviewer notes the reason for refusal.
- ***Schedule the interview.*** The researcher/interviewer needs to schedule the interview with the participant, depending on the latter's availability and convenience.
- ***Conduct the interview.*** Before the conduct of the interview, it is important for the researcher/interviewer to briefly orient the participants regarding the objectives of the research, procedure of the research, and the rights of the participants. It is necessary also at this point to assure the participants that there are no right nor wrong answers and that all responses will be held in strictest confidence. If the respondent doesn't have anymore questions, the interview proceeds.

- ***Debrief the participants.*** At this point allow the participant to comment on the interview. The researcher/interviewer summarizes the results of the interview and asks the participants to comment on the results. This is also the most opportune time for the interviewer to clarify vague responses and issues which may have arise in the research process.
- ***Thank the participant.***

The research process in conducting the interview were characterized by the following:

- ***Observance of ethical standards in the research process.*** The observance of ethical principles governing the research cycle were given utmost importance in the process of data gathering and analysis. Informed consent were secured from the research participants before the data gathering process. Informed consent essentially entails making the respondents in the study fully aware of the purpose of the study, the topics/areas covered, the data gathering procedures, and the identities and institutional affiliation of the researchers. Furthermore, the participants were made aware of their rights as respondents, especially on their right not to disclose any information they are not comfortable with and their right to withdraw at any point of the research process.

The ethics of confidentiality and respect for privacy were strictly enforced in the research process. This entailed that no personal information which can lead to the identification of the research participants were included in the research documents and report. All data generated in the study were coded based on the variables considered in the process of research. In addition to this, no information on the participants will be released without the consent of the individuals involved. A critical aspect of the ethical principles observed in the research process is the respect for privacy. Invasion of privacy is a very subjective construct; in general, any question or situation in the research process that arouses feelings of anxiety, guilt, violation of personal space, and low self regard in the individual are considered to be forms of invasion of privacy.

- ***Context based and process oriented research process.*** The whole research process was context and process based; that is , the process of data gathering and analysis took into consideration the socio- cultural realities surrounding the participants. The data gathering tools and procedures were subjected to the evaluation of the research participants. Their comments and insights were considered in understanding the context, limitations and strengths of the research. The research tools were pre-tested, translated and back-translated from English to Filipino, and back to English.

- ***Culturally sensitive and gender sensitive research process.*** The various methods employed and the process of data gathering and analysis were based on the cultural variations that characterized the population studied. The researchers recognized that strategies, opportunities, as well as barriers, exist within the context of cultures and subcultures. The diversity of the groups in the study provided the context in analyzing the results of the research. The process of data gathering and interpretation also took into consideration the values, practices, relations, needs, beliefs, preferences, resources, and other aspects of subcultures defined by gender.
- ***Rigor in the research process.*** The development of the research framework, data gathering tools, and procedures were guided by the review of literature, established methods of data generation, consultation and pre- testing of instruments to ensure the reliability and validity of the research findings.

4. Data sampling

4.1 Selection of cities and municipalities

Three cities, namely Quezon City, Tacloban City and Cagayan de Oro City, have been selected to represent the urban population from three main island groups of Luzon, Visayas and Mindanao. The corresponding municipalities representing the rural population were randomly selected from the official list of Local Government Units. The cities provided the sample for the urban informal economy survey while the municipalities provided the sample for the rural informal economy survey.

The municipalities were selected using the following procedure:

- a. The cities identified in the study were Quezon City for Luzon, Tacloban City for Visayas and Cagayan de Oro City for Mindanao
- b. All the adjacent regions for the selected cities were listed
- c. From the list of adjacent regions, one region was randomly selected for Luzon, Visayas and Mindanao sites
- d. All the provinces in the regions selected were listed
- e. One province and two substitute provinces for each region were randomly selected
- f. All the municipalities in province selected were listed
- g. One municipality and two substitute municipalities for each province were randomly selected

4.2 Selection of barangays

The identification of the barangays in the respective cities and municipalities that were included in the study were done by purposively selecting them based on their distance from the city or town center and the type and concentration of informal economy workers in the area. A total of three barangays were selected per city and municipality.

The barangays in the cities and municipalities were selected using the following procedure:

- a. A list of barangays in the city or municipality was secured
- b. The barangays were classified as follows
 - i. Poblacion barangays - within a radius of one-half kilometer from the town plaza
 - ii. Adjacent barangays – within a radius of one-half kilometer to five kilometers from the town plaza
 - iii. Remote barangays - outside the radius of five kilometers from the town plaza
- c. From the list of barangays, the following were randomly chosen
 - i. One barangay from the poblacion group
 - ii. One barangay from the adjacent group
 - iii. One barangay from the remote group

4.3 Selection of research participants

Since there are no national and local statistics on the number of individuals in the informal sector, non-probability sampling will be used. The identification of the respondents at the barangay level were done purposively based on their informal sector employment categories and information provided by the local officials. The inclusion criteria for the sampling were:

- Adult individuals, 18 years old and above, engaged in the production of goods and services with the primary objective of generating employment and incomes to the persons concerned. This consists of household unincorporated enterprises that are market and non-market producers of goods as well as market producers of services. Included here are individuals who work in their family business without pay and individuals who are hired for occasional or seasonal work in a business that may be owned and operated by employers which may employ less than 10 employees on a continuous basis. Other

individuals included in the informal sector are persons who have created jobs for themselves providing goods and services to members of households as well as to government institutions, corporations and non –profit organizations. Examples of these include: vendors, carpenters, laundry person, bakers, jeepney/tricycle drivers, mechanics, fisher folks, farmers, gardeners, producers and peddlers of candles, religious images, food items, etc.

- The cases **excluded** from the above criteria are:
 - Corporations
 - Quasi corporations
 - Household helpers
 - Units engaged in professional services (e.g. legal, medical, etc.)
 - Units with ten or more employees
 - Units owned by a household member who is also employed in a corporation, quasi corporation , government or nonprofit institution
 - In agriculture, the following exclusions are added:
 - Farms managed by corporations
 - Farms managed by cooperatives
 - Farms with an area of three hectares or more
 - Units engaged in commercial livestock raising
 - Units engaged in commercial fishing

A total of two thousand five hundred nineteen (2,519) respondents participated in the study. The sampling estimate was based on the following rule: for small populations (under 1,000), 30 % of the population is required; for moderately large population (10,000), 10% is required; for large populations (over 150,000), 1%; for very large populations (over 10 million), 2,500 respondents or .025% is required.⁴ The size of the population ceases to be relevant once the sampling ratio is very small, and samples of about 2, 500 are as accurate for populations of 200 million as for 10 million. Given the aforementioned rule, assuming that the estimate of total employment outside of non-micro establishments and government is pegged at 21,745,000, based on the 2000 Estimates of Employment from the labor Force Survey and Census Establishment – the sampling of size of 2,519 provided a relatively accurate picture of the informal sector. Wherever and whenever possible, the number of participants were divided equally based on gender (males and females).

⁴ Neuman, W. 1997. *Social Research Methods: Qualitative and Quantitative Approaches* (3rd edition). Boston: Allyn and Bacon.

5. Data collection procedures

5.1 Set up of the survey team

The research team included both national and local coordinating bodies. The national coordinating team was composed of the following:

- Principal investigator
- Senior researcher
- Data management coordinator

The local coordinating team included:

- Team leader/Field Team Coordinator
- Researchers/Interviewers

5.2 Use of survey forms

The survey forms served as the primary data gathering tool. The questions were asked in accordance to how they are worded and sequenced in the structured interview schedule. Translation and back translation of the tool to the vernacular were done to facilitate understanding of the items in the survey form.

5.3 Quality control

The conduct of quality control measures in the research project were implemented in four levels, namely:

- **Key personnel.** The project team were composed of professionals highly involved in various fields of expertise including social research, development studies, public health, and Filipino psychology.
- **Recruitment of local researchers.** Those with previous field experience were recruited to collect data. Researchers/interviewers from the academe and non- governmental organizations, were tapped in the data gathering process, ensuring that local researcher partners have adequate knowledge of the research project and process; as well as local language, customs, beliefs and practices.

- ***Training of research team.*** The local research groups were trained on the objectives, design and procedures of the study. Specific information on the data collection process, forms, roles of researchers/teams, selection criteria of participants and other related matters were included.
- ***Data collection and processing.*** The project team and researchers/interviewers were responsible for reviewing the data from the different research sites for completeness and consistency. Evaluation of the quality of data were conducted to identify possible errors committed in gathering data and accomplishing forms.

5.4 Data encoding and collation

The data written on the survey forms were encoded using Statistical Package for the Social Sciences (SPSS). The data were disaggregated based on provinces, municipalities, barangay, gender, and if statistically feasible, informal sector categories.

5.5 Data analysis

The quantitative framework of data analysis was employed in the study, specifically the use of descriptive statistics. The objective of the analysis is to describe numeric data from the different aspects covered by the survey. The responses to the closed- ended questions were coded and encoded directly, while those from the open ended questions were categorized, coded and encoded. The type of measures that will be used are frequency, central tendency (i.e. mean, median and mode) and variation (i.e. ranges and percentages).

5.6 Social preparation prior to data collection

Based on the sampling design, the research team conducted social preparation for the sites selected for the study. Depending on community practices, initial contact were made to the local government officials in the area to introduce the research and obtain their informed consent in conducting the survey in their province, municipality or barangay. Other formal and informal groups in the community that needed to be oriented were contacted by the research team. Repeated visits to the research sites were also done to sensitize the researchers/interviewers to the realities of the community that needed to be addressed.

5.7 Debriefing

The research participants and researchers were debriefed after the face- to face interviews. The debriefing process included discussions and clarification of their experiences in the conduct of research. The following were given importance in the debriefing:

- feedback on the research methods
- discussion of data generated
- discussion of research experiences (e.g. problems encountered, feelings about these problems, ways of dealing these problems, etc.)
- recommendations from participants and researchers on the conduct of the research and analysis of results
- referrals to services needed (if necessary)

The debriefing procedure were conducted to enable the research participants and researchers to provide feedback on their experiences, which served as bases for improving the research process and context for analyzing the data. Furthermore, the process of debriefing provided an opportunity for the individuals involved to deal with the problems encountered in the process of data gathering, which may have triggered the emergence of personal issues.

6. Data management

6.1 Finalization of the survey instrument

The survey instrument is divided into several parts, each part contributes to fulfilling the objectives of the research. The structured interview has been pre-tested, revised, and translated and back translated in two languages - English and Filipino. Based on the results of the pretest, the average amount of time required by the respondents in answering the research tool was on the average 16 minutes with a range of 15 to 20 minutes.

The structured interview questions were printed put into survey forms to facilitate the conduct of data gathering and recording. Each survey form was coded in accordance to the data management plan.

6.2 Allocation and coding of survey forms

The survey forms were allocated and coded based on the sampling design. In dealing with the data a coding procedure and codebook were developed based on the use of Statistical Package for the Social Sciences (SPSS) program. The data were directly entered using the said program.

A code book for the urban and rural sites were developed and used to identify the survey questionnaires. The coded questionnaires were distributed to the field team coordinators and were checked for completion after the data gathering was completed.

6.3 Distribution and retrieval of survey forms

The survey forms were distributed to the field team coordinators who were responsible for the submission of the accomplished forms to the data management coordinator. The data management coordinator were responsible in monitoring the in flow of survey forms, until all survey forms were accounted for.

Tracer forms for each completed survey form were used to track the forms as they were distributed and retrieved. The data management coordinator checked the completed survey forms as they are submitted to make sure that they conform to the requirements of the study.

6.4 Quality control

To ensure that every question in the questionnaire is answered, the interviewer checked before leaving the respondents for the following:

- completeness of the answers
- clarity of the responses
- appropriateness of the responses
- legibility of the recorded responses

If problems arose on the abovementioned areas, the interviewer clarified the responses provided by the participant.

Other responses may also be coded as follows:

- NA: not applicable
- NR: no response

- RR: refused to respond
- DK: don't know

In cases of refusal, the interviewer determined the cause of such and included this in the interviewer's journal.

7. Survey Results

7.1 Socio- demographic Profile of Research Sites

a. Primary source of livelihood

The primary source of livelihood in the poblacion barangays are: agriculture (49.1%); trade (29%) and fishery (13.7%). In the adjacent communities, these are agriculture (50.2%); manufacturing (25%) and fishery (79%). For the remote communities, the primary source is agriculture (92.4%), followed by trade (3.1%) and transport (2.9%). Overall, the primary sources of livelihood in all the research sites are: agriculture (64.4%); trade (11.8%), and fishery (10.7). Data show that agricultural and fishery products are primarily for wholesale or retail.

	Type of baranggay									Total		
	Poblacion N=379			Adjacent N=420			Remote N=420			N=1219		
	F	% w/in ToB	% w/n PSoL	F	% w/in ToB	% w/n PSoL	F	% w/in ToB	% w/n PSoL	F	% w/in ToB	% w/n PSoL
Trade	110	29.0	76.4	21	5.0	14.6	13	3.1	9.0	144	11.8	100.0
Manu- facturing	3	.8	2.8	105	25.0	96.3	1	.2	.9	109	8.9	100.0
Agri-culture	186	49.1	23.7	211	50.2	26.9	388	92.4	49.4	785	64.4	100.0
Fishery	52	13.7	39.7	79	18.8	60.3				131	10.7	100.0
Construc- tion	5	1.3	71.4	2	.5	28.6				7	.6	100.0
Transport	23	6.1	65.7				12	2.9	24.3	35	2.9	100.0
Private services				2	.5	25.0	6	1.4	75.0	8	.7	100.0

Table 1. Primary source of livelihood in the Poblacion, Adjacent and Remote Barangays

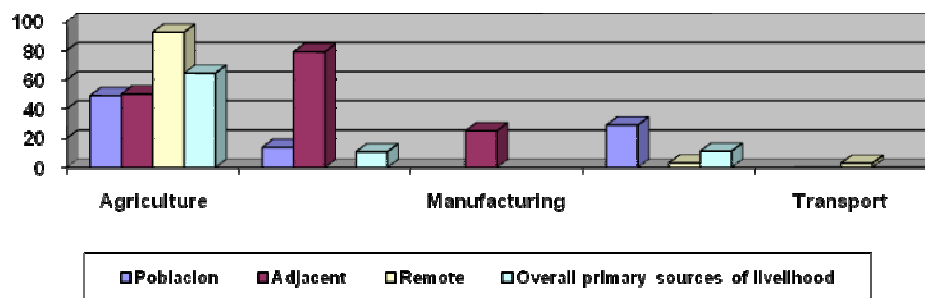


Figure 1. Primary source of livelihood in the Poblacion, Adjacent and Remote Barangays

b. Other sources of livelihood

Apart from the abovementioned sources of income for the people in the communities included in the research, other sources of livelihood identified included the following:

- Poblacion
 - Transport (80.7%)
 - Private services (72.9%)
 - Trade (68.6%)
- Adjacent
 - Trade (79.5%)
 - Transport (60.7%)
 - Private services (59%)
- Remote
 - Transport (72.4%)
 - Trade (68.6%)
 - Agriculture (54.5%)

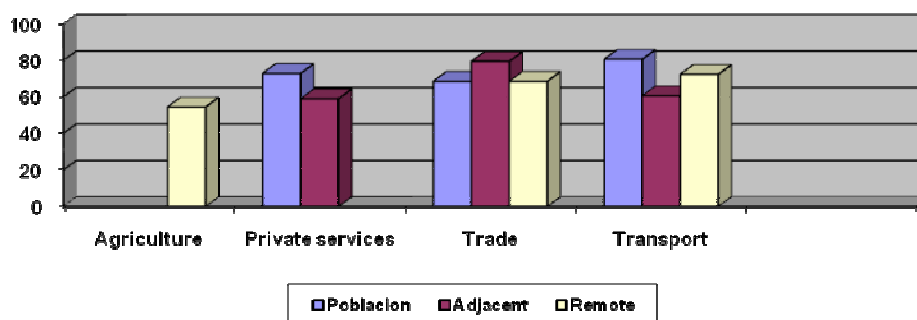


Figure 2. Other sources of livelihood in the Poblacion, Adjacent and Remote Barangays

ILO-SRO Manila: Social Security Needs Assessment of the Informal Sector in the Philippines
(D.Batangan and TDU Batangan, 2007)

	Type of baranggay									Total		
	Poblacion N=414			Adjacent N=420			Remote N=420			N=1254		
	F	% w/in ToB	% w/n respons	F	% w/in ToB	% w/n respons	F	% w/in ToB	% w/n respons	F	% w/in ToB	% w/n respons
TRADE	284	68.6	31.3	334	79.5	36.9	288	68.6	31.8	906	72.2	100.0
		%	%		%	%		%	%		%	%
Wholesale Business	152	36.7	70.0	40	9.5	18.4	25	6.0	11.5	217	17.3	100.0
Retail Business	269	65.0	30.8	318	75.7	36.4	287	68.3	32.8	874	69.7	100.0
MANUFACTURING	18	4.3	9.8	163	38.8	88.6	3	.7	1.6	184	14.7	100.0
Food	10	2.4	41.7	13	3.1	54.2	1	.2	4.2	24	1.9	100.0
Textile				2	.5	100.0				2	.2	100.0
Wood/furniture	5	1.2	83.3	1	.2	16.7				6	.5	100.0
Metallic/non metallic				136	32.4	100.0				136	10.8	100.0
AGRIULTURE	148	35.7	25.9	194	46.2	34.0	229	54.5	40.1	571	45.5	100.0
Crops to be sold	103	24.9	42.9	110	26.2	45.8	27	6.4	11.3	240	19.1	100.0
Crops for Personal needs	87	21.0	27.4	89	21.2	28.0	142	33.8	44.7	318	25.4	100.0
Livestock for sale	35	8.5	24.8	27	6.4	19.1	79	18.8	56.0	141	11.2	100.0
Livestock for personal needs	5	1.2	6.6	14	3.3	18.4	57	13.6	75.0	76	6.1	100.0
FISHERY	160	38.6	48.6	133	31.7	40.4	36	8.6	10.9	329	26.2	100.0
To be sold	152	36.7	59.1	84	20.0	32.7	21	5.0	8.2	257	20.5	100.0
For personal needs	26	6.3	18.1	102	24.3	70.8	16	3.8	11.1	144	11.5	100.0
FORESTRY	15	3.6	71.4	5	1.2	23.8	1	.2	4.8	21	1.7	100.0
Logging							1	.2	100.0	1	.2	100.0
Burning wood charcoal	14	3.4	100.0							14	1.1	100.0
Gathering firewood	5	1.2	55.6	4	1.0	44.4				9	.7	100.0
CONSTRUCTION	172	41.5	37.8	151	36.0	33.2	132	31.4	29.0	455	36.3	100.0
Actual	58	14.0	27.1	97	23.1	45.3	59	14.0	27.6	214	17.1	100.0
Own account	141	34.1	43.0	100	23.8	30.5	87	20.7	26.5	328	26.2	100.0
TRANSPORT	334	80.7	37.4	255	60.7	28.6	304	72.4	34.0	893	71.2	100.0
Driver of PUV	329	79.5	37.6	247	58.8	28.2	300	71.4	34.2	876	69.9	100.0
Loading services	5	1.2	62.5	2	.5	25.0	1	.2	12.5	8	.6	100.0
Operating boats and other vessels	1	.2	50.0	1	.2	50.0				2	.2	100.0
PRIVATE SERVICES	302	72.9	39.8	248	59.0	32.7	208	49.5	27.4	758	60.4	100.0
Day care	176	42.5	45.2	122	29.0	31.4	91	21.7	23.4	389	31.0	100.0
Equipment repair	128	30.9	33.2	119	28.3	30.9	138	32.9	35.8	385	30.7	100.0
Laundry	1	.2	100.0							1	.1	100.0

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Mechanic	159	38.4	36.8	134	31.9	31.0	139	33.1	32.2	432	34.4	100.0
Dressmaker	234	56.5	48.5	135	32.1	28.0	113	26.9	23.4	482	38.4	100.0
Electrician	59	14.3	27.7	55	13.1	25.8	99	23.6	46.5	213	17.0	100.0
Catering	257	62.1	48.2	138	32.9	25.9	138	32.9	25.9	533	42.5	100.0
Barber/ Parlor	216	52.2	60.3	78	18.6	21.8	64	15.2	17.9	358	28.5	100.0
Lodging places	6	1.4	100.0							6	.5	100.0
Photo studios	7	1.7	100.0							7	.6	100.0
Computer	155	37.4	100.0							155	12.4	100.0
Video rental	6	1.4	100.0							6	.5	100.0
Games and amusement services	25	6.0	92.6				2	.5	7.4	27	2.2	100.0
massage	2	.5	100.0							2	.2	100.0
Mining/quar rying				13	3.1	100.0				13	1.0	100.0
Real state	17	4.1	100.0							17	1.4	100.0
Letting/leasi ng of land	13	3.1	100.0							13	1.0	100.0
Letting/leasi ng of dwelling places	7	1.7	100.0							7	.6	100.0
Mining												
Non- metallic and metallic												
FINANCE	24	5.8	96.0				1	.2	4.0	25	2.0	100.0
Lending	24	5.8	96.0				1	.2	4.0	25	2.0	100.0

Table 2. Other sources of livelihood in the Poblacion, Adjacent and Remote Barangays

In terms of the general sample, other sources of livelihood are the following: trade (72.2%); transport (71.2%) and private services (60.4%). Those who are involved in trade are observed to be in retail business (69.7%). The primary source of livelihood under transport was serving as a driver of PUV (69.9%), while those into private service are caterers (42.5%); dressmakers (38.4%) and mechanics (34.4%).

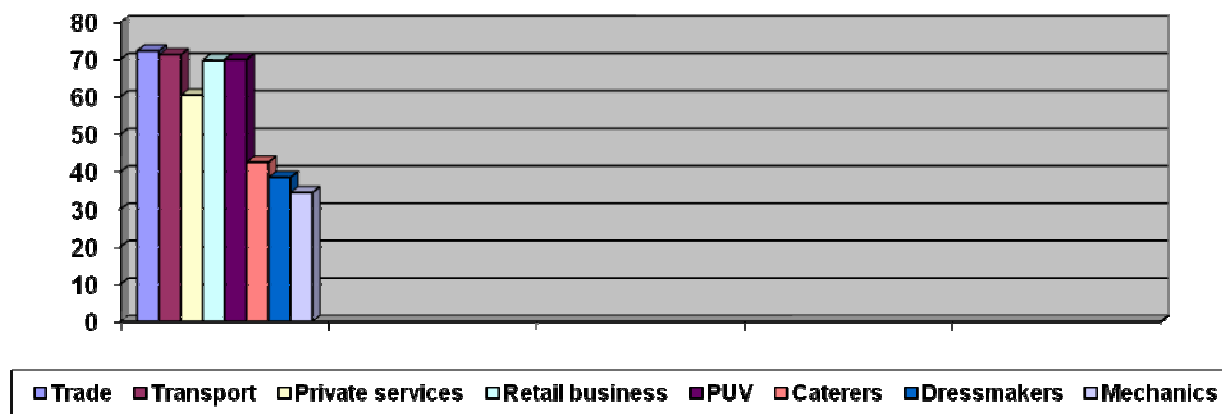


Figure 3. Other sources of livelihood in terms of the general sample

7.2 Socio- demographic Profile of Research Participants

a. Sex, Age and Civil Status

The total number of females included in the study was 958, where 197 came from the poblacion; 193 came from adjacent barangays, and 568 came from remote barangays. Among the 1130 male participants, 217 came from the poblacion; 227 came from adjacent barangays and 686 came from remote barangays.

	Poblacion			Adjacent			Remote		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Freq	217	197	414	227	193	420	686	568	1254
% within type of barangay	52.4	47.6	100.0	54.0	46.0	100.0	54.7	45.3	100.0
% within sex of respondent	31.6	34.7	33.0	33.1	34.0	33.5	35.3	31.3	33.5

Total Males = 1130

Total Females = 958

Table 3. Sex Disaggregation of the Respondents in the Poblacion, Adjacent and Remote Barangays

The mean age of the respondents from the poblacion barangays was 37.16 years; while those from the adjacent and remote areas were 37.46 years and 36.55 respectively. In terms of civil status, the following was the distribution along the different types of barangays:

- Poblacion Barangays
 - Married (64%)
 - Single (21.5%)
 - Widow/widower (8.2%)
- Adjacent Barangays
 - Married (65.2%)
 - Single (21%)
 - Widow/widower (6.7%)

- Remote Barangays
 - Married (71.1%)
 - Single (21%)
 - Widow/widower (3.3%)

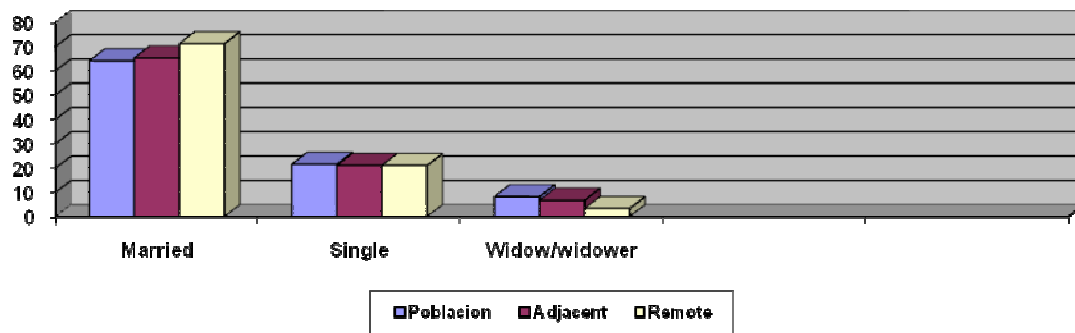


Figure 4. Civil Status of Respondents from Poblacion, Adjacent and Remote Barangays

b. Provision of support

When asked as to the number of individuals within the nuclear family the respondents provide support to, 22.4% of the total number of participants provide for 2 individuals; 20% provide for 3; 14.1% provide for 1 and 13.9% provide for 4. Furthermore, 23.5% of the sample have no living children staying with them; 17.2% have two; 15.1% have 3; and 11.3% have 4. 80.4% of the participants reported that they do not provide for any form of support to individuals outside of their nuclear families; 11.4% provide for one other individual and 4.3% provide for 2 other individuals apart from members of their immediate families. The nature of relationships of the respondents to the individuals they provide support to include:

- a. Spouse (58.2%)
- b. Child/children (22.6%)
- c. Parent (12.3%)
- d. Sibling (2.8%)
- e. Grandchild (1.6%)

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		0	1	2	3	4	5	6	7	8	9	10	12
Pobl N=414	Frequency	41	59	99	80	54	41	16	18	1	4	1	
	% w/in type of brgy.	9.9	14.3	23.9	19.3	13.0	9.9	3.9	4.3	.2	1.0	.2	
	% w/in response	30.6	31.6	35.2	32.0	31.0	39.4	28.1	41.9	10.0	44.4	33.3	
Adj N=420	Frequency	45	68	93	78	61	29	27	11	6	2		
	% w/in type of brgy.	10.7	16.2	22.1	18.6	14.5	6.9	6.4	2.6	1.4	.5		
	% w/in response	33.6	36.4	33.1	31.2	35.1	27.9	47.4	25.6	60.0	22.2		
Rem N=419	Frequency	48	60	89	92	59	34	14	14	3	3	2	1
	% w/in type of brgy.	11.5	14.3	21.2	22.0	14.1	8.1	3.3	3.3	.7	.7	.5	.2
	% w/in response	35.8	32.1	31.7	36.8	33.9	32.7	24.6	32.6	30.0	33.3	66.7	100.0
Total N=1253	Frequency	134	187	281	250	174	104	57	43	10	9	3	1
	% w/in type of brgy.	10.7	14.9	22.4	20.0	13.9	8.3	4.5	3.4	.8	.7	.2	.2
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6. Number of nuclear family respondents provide support to in Poblacion, Adjacent and Remote Barangays

		0	1	2	3	4	5	6	7	8	9	10	11	12	17	20
Pobl N=414	Frequency	98	48	78	57	46	30	24	12	8	4	4	5			
	% w/in type of brgy.	23.7	11.6	18.8	13.8	11.1	7.2	5.8	2.9	1.9	1.0	1.0	1.2			
	% w/in response	33.2	35.3	36.1	30.2	32.4	33.0	37.5	35.3	19.5	22.2	30.8	62.5			
Adj N=420	Frequency	103	47	65	63	45	30	18	15	20	6	4	2	1	1	
	% w/in type of brgy.	24.5	11.2	15.5	15.0	10.7	7.1	4.3	3.6	4.8	1.4	1.0	.5	.2	.2	
	% w/in response	34.9	34.6	30.1	33.3	31.7	33.0	28.1	44.1	48.8	33.3	30.8	25.0	25.0	100.0	

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Rem N=419	Frequency	94	41	73	69	51	31	22	7	13	8	5	1	3		1
	% w/in type of brgy.	22.4	9.8	17.4	16.5	12.2	7.4	5.3	1.7	3.1	1.9	1.2	.2	.7		.2
	% w/in response	31.9	30.1	33.8	36.5	35.9	34.1	34.4	20.6	31.7	44.4	38.5	12.5	75.5		100.0
Total N=125 3	Frequency	295	136	216	189	142	91	64	34	41	18	13	8	4	1	1
	% w/in type of brgy.	23.5	10.9	17.2	15.1	11.3	7.3	5.1	2.7	3.3	1.4	1.0	.6	.3	.1	.1
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7. Number of living children

		0	1	2	3	4	5	6	9
Pobl N=414	Frequency	324	51	17	9	10	1	1	1
	% w/in type of brgy.	78.3	12.3	4.1	2.2	2.4	.2	.2	.2
	% w/in response	32.1	34.5	31.5	47.4	62.5	20.0	100.0	50.0
Adj N=420	Frequency	330	57	21	6	3	3		
	% w/in type of brgy.	78.6	13.6	5.0	1.4	.7	.7		
	% w/in response	32.7	38.5	38.9	31.6	18.8	60.0		
Rem N=419	Frequency	354	40	16	4	3	1		1
	% w/in type of brgy.	84.5	9.5	3.8	1.0	.7	.2		.2
	% w/in response	35.1	27.0	29.6		18.8	20.0		50.0
Total N=125 3	Frequency	1008	148	54	19	16	5	1	2
	% w/in type of brgy.	80.4	11.8	4.3	1.5	1.3	.4	.1	.2
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 8. Number of other individuals you provide support to.

		0	A	B	C	D	E	F	G	H	I	J	K	L	M	OTHERS
Pob N=383	Frequency		224	78	12	1	3	49	2		7		1	1		5
	% w/in type of brgy.		58.5	20.4	3.1	.3	.8	12.8	.5		1.8		.3	.3		1.3

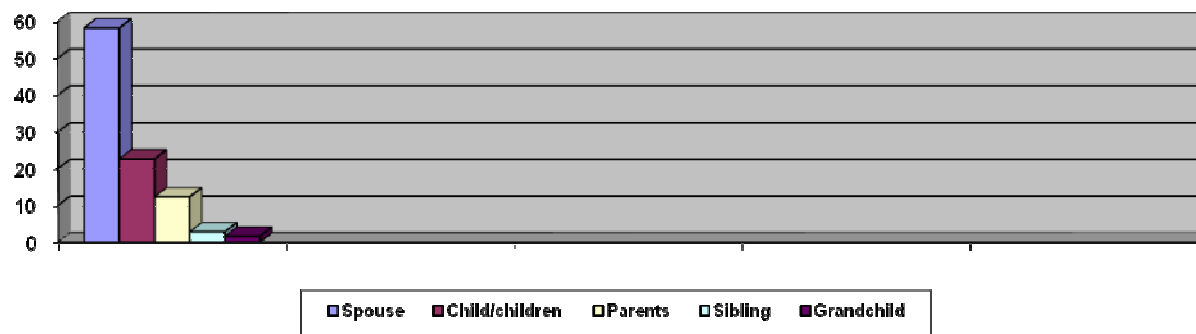
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	% w/in response		33.5	30.0	37.5	100.0	50.0	34.8	66.7		38.9		100.0	100.0		62.5
Adj N=384	Frequen cy	1	233	85	11		1	38		5	5				2	3
	% w/in type of brgy.	.3	60.7	22.1	2.9		.3	9.9		1.3	1.3				.5	.8
	% w/in response	100.0	34.8	32.7	34.4		16.7	27.0		100.0	27.8				66.7	37.5
Rem N=382	Frequen cy		212	97	9		2	54	1		6				1	
	% w/in type of brgy.		55.5	25.4	2.4		.5	14.1	.3		1.6				.3	
	% w/in response		31.7	37.3	28.1		33.3	38.3	33.3		33.3				33.3	
Total N=1149	Frequen cy	1	669	260	32	1	6	141	3	5	18		1	1	3	8
	% w/in type of brgy.	.1	58.2	22.6	2.8	.1	.5	12.3	.3	.4	1.6		.1	.1	.3	.7
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0	100.0	100.0	100.0

A	Spouse	D	Sister/brother-in-law	G	Parent-in-law	J	Friend	M	Distant relative
B	Child	E	Nephew/Niece	H	Grandparent	K	Cousin		
C	Sibling	F	Parent	I	Grandchild	L	Household helper		

Table 9. Person 1 Nature of Relationship

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Bar graph 5. Person 1 Nature of Relationship

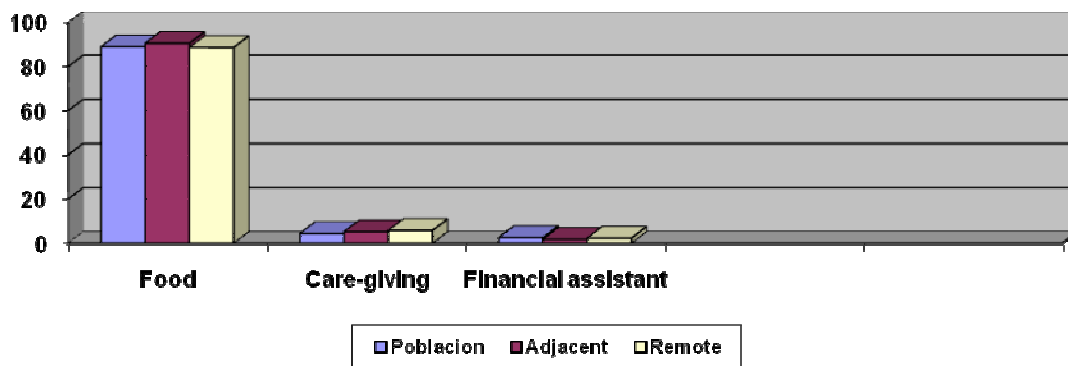
The nature of support being provided by the participants to their include primarily the provision of food (89.5); care-giving (5.8%) And financial assistance when needed (2.3%). The same pattern is reflected in all communities. For those coming from the poblacion, 89% provide for food; 4.4% provide care- giving; and 2.6% provide financial assistance when needed. Among those from adjacent communities, 90.6% provide for food; 5.2% provide care- giving; and 1.8% provide financial assistance when needed. In the remote communities, 88.7% provide for food; 5.8% provide care- giving ; and 2.3% provide financial assistance when needed. To their children, they provide for primarily for lodging (42.2%); care-giving (19.9%); and education (16.6%). To members of their extended families, they give the following support: financial assistance when needed (37.7%); monthly financial support (29.6%), and education (13.6%). The mean ages of the individuals the respondents provide support to are 15.37 years for those in the poblacion; 14.83 years for those in adjacent barangays and 14.7 years for those in remote communities. Most of the recipients of support are females (50.5%).

		A	B	C	D	E	F	G
Pobl N=383	Frequency	341	2	8	1	17	3	10
	% w/in type of brgy.	89.0	.5	2.1	.3	4.4	.8	2.6
	% w/in response	33.2	28.6	53.3	100.0	25.8	75.0	38.5
Adj N=382	Frequency	346	3	4		20	1	7
	% w/in type of brgy.	90.6	.8	1.0		5.2	.3	1.8
	% w/in response	33.7	42.9	26.7		30.3	25.0	26.9
Rem N=382	Frequency	339	2	3		29		9
	% w/in type of brgy.	88.7	.5	.8		7.6		2.4
	% w/in response	33.0	28.6	20.0		43.9		34.6
Total N=1147	Frequency	1026	7	15	1	66	4	26
	% w/in type of brgy.	89.5	.6	1.3	.1	5.8	.3	2.3
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10. Person 1 Nature of Support1

A: Food; B: Lodging; C: Education; D: Medicine/Treatment; E: Care-giving

F: Monthly financial support; G: Financial assistance when needed Person 1 Nature of Support1



Bar graph 6. Person 1 Nature of Support1

c. Work and employment

Currently, majority of the participants coming from the poblacion reported that they work for their own income (83.6%), while 9.7% receive regular pay from work and 3.6% are into contractual work. 1% of the respondents do not get paid for their work.

Among those coming from adjacent barangays, 70.9% work for their own income; 11.5% receive regular pay for their work and 7.9% are into contractual work. 1.9% do not get paid for work done.

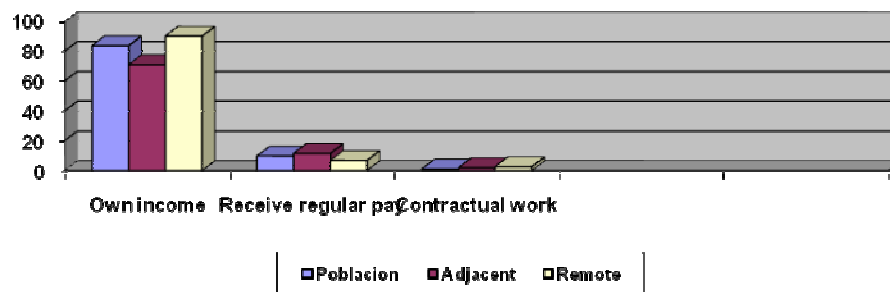
90% of the participants living in remote barangays work for their own income; 6.7% receive regular pay for work done and 2.6% are doing contractual work. All in all, 81.5% of the respondents work for their own income, 9.3% receive regular pay for what they do; and 4.7% are contractual workers. 1% are not paid for the work they do.

			Others	Receive regular pay from work	Contractual work	Work for own income	Work but does not receive pay
Type of barangay	Poblacion N=414	Frequency	9	40	15	346	4
		% within type of barangay	2.2	9.7	3.6	83.6	1.0
		% within current work status	20.0	34.5	25.4	33.9	33.3
	Adjacent N=419	Frequency	33	48	33	297	8
		% within type of barangay	7.9	11.5	7.9	70.9	1.9
		% within current work status	73.3	41.4	55.9	29.1	66.7
	Remote N=420	Frequency	3	28	11	378	
		% within type of barangay	.7	6.7	2.6	90.0	
		% within current work status	6.7	24.1	18.6	37.0	
TOTAL	N=1253	Frequency	45	116	59	1021	12

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	% within type of barangay	3.6	9.3	4.7	81.5	1.0
	% within current work status	100.0	100.0	100.0	100.0	100.0

Table 11. Current Work Status



Bar graph 7. Current Work Status

In terms of their primary work, the top three types of work identified by the ones from the poblacion are:

- Trade (37.9%)
- Private services (23.9%)
- Agriculture (15%)

The participants from the adjacent communities have the following: trade (32.4%); private services (31.9%); and agriculture (12.6%). On the other hand, those from the remote barangays reported the following: agriculture (51.6%); trade (18.9%); and private services (15.3%).

	Type of barangay									Total		
	Poblacion			Adjacent			Remote			F	% w/in ToB	% w/n PSoL
	F	% w/in ToB	% w/n PSoL	F	% w/in ToB	% w/n PSoL	F	% w/in ToB	% w/n PSoL			
Trade	157	37.9	42.2	136	32.4	36.6	79	18.9	21.2	372	29.7	100.0
Manu-facturing	10	2.4	52.6	4	1.0	21.1	5	1.2	26.3	19	1.5	100.0
Agri-culture	62	15.0	18.7	53	12.6	16.0	216	51.6	65.3	331	26.4	100.0
Fishery	17	4.1	36.2	29	6.9	61.7	1	.2	2.1	47	3.8	100.0
Forestry				3	.7	75.0	1	.2	25.0	4	.3	100.0
Construc-tion	9	2.2	26.5	18	4.3	52.9	7	1.7	20.6	34	2.7	100.0
Transport	59	14.3	39.9	43	10.2	29.1	46	11.0	31.1	148	11.8	100.0
Private services	99	23.9	33.3	134	31.9	45.1	64	15.3	21.5	297	23.7	100.0
Real estate												
Finance	1	.2	100.0							1	.1	100.0
Total	414	100.0	33.0	420	100.0	33.5	419	100.0	33.4	1253	100.0	100.0

Table 12. Current type of primary work

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Note:

F: Frequency

ToB: Type of Barangay

PSoL: Primary Source of Livelihood

Those who are into trade from the poblacion, are mostly involved in retail (38.3%); while those into the provision of private services are drivers of PUVs (15.6%), caterers (5.2%) and do laundry (4.6%). Those into agriculture are farmers (16.4%) or fisherfolks (4.3%) who sell their produce or catch.

For those in the adjacent barangays, those in trade are also into retail (31.5%); while those in private services are drivers of PUVs (12.7%), caterers (7.5%) and do laundry (5.5%). Majority of the participants involved in agriculture from the remote barangays are into farming to sell their crops (33.0%) or for personal use (10.3%). In the area of trade, most are into retail (23.1%). The primary types of private service that they are part of is that of driving PUVs (14.7%) and catering (2.9%).

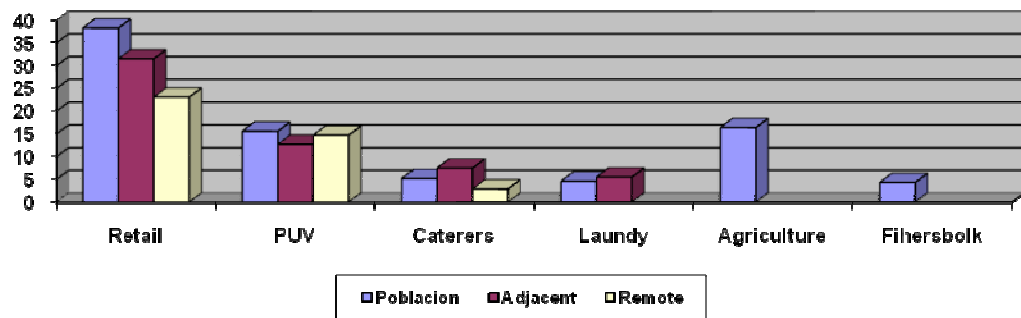
	Type of barangay									Total		
	Poblacion N=347			Adjacent N=308			Remote N=312			N=967		
	F	% w/in ToB	% w/n LD	F	% w/in ToB	% w/n LD	F	% w/in ToB	% w/n LD	F	% w/in ToB	% w/n LD
Wholesale	12	3.5	42.9	12	3.9	42.9	4	1.3	14.3	28	2.9	100.0
Retail	133	38.3	44.0	97	31.5	32.1	72	23.1	23.8	302	31.2	100.0
Food manufacturing	5	1.4	62.5	2	.6	25.0	1	.3	12.5	8	.8	100.0
Wood/furniture	3	.9	75.0				1	.3	25.0	4	.4	100.0
Farming to sell	26	7.5	16.4	30	9.7	18.9	103	33.0	64.8	159	16.4	100.0
Farming for personal	12	3.5	24.0	6	1.9	12.0	32	10.3	64.0	50	5.2	100.0
Raising Livestock to sell	8	2.3	32.0	6	1.9	24.0	11	3.5	44.0	25	2.6	100.0
Fishery to sell	15	4.3	36.6	25	8.1	61.0	1	.3	2.4	41	4.2	100.0
Fishery for personal	1	.3	100.0							1	.1	100.0
Wood for charcoal				2	.6	66.7	1	.3	33.3	3	.3	100.0
Wood and forest products				1	.3	100.0				1	.1	10.0
Construction	1	.3	9.1	7	2.3	63.6	3	1.0	27.3	11	1.1	100.0
Own-acct. workers	7	2.0	33.3	10	3.2	47.6	4	1.3	19.0	21	2.2	100.0
Photographic studios				2	.6	100.0				2	.2	100.0
Computer services	1	.3	50.0	1	.3	50.0				2	.2	100.0
Video rental				1	.3	100.0				1	.1	100.0
Games and amusement	2	.6	66.7	1	.3	33.3				3	.3	100.0
Massage	1	.3	33.3	1	.3	33.3	1	.3	33.3	3	.3	100.0
Driver of	54	15.6	38.8	39	12.7	28.1	46	14.7	33.1	139	14.4	100.0

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PUV												
Loading/unloading	2	.6	100.0							2	.2	100.0
Daycare services	2	.6	50.0				2	.6	50.0	4	.4	100.0
Equipment repair	2	.6	28.6	3	1.0	42.9	2	.6	28.6	7	.7	100.0
Laundry	16	4.6	40.0	17	5.5	42.5	7	2.2	17.5	40	4.1	100.0
Mechanic	3	.9	30.0	4	1.3	40.0	3	1.0	30.0	10	1.0	100.0
Dressmaking	11	3.2	40.7	11	3.6	40.7	5	1.6	18.5	27	2.8	100.0
Electrician	2	.6	40.0	1	.3	20.0	2	.6	40.0	5	.5	100.0
Catering	18	5.2	36.7	22	7.1	44.9	9	2.9	18.4	49	5.1	100.0
Barber/parlor	9	2.6	50.0	7	2.3	38.9	2	.6	11.1	18	1.9	100.0
lending	1	.3	100.0							1	.1	100.0

Table 13. Primary Work Detail

Note:
F: Frequency
ToB: Type of Barangay
LD: Livelihood detail



Bar graph 8. Primary Work Detail

When asked if the participants have other work, apart from the primary work they have identified, majority from the poblacion (63.5%), adjacent communities (61.9%); and remote barangays (51.7%) said no. The most number of respondents answering in the affirmative came from the remote sites (41%), compared to the poblacion (36.5%) and the adjacent communities (38.1%). The other sources of livelihood of the participants who answered “yes” includes: agriculture (23.8%), private services (10.4%) and construction (3.8%).

			No	Yes
Type of brgy	Poblacion N=414	Frequency	263	151
		% w/in type of brgy.	63.5	36.5
		% w/in response	35.5	29.4
	Adjacent N=420	Frequency	260	160
		% w/in type of brgy.	61.9	38.1
		% w/in response	35.1	31.1
	Remote N=420	Frequency	217	203
		% w/in type of	51.7	48.3

		brgy.		
		% w/in response	29.3	39.5
Total	N=1254	Frequency	740	514
		% w/in type of brgy.	59.0	41.0
		% w/in response	100.0	100.0

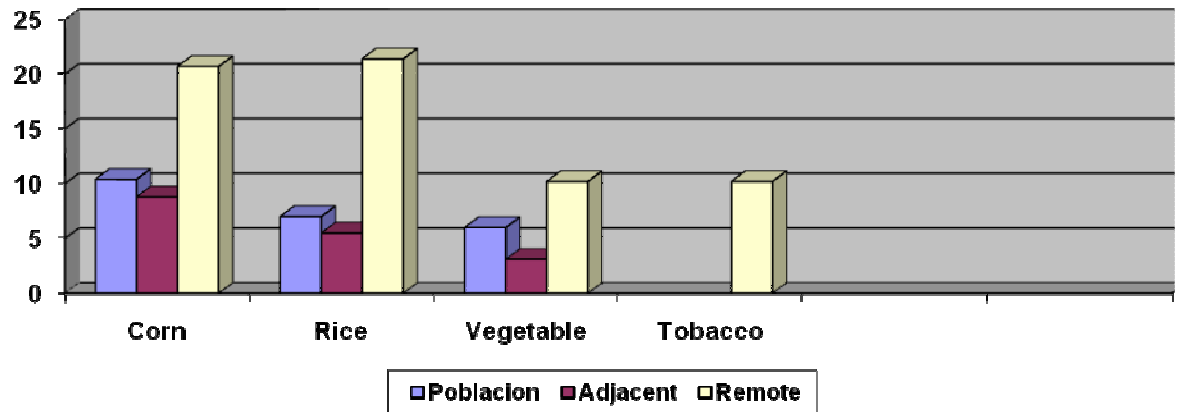
Table 14. Other work apart from your primary work?

Most of the respondents who are involved in farming stated that they have the following crops, disaggregated based on the type of barangay:

- Poblacion
 - Corn (10.4%)
 - Rice (7%)
 - Vegetables (6%)
- Adjacent
 - Rice (8.8%)
 - Vegetables (5.5%)
 - Cocoa (3.1%)
- Remote
 - Rice (21.4%)
 - Corn (20.7%)
 - Tobacco (10.2%)
 - Vegetables (10.2%)

		Rice	Corn	Coco	Sugar-cane	Banana	Tobacco	Vegetables	Onion	Fruits	Other
Pobl N=414	Frequency	29	43	20		15	1	25		7	
	% w/in type of brgy.	7.0	10.4	4.8		3.6	.2	6.0		1.7	.
	% w/in response	18.6	30.9	27.4		37.5	2.1	27.5		30.4	6.
Adj N=420	Frequency	37	9	13		5	3	23		6	1
	% w/in type of brgy.	8.8	2.1	3.1		1.2	.7	5.5		1.4	2.
	% w/in response	23.7	6.5	17.8		12.5	6.4	25.3		26.1	22.
Rem N=420	Frequency	90	87	40		20	43	43		10	3
	% w/in type of brgy.	21.4	20.7	9.5		4.8	10.2	10.2		2.4	8.
	% w/in response	57.7	62.6	54.8		50.0	91.5	47.3		43.5	71.
Total N=1254	Frequency	156	139	73		40	47	91		23	4
	% w/in type of brgy.	12.4	11.1	5.8		3.2	3.7	7.3		1.8	3.
	% w/in response	100.0	100.0	100.0		100.0	100.0	100.0		100.0	100.

Table 15. What are your crops?



Bar graph 9. What are your crops?

Looking into the land tenure status of the respondents, it could be gleaned that majority owned the land they till: poblacion, 48.1% ; adjacent , 38%; and remote, 54.2%. In terms of how they utilize their harvest, 12.3% of those in the poblacion use their produce for personal needs; 9% of those from the adjacent communities and 31% from the remote areas do the same. Those from remote areas also contract out their produce to business persons (16.7%), directly sells them to consumers (14.8%), and sells them in the public market (14%).

		Others	Leased	Owned
Pobl N=77	Frequency	26	14	37
	% w/in type of brgy.	33.8	18.2	48.1
	% w/in response	26.3	25.5	20.3
Adj N=71	Frequency	24	20	27
	% w/in type of brgy.	33.8	28.2	38.0
	% w/in response	24.2	36.4	14.8
Rem N=188	Frequency	49	21	118
	% w/in type of brgy.	26.1	11.2	62.8
	% w/in response	49.5	38.2	64.8
Total N=336	Frequency	99	55	182
	% w/in type of brgy.	29.5	16.4	54.2
	% w/in response	100.0	100.0	100.0

Table 16. Status of Land Tenure

		A	B	C	D	E	F	Others
Pobl N=414	Frequency	33	6	20	51	20		
	% w/in type of brgy.	8.0	1.4	4.8	12.3	4.8		
	% w/in response	30.0	30.0	19.2	23.3	18.5		
Adj N=420	Frequency	18	10	22	38	18	1	
	% w/in type of brgy.	4.3	2.4	5.2	9.0	4.3	.2	
	% w/in response	16.4	50.0	21.2	17.4	16.7	20.0	
Rem N=420	Frequency	59	4	62	130	70	4	8
	% w/in type of brgy.	14.0	1.0	14.8	31.0	16.7	1.0	1.9
	% w/in response	53.6	20.0	59.6	59.4	64.8	80.0	100.0
Total N=125	Frequency	110	20	104	219	108	5	8
	% w/in type of brgy.	8.8	1.6	8.3	17.5	8.6	.4	.6

4	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0
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Table 17. How do you sell your harvest?

A: Public market; B: Cooperative; C: Directly sells to consumers; D: Use harvest for personal needs
E: Produce is contracted by business persons; F: Exchanges product/harvest with other farmers/fisher folks

Only a small number of the research participants are involved in fishery, most of whom catch fish (poblacion, 6.5%; adjacent, 9.5%; remote, .5%). Those who sell their catch directly sell them to consumers (2.8%), while the others, use their catch for personal needs (1.7%) or their catch is contracted by business persons (1.7%). Majority of the respondents do not own boats (poblacion, 98.1%; adjacent, 95%; remote, 100%).

		Fish	Clams	Seaweeds	others
Pobl N=414	Frequency	27			
	% w/in type of brgy.	6.5			
	% w/in response	39.1			
Adj N=420	Frequency	40	1		1
	% w/in type of brgy.	9.5	.2		.2
	% w/in response	58.0	100.0		100.0
Rem N=420	Frequency	2			
	% w/in type of brgy.	.5			
	% w/in response	2.9			
Total N=1254	Frequency	69	1		1
	% w/in type of brgy.	5.5	.1		.1
	% w/in response	100.0	100.0		100.0

Table 17. What fishery products do you catch/culture?

		A	B	C	D	E	F	Others
Pobl N=414	Frequency	6	1	25	10	3		
	% w/in type of brgy.	1.4	.2	6.0	2.4	.7		
	% w/in response	40.0	100.0	71.4	47.6	14.3		
Adj N=420	Frequency	8		7	8	18		2
	% w/in type of brgy.	1.9		1.7	1.9	4.3		.5
	% w/in response	53.3		20.0	38.1	85.7		100.0
Rem N=420	Frequency	1		3	3			
	% w/in type of brgy.	.2		.7	.7			
	% w/in response	6.7		8.6	14.3			
Total N=1254	Frequency	15	1	35	21	21		2
	% w/in type of brgy.	1.2	.1	2.8	1.7	1.7		.2
	% w/in response	100.0	100.0	100.0	100.0	100.0		100.0

Table 18. Where/how do you sell your catch?

A: Public market; B: Cooperative; C: Directly sells to consumers; D: Use harvest for personal needs
E: Produce is contracted by business persons; F: Exchanges product/harvest with other farmers/fisher folks

			No	Yes
Type of brgy	Poblacion N=413	Frequency	405	8
		% w/in type of brgy.	98.1	1.9
		% w/in response	33.1	27.6

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	Adjacent N=420	Frequency	399	21
		% w/in type of brgy.	95.0	5.0
		% w/in response	32.6	72.4
	Remote N=420	Frequency	420	
		% w/in type of brgy.	100.0	
		% w/in response	34.3	
Total	N=1254	Frequency	1224	29
		% w/in type of brgy.	97.7	2.3
		% w/in response	100.0	100.0

Table 19. Do you own a boat?

The ones who are into livestock/poultry, forestry, manufacturing, mining and quarrying sell their products directly to consumers (5.4%) or use their products for personal needs (4.9%).

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		A	B	C	D	E	F	G	Others
Pobl N=414	Frequency	4	2	19	15	4			2
	% w/in type of brgy.	1.0	.5	4.6	3.6	1.0			.5
	% w/in response	16.0	33.3	27.9	24.2	22.2			66.7
Adj N=420	Frequency	9		24	21	6			
	% w/in type of brgy.	2.1		5.7	5.0	1.4			
	% w/in response	36.0		35.3	33.9	33.3			
Rem N=420	Frequency	12	4	25	26	8			1
	% w/in type of brgy.	2.9	1.0	6.0	6.2	1.9			.2
	% w/in response	48.0	66.7	36.8	41.9	44.4			33.3
Total N=1254	Frequency	25	6	68	62	18			3
	% w/in type of brgy.	2.0	.5	5.4	4.9	1.4			.2
	% w/in response	100.0	100.0	100.0	100.0	100.0			100.0

Table 20. Those in livestock/poultry, forestry, manufacturing, mining and quarrying, where do you sell your products?

A: Public market; B: Cooperative; C: Directly sells to consumers; D: Use harvest for personal needs

E: Produce is contracted by business persons; F: Exchanges product/harvest with other farmers/fisher folks

G: Exchanges produce/product with other miners/manufacturers

The mean of the approximate monthly income of the participants from the poblacion is Php5,162.13; those from the adjacent sites is Php4,528.34; and those from remote areas, Php 3,600.89. In terms of their daily income, the respondents' mean approximate daily income in pesos are: poblacion, 256.52; adjacent, 212.75; and remote, 166.42.

type of barangay	N	Mean	Std. Deviation	Minimum	Maximum
poblacion	407	5162.1253	5421.7128	160.00	45000.00
adjacent	413	4528.3414	3580.6844	120.00	26000.00
remote	396	3600.8935	4058.0949	80.00	40000.00
Total	1216	4438.4406	4464.3929	80.00	45000.00

Table 21. How much is your approximate income in a month?

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type of barangay	N	Mean	Std. Deviation	Minimum	Maximum
poblacion	271	256.5240	345.3441	20.00	2500.00
adjacent	270	212.7574	176.0404	10.00	1500.00
remote	176	166.4228	245.3659	20.00	2500.00
Total	717	217.9260	269.3641	10.00	2500.00

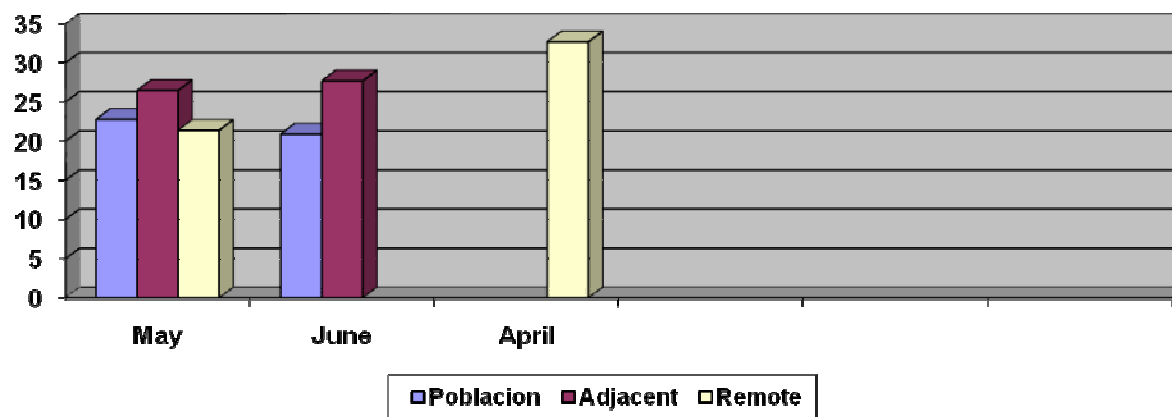
Table 22. How much income did you earn per day?

76.6% of those from the poblacion, 75.4% from adjacent communities and 52.3% from remote areas, reported that 100% of their income is in the form of cash. The months of May (22.8%) and June (20.9%) were identified by the respondents from the poblacion as the months when they generate the most income. This is also true for those coming from adjacent barangays (May, 26.5%; June, 27.7%). For the respondents coming from remote barangays, these are April (32.7%) and May (21.4%). The months when the participants have the least income are October, November and December.

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			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Type of brgy.	Poblacion N=412	frequency	55	26	43	75	94	86	41	54	59			
		% within type of brgy.	13.3	6.3	10.4	18.2	22.8	20.9	10.0	13.1	14.3			
	Adjacent N=415	frequency	54	19	76	94	110	115	63	58	30			
		% within type of brgy.	13.0	4.6	18.3	22.7	26.5	27.7	15.2	14.0	7.2			
	Remote N=416	frequency	51	22	100	136	89	62	61	73	64			
		% within type of brgy.	12.3	5.3	24.0	32.7	21.4	14.9	14.7	17.5	15.4			
Total	N=1243	frequency	60	67	219	305	293	263	165	185	153			
		% within type of brgy.	12.9	5.4	17.6	24.5	23.6	21.2	13.3	14.9	12.3			

Table 23. Months with Most Income



Bar graph 10. Months with Most Income

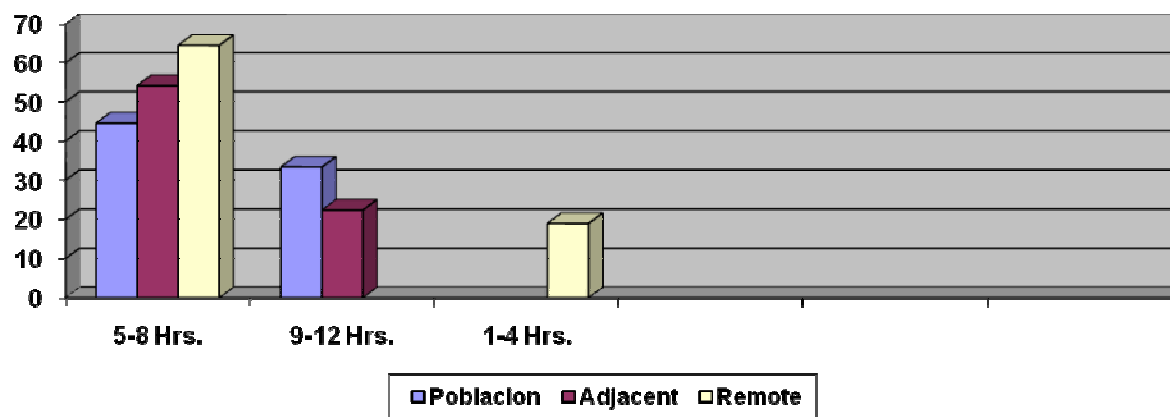
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Most of the participants from the poblacion sites spend 5-8 hours (44.6%) and 9-12 hours (33.4%) in their work. Those from adjacent barangays have the same pattern, 5-8 hours (54.2%) and 9-12 hours (22.4%). In the remote communities, they reported spending 5-8 hours (64.5%) and 1-4 hours (19%) in their source of livelihood.

		1-4	5-8	9-12	13-16	17-20	20-24	Others
Poblacion N=413	Frequency	59	184	138	29	2		1
	% w/in type of brgy.	14.3	44.6	33.4	7.0	.5		.2
	% w/in response	26.3	27.0	47.4	60.4	66.7		3.3
Adjacent N=419	Frequency	85	227	94	12		1	
	% w/in type of brgy.	20.3	54.2	22.4	2.9		.2	
	% w/in response	37.9	33.3	32.3	25.0		100.0	
Remote N=420	Frequency	80	271	59	7	1		2
	% w/in type of brgy.	19.0	64.5	14.0	1.7	.2		.5
	% w/in response	35.7	39.7	20.3	14.6	33.3		66.7
Total N=1254	Frequency	224	682	291	48	3	1	3
	% w/in type of brgy.	17.9	54.5	23.2	3.8	.2	.1	.2
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 24. Hours per day spent working

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Bar graph 11. Hours per day spent working

The mean approximate family income in 2006 of the participants included in the study are as follows: poblacion, Php 81, 397. 99; adjacent, Php 77,361.86; and remote, Php 56,304.91. The participants were also asked if there were months in the past year, 2006, were they didn't have any income. Majority of the respondents from the poblacion and adjacent barangays answered "no" (poblacion, 72.5%; adjacent, 69.8%); while more than half of the ones from remote areas responded in the affirmative (50.5%).

type of barangay	N	Mean	Std. Deviation	Minimum	Maximum
poblacion	398	81397.995	81284.6670	3840.00	1296000
adjacent	409	77361.863	72722.7393	1.00	1116000
remote	409	56304.907	42947.4349	2500.00	369000.0
Total	1216	71600.420	68378.1640	1.00	1296000

Table 25. Approximate family income in 2006

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			No	Yes
Type of brgy	Poblacion N=	Frequency	300	114
		% w/in type of brgy.	72.5	27.5
		% w/in response	37.5	25.2
	Adjacent N=	Frequency	293	127
		% w/in type of brgy.	69.8	30.2
		% w/in response	36.6	28.0
	Remote N=	Frequency	208	212
		% w/in type of brgy.	49.5	50.5
		% w/in response	26.0	46.8
Total	N=	Frequency	801	453
		% w/in type of brgy.	63.9	36.1
		% w/in response	100.0	100.0

Table 26. Were there months in 2006 when you did not have any income?

b. Ways of addressing daily needs and unexpected problems

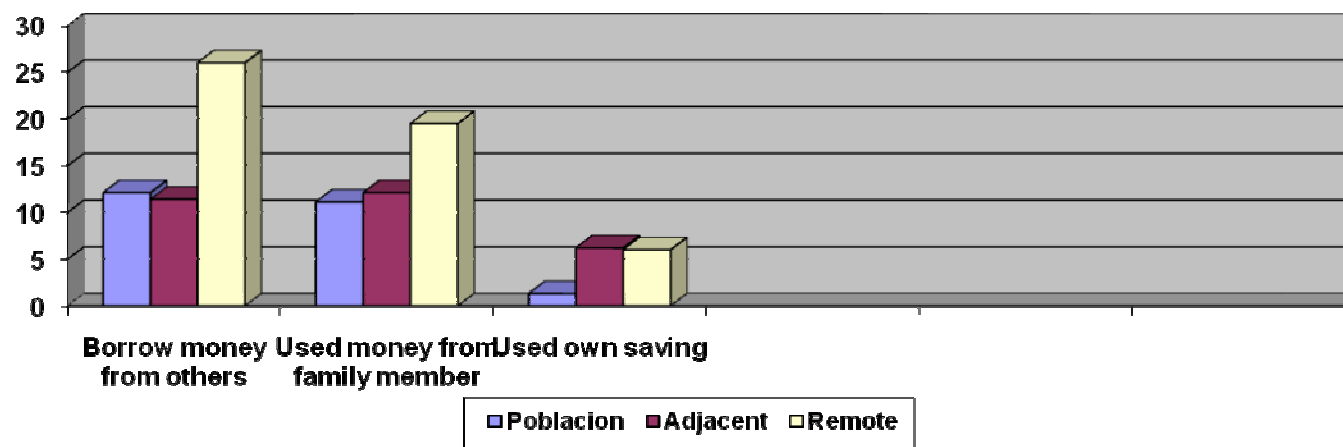
The respondents who have experienced lack of income resort to the following to address their daily needs:

- Poblacion
 - Borrowed money from others (12.1%)
 - Used money from family member (11.1%)
 - Used own savings (1.3%)
- Adjacent
 - Used money from family member (12.1%)
 - Borrowed money from others (11.4%)
 - Used own savings (6.2%)
- Remote
 - Borrowed money from others (26%)
 - Used money from family member (19.5%)
 - Used own savings (6%)

		A	B	C	D	E	F	G	H
Poblacion N=414	Frequency	46	13	7	50			2	6
	% w/in type of brgy.	11.1	3.1	1.7	12.1			.5	1.4
	% w/in response	25.7	20.3	18.9	24.2			33.3	31.6
Adjacent N=420	Frequency	51	26	6	48		1		6
	% w/in type of brgy.	12.1	6.2	1.4	11.4		.2		1.4
	% w/in response	28.5	40.6	16.2	23.2		100.0		31.6
Remote N=420	Frequency	82	25	24	109			4	7
	% w/in type of brgy.	19.5	6.0	5.7	26.0			1.0	1.7
	% w/in response	45.8	39.1	64.9	52.7			66.7	36.8
Total N=1254	Frequency	179	64	37	207		1	6	19
	% w/in type of brgy.	14.3	5.1	3.0	16.5		.1	.5	1.5
	% w/in response	100.0	100.0	100.0	100.0		100.0	100.0	100.0

Table 27. How did you pay for your daily needs and costs?

A: Used money from family member; B: Used own savings; C: Sold own assets; D: Borrowed money from others
 E: Received help from government; F: Received help from NGO; G: Pawned jewelry, cell phone, appliances, etc.
 H: Others; NR: No response



Bar graph 12. How did you pay for your daily needs and costs?

Borrowing money from others (16.55%) and using money from a family member (14.3%) are the ones most oftentimes reported way of addressing daily needs during lean months.

During the last time the individuals included in the research encountered problems, they responded by:

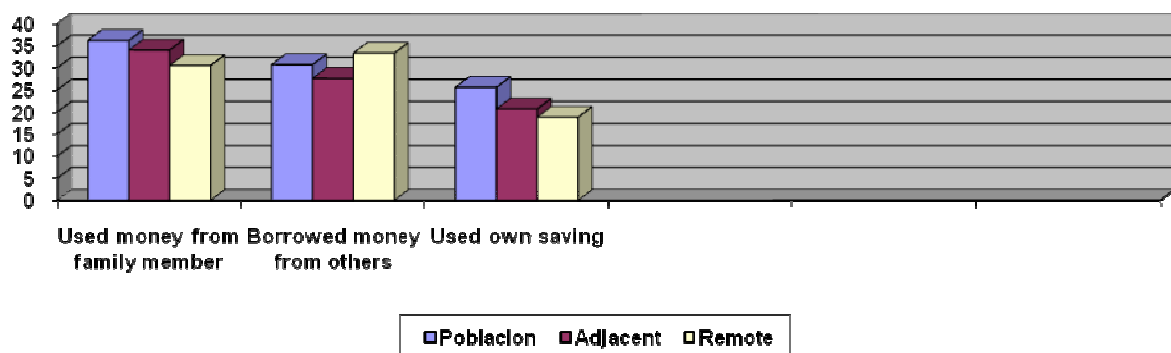
- Poblacion
 - Used money from family member (36.2%)
 - Borrowed money from others (30.7%)
 - Used own income (25.6%)

- Adjacent
 - Used money from family member (34%)
 - Borrowed money from others (27.6%)
 - Used own income (20.7%)
- Remote
 - Borrowed money from others (33.3%)
 - Used money from family member (30.5)
 - Used own income (18.8%)

		A	B	C	D	E	F	G	H	I	J	K
Poblacion N=414	Frequency	106	150	4	3	17	9	127	6	3	3	8
	% w/in type of brgy.	25.6	36.2	1.0	.7	4.1	2.2	30.7	1.4	.7	.7	1.0
	% w/in response	39.0	35.6	44.4	37.5	43.6	28.1	33.2	40.0	60.0	27.3	42.1
Adjacent N=420	Frequency	87	143	2	3	12	10	116	3	1	1	7
	% w/in type of brgy.	20.7	34.0	.5	.7	2.9	2.4	27.6	.7	.2	.2	1.7
	% w/in response	32.0	34.0	22.2	37.5	30.8	31.3	30.3	20.0	20.0	9.1	36.8
Remote N=420	Frequency	79	128	3	2	10	13	140	6	1	7	4
	% w/in type of brgy.	18.8	30.5	.7	.5	2.4	3.1	33.3	1.4	.2	1.7	1.0
	% w/in response	29.0	30.4	33.3	25.0	25.6	40.6	36.6	10.0	20.0	63.6	21.1
Total N=1254	Frequency	272	421	9	8	39	32	383	15	5	11	19
	% w/in type of brgy.	21.7	33.6	.7	.6	3.1	2.6	30.5	1.2	.4	.9	1.5
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 28. During the last incidence when your family confronted problems, how were you able to cover the costs?

A: Used own income ; B: Used money from family member; C: Used benefits of personal insurance
D: Used benefits from family member's insurance; E: Used own savings; F: Sold own assets
G: Borrowed money from others; H: Received help from government; I: Received help from NGO
J: Pawned jewelry, cell phone, appliances, etc.; K: Others; NR: No Response



Bar graph 13. During the last incidence when your family confronted problems, how were you able to cover the costs?

c. Work related injuries

Most of the respondents did not experience being injured on the job (51.3%). For those who did encounter work related injuries in 2006, the nature of injuries are:

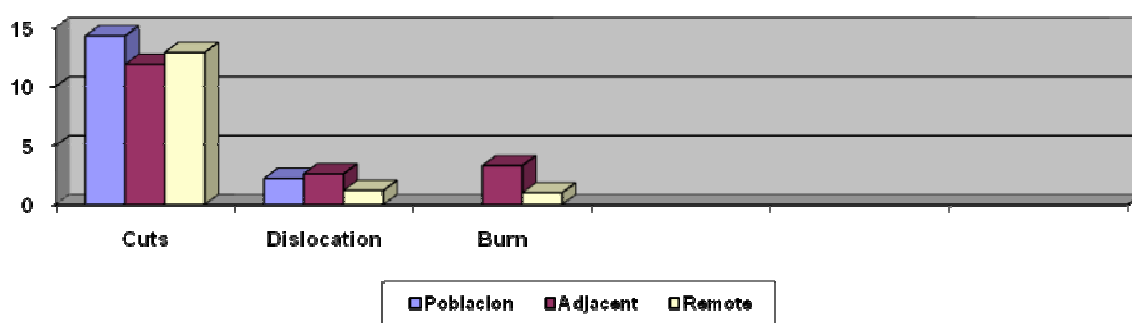
- Poblacion
 - Cuts (14.3%)
 - Dislocation (2.2%)
- Adjacent
 - Cuts (11.9%)
 - Burn (3.3%)
 - Dislocation (2.6%)
- Remote
 - Cuts (12.9%)
 - Dislocation (1.2%)
 - Burn (1.0%)

		Cuts	Amputa- tion	Disloca- tion	Burn	Contu- sions	others	none
Poblacion N=414	Frequency	59		9	1		5	263
	% w/in type of brgy.	14.3		2.2	.2		1.2	63.7
	% w/in response	36.2		36.0	5.3		62.5	40.9
Adjacent N=420	Frequency	50	1	11	14	2	1	123
	% w/in type of brgy.	11.9	.2	2.6	3.3	.5	.2	29.3
	% w/in response	30.7	100.0	44.0	73.7	40.0	12.5	19.1
Remote	Frequency	54		5	4	3	2	257

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N=420	% w/in type of brgy.	12.9		1.2	1.0	.7	.5	61.2
	% w/in response	33.1		20.0	21.1	60.0	25.0	40.0
Total N=1254	Frequency	163	1	25	19	5	8	643
	% w/in type of brgy.	13.0	.1	2.0	1.5	.4	.6	51.3
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 29. Work-related injuries sustained in 2006



Bar graph 14. Work-related injuries sustained in 2006

d. Social Security

62,1% of all the respondents did not have any form of insurance coverage. The most number of respondents who are not insured came from remote communities (65.5%), followed by those from the poblacion (60.9%) and the adjacent communities (60%).

		No	Yes
Poblacion N=414	Frequency	252	162
	% w/in type of brgy.	60.9	39.1
	% w/in response	32.3	34.1
Adjacent N=420	Frequency	252	168
	% w/in type of brgy.	60.0	40.0
	% w/in response	32.3	35.4
Remote N=420	Frequency	275	145
	% w/in type of brgy.	65.5	34.5
	% w/in response	35.3	30.5
Total N=1254	Frequency	779	475
	% w/in type of brgy.	62.1	37.9
	% w/in response	100.0	100.0

Table 30. Do you have insurance coverage?

Among those who have insurance coverage from the poblacion, 126 have health insurance; 34 have life/death insurance; 23 have insurance for illness; 12 have retirement insurance; 10 have

insurance for savings; 4 have educational insurance; 3 have childbirth insurance; 3 have vehicle insurance; while 1 has crops 'livestock insurance and another has land insurance. In the adjacent communities, 131 have health insurance; 46 have life/death insurance; 24 have insurance for illness; 18 have retirement insurance; 6 have insurance fro savings; 2 have insurance for childbirth and 1 has vehicle insurance. In the remote areas, 107 have health insurance; 40 have life/death insurance; 18 have insurance for illness; 5 have insurance fro savings; 2 have insurance for childbirth; 2 have educational insurance; 2 have crops/livestock insurance and 2 have vehicle insurance.

	Poblacion	Adjacent	Remote	Total
Illness	23	24	18	65
Health insurance	126	131	107	364
Childbirth	3	2	3	8
Retirement	12	18	7	37
Life/death	34	46	40	120
Unemployment				
Housing				
Education	4		2	6
Crops/livestock	1		2	3
Land	1			1
Boat				
Vehicle	3	1	2	6
Savings	10	6	5	21
Others	16	6	17	39

Table 31. Type of insurance coverage

Almost all the respondents are interested in having insurance coverage (82.2%). This interest is best expressed by the participants from adjacent barangays (83.3%); remote barangays (81.9%); and poblacion (81.4%). The group of participants who already have existing insurance are interested to further avail of the following types of coverage:

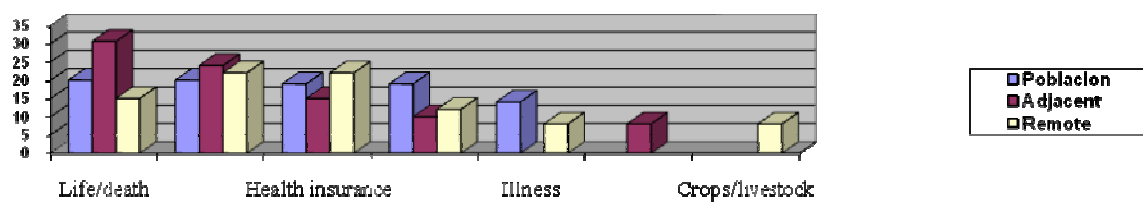
		No	Yes
Poblacion N=414	Frequency	337	77
	% w/in type of brgy.	81.4	18.6
	% w/in response	32.7	34.5
Adjacent N=420	Frequency	350	70
	% w/in type of brgy.	83.3	16.7
	% w/in response	33.9	31.4
Remote N=420	Frequency	344	76
	% w/in type of brgy.	81.9	18.1
	% w/in response	33.4	34.1
Total N=1254	Frequency	1031	223
	% w/in type of brgy.	82.2	17.8
	% w/in response	100.0	100.0

Table 32. Are you interested in acquiring other types of insurance?

- Poblacion
 - Life /death (20)
 - Eduaction (20)
 - Health insurance (19)
 - Retirement (19)
 - Illness (14)
- Adjacent
 - Life/death (24)
 - Health insurance (15)
 - Education (12)
 - Retirement (10)
 - Unemployment (8)
- Remote
 - Health insurance (22)
 - Education (22)
 - Life/death (15)
 - Retirement (12)
 - Illness (8)
 - Crops/livestock (8)

	Poblacion	Adjacent	Remote	Total
Illness	14	7	8	29
Health insurance	19	15	22	56
Childbirth	1	1		2
Retirement	19	10	12	41
Life/death	20	24	15	59
Unemployment	5	8	4	17
Housing	2	2	1	5
Education	20	12	22	54
Crops/livestock		1	8	9
Land		1		1
Boat				
Vehicle	1			1
Savings				
Others	1	1	1	3

Table 33. Type of other additional insurance coverage interested in acquiring



Bar graph 15. Type of other additional insurance coverage interested in acquiring

Based on the overall responses, the types of insurance coverage which the respondents would like to avail of are: life/death (59); health (56) , education (54); retirement (41); and illness (29).

Among those who do not currently have any form of insurance, the most often cited reasons for not having one are:

- Poblacion
 - Cannot afford the insurance premium or contribution (33.8%)
 - Doesn't know anything about insurance (13.5%)
 - No access to insurance in the area (7.5%)
- Adjacent
 - Cannot afford the insurance premium or contribution (34.3%)
 - Doesn't know anything about insurance (11.4%)
 - No access to insurance in the area (7.6%)
- Remote
 - Cannot afford insurance premium or contribution (41.4%)
 - Doesn't know anything about insurance (12.9%)
 - No access to insurance in the area (9.8%)

		A	B	C	D	E	F	Others
Poblacion N=414	Frequency	31	56	140	8			31
	% w/in type of brgy.	7.5	13.5	33.8	1.9			7.5
	% w/in response	29.8	35.4	30.6	23.5			39.7
Adjacent N=420	Frequency	32	48	144	13	7	3	37
	% w/in type of brgy.	7.6	11.4	34.3	3.1	1.7	.7	8.8
	% w/in response	30.8	30.4	31.4	38.2	87.5	33.3	47.4

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Remote N=420	Frequency	41	54	174	13	1	6	10
	% w/in type of brgy.	9.8	12.9	41.4	3.1	.2	1.4	2.4
	% w/in response	39.4	34.2	38.0	38.2	12.5	66.7	12.8
Total N=1254	Frequency	104	158	458	34	8	9	78
	% w/in type of brgy.	8.3	12.6	36.5	2.7	.6	.7	6.2
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 34. For those with no insurance coverage, why don't you have insurance coverage?

A: No insurance access in the area; B: Doesn't know anything about insurance

C: Cannot afford the insurance premium or contribution; D: Doesn't need insurance coverage

E: Insurance coverage benefits are not sufficient; F: Insurance benefits are not appropriate to my needs



Bar graph16. For those with no insurance coverage, why don't you have insurance coverage?

Majority of the participants who currently aren't insured, regardless of type of barangay, are not interested in acquiring an insurance coverage (58.5%). The percentage of negative response per type of barangay are: poblacion, 60.4%; adjacent, 59%; and remote, 56%. The two reasons most often cited by the respondents on why they are not interested is their inability to pay for the premium or contribution, and that they do not need insurance coverage.

		No	Yes
Poblacion N=414	Frequency	250	164
	% w/in type of brgy.	60.4	39.6
	% w/in response	34.1	31.5
Adjacent N=420	Frequency	248	172
	% w/in type of brgy.	59.0	41.0
	% w/in response	33.8	33.0
Remote N=420	Frequency	235	185
	% w/in type of brgy.	56.0	44.0
	% w/in response	32.1	35.5
Total N=1254	Frequency	733	521
	% w/in type of brgy.	58.5	41.5
	% w/in response	100.0	100.0

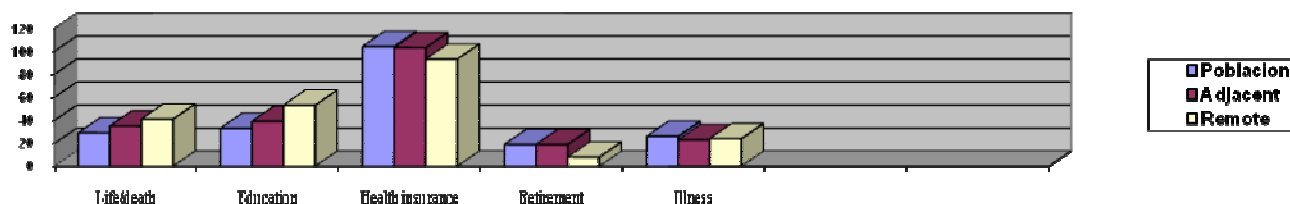
Table 35. For those with no insurance, are you interested in acquiring insurance?

On the other hand, those who are interested to have insurance coverage (39.6%) are interested to avail of the following coverage:

- Poblacion
 - Health insurance (104)
 - Education (33)
 - Life/death (29)
 - Illness (26)
 - Retirement (19)
- Adjacent
 - Health insurance (103)
 - Education (39)
 - Life/death (35)
 - Illness (23)
 - Retirement (19)
- Remote
 - Health insurance (93)
 - Education (53)
 - Life/death (41)
 - Illness (24)
 - Retirement (8)

	Poblacion	Adjacent	Remote	Total
Illness	26	23	24	73
Health insurance	104	103	93	300
Childbirth		3	3	6
Retirement	19	19	8	46
Life/death	29	35	41	105
Unemployment	8	4	5	17
Housing			1	1
Education	33	39	53	125
Crops/livestock	1		3	4
Land			2	2
Boat				
Vehicle	1	1		2
Savings		2		2
Others	1	3	2	6

Table 36. For those with no insurance and are interested in acquiring one, what type of insurance?



Bar graph 17. For those with no insurance and are interested in acquiring one, what type of insurance?

Most of the respondents believe that their family (52.6%), themselves (17.9) and the government (5.7%) will take care of their needs in case of unemployment, illnesses and unforeseen problems.

		I	Family	Gov't	NGOs	None	Others
Poblacion N=414	Frequency	77	211	26	2	11	5
	% w/in type of brgy.	18.6	51.0	6.3	.5	2.7	1.2
	% w/in response	34.4	32.0	36.6	66.7	44.0	33.3
Adjacent N=420	Frequency	64	216	18	1	7	4
	% w/in type of brgy.	15.2	51.4	4.3	.2	1.7	1.0
	% w/in response	28.6	32.7	25.4	33.3	28.0	26.7
Remote N=420	Frequency	83	233	27		7	6
	% w/in type of brgy.	19.8	55.5	6.4		1.7	1.4
	% w/in response	37.1	35.3	38.0		28.0	40.0
Total N=1254	Frequency	224	660	71	3	25	15
	% w/in type of brgy.	17.9	52.6	5.7	.2	2.0	1.2
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0

Table 37. Who do you think will take care of your needs in case of unemployment, illness, etc.?

91.5% of all the participants reported that they are not members of any microinsurance (poblacion, 92.8%; adjacent, 91.7%; remote, 90%); only 25% are covered by Philhealth and 10% are members of SSS. Most of them also believe that they should be the ones contributing for their insurance coverage (70.8%); only 9.8 % think that the LGU should do this, while only 7.3% expect the government to do the same. Furthermore, only 2% recognize that employers should contribute to an individual's insurance coverage.

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		No	Yes
Poblacion N=414	Frequency	384	30
	% w/in type of brgy.	92.8	7.2
	% w/in response	33.5	28.0
Adjacent N=420	Frequency	385	35
	% w/in type of brgy.	91.7	8.3
	% w/in response	33.6	32.7
Remote N=420	Frequency	378	42
	% w/in type of brgy.	90.0	10.0
	% w/in response	33.0	39.3
Total N=1254	Frequency	1147	107
	% w/in type of brgy.	91.5	8.5
	% w/in response	100.0	100.0

Table 38. Are you a member of any micro insurance?

		Philhealth	SSS	GSIS
Poblacion N=414	Frequency	112	46	
	% w/in type of brgy.	27.1	11.1	
	% w/in response	34.6	33.8	
Adjacent N=420	Frequency	115	61	
	% w/in type of brgy.	27.4	14.5	
	% w/in response	35.5	44.9	
Remote N=420	Frequency	97	29	
	% w/in type of brgy.	23.1	6.9	
	% w/in response	29.9	21.3	
Total N=1254	Frequency	324	136	
	% w/in type of brgy.	25.8	10.8	
	% w/in response	100.0	100.0	

Table 39. Membership in the following insurance programs?

		I	Employer	Gov't	LGUs	All of the above	Don't know	Others
Poblacion N=414	Frequency	313	14	29	40	5	27	16
	% w/in type of brgy.	75.6	3.4	7.0	9.7	1.2	6.5	3.9
	% w/in response	35.2	56.0	31.5	32.5	11.6	32.9	53.3
Adjacent N=420	Frequency	295	7	28	34	16	26	8
	% w/in type of brgy.	70.2	1.7	6.7	8.1	3.8	6.2	1.9
	% w/in response	33.2	28.0	30.4	27.6	37.2	31.7	26.7
Remote N=420	Frequency	281	4	35	49	22	29	6
	% w/in type of brgy.	66.9	1.0	8.3	11.7	5.2	6.9	1.4
	% w/in response	31.6	16.0	38.0	39.8	51.2	35.4	20.0
Total N=1254	Frequency	889	25	92	123	43	82	30
	% w/in type of brgy.	70.9	2.0	7.3	9.8	3.4	6.5	2.4
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 40. In your opinion, who should contribute for your insurance coverage

Most of the respondents do not also have access to micro- finance (71.7%). The percentage of those who do not have access to microfinance in the different types of barangays are: poblacion, 73.2%; adjacent, 73.8%; and remote, 68.1%. The inability to access micro financing have been attributed to the following:

		No	Yes
Poblacion N=414	Frequency	303	111
	% w/in type of brgy.	73.2	26.8
	% w/in response	33.7	31.3
Adjacent N=420	Frequency	310	110
	% w/in type of brgy.	73.8	26.2
	% w/in response	34.5	31.0
Remote N=420	Frequency	286	134
	% w/in type of brgy.	68.1	31.9
	% w/in response	31.8	37.7
Total N=1254	Frequency	899	355
	% w/in type of brgy.	71.7	28.3
	% w/in response	100.0	100.0

Table 41. Do you have access to micro-finance?

- Poblacion
 - Payment is too high (30.7%)
 - Not qualified to avail of loans (9.2%)
 - No program of this type in the area (6.8%)
- Adjacent
 - Payment is too high (29.8%)
 - No program of this type in the area (11.7%)
 - Not qualified to avail of loans (8.3%)
- Remote
 - Payment is too high (26.4%)
 - Not qualified to avail of loans (12.9%)
 - No program of this type in the area (6.7%)

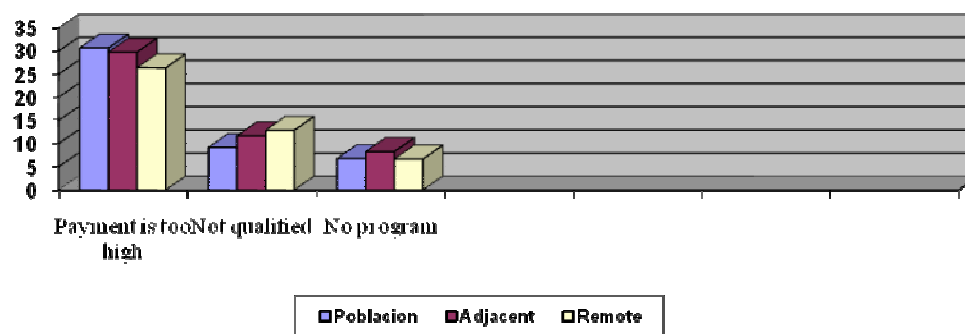
		A	B	C	D	E	Others
Poblacion N=414	Frequency	28	38	127	12	20	45
	% w/in type of brgy.	6.8	9.2	30.7	2.9	4.8	10.9
	% w/in response	26.7	29.9	35.0	40.0	35.1	47.9
Adjacent N=420	Frequency	49	35	125	8	12	22
	% w/in type of brgy.	11.7	8.3	29.8	1.9	2.9	5.2
	% w/in response	46.7	27.6	34.4	26.7	21.1	23.4
Remote N=420	Frequency	28	54	111	10	25	27
	% w/in type	6.7	12.9	26.4	2.4	6.0	6.4

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	of brgy.						
	% w/in response	26.7	42.5	30.6	33.3	43.6	28.7
Total N=1254	Frequency	105	127	363	30	57	94
	% w/in type of brgy.	8.4	10.1	28.9	2.4	4.5	7.5
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0

Table 42. Why don't you have access to micro finance?

A: No program of this type in our area; B: Not qualified to avail of loans; C: Payment is too high
D: Doesn't have a large capital; E: Cannot afford the deposit needed



Bar graph 18. Why don't you have access to micro finance?

As to the amount of money they are capable to appropriating monthly for an insurance, 40% stated Php20; 17.5% said Php50; and 15% noted Php100. 18.5% however stated that they cannot contribute any amount, most of whom came from remote barangays (20.7%) and poblacion (19.6%).

		None	Up to 20	Up to 50	Up to 70	Up to 100	Up to 150	Up to 200	Up to 250	More than 250
Pob N=413	Frequency	81	153	61	17	67	3	18	5	8
	% w/in type of brgy.	19.6	37.0	14.8	4.1	16.2	.7	4.4	1.2	1.9
	% w/in response	35.4	30.8	28.5	50.0	36.0	20.0	52.9	45.5	36.4
Adj N=408	Frequency	61	166	83	12	60	8	9	4	5
	% w/in type of brgy.	15.0	40.7	20.3	2.9	14.7	2.0	2.2	1.0	1.2
	% w/in response	26.6	33.5	38.8	35.3	32.3	53.3	26.5	36.4	22.7
Rem N=420	Frequency	87	177	70	5	59	4	7	2	9
	% w/in type of brgy.	20.7	42.1	16.7	1.2	14.0	1.0	1.7	.5	2.1
	% w/in response	38.0	35.7	32.7	14.7	31.7	26.7	20.6	18.2	40.9
Total N=1241	Frequency	229	496	214	34	186	15	34	11	22
	% w/in type of brgy.	18.5	40.0	17.2	2.7	15.0	1.2	2.7	.9	1.8
	% w/in response	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 43. How much can you appropriate for monthly premiums?

Majority of the participants also do not have family members with insurance coverage (58.7%). The figures per type of barangay are: poblacion, 60.9%; adjacent, 55.7%; and remote, 59.5%. Generally, those who have family members with insurance coverage are not covered by said insurance (68.4%); poblacion, 70%; adjacent, 67.1%; and remote, 68.1%.

		No	Yes
Poblacion N=414	Frequency	252	162
	% w/in type of brgy.	60.9	39.1
	% w/in response	34.2	31.3
Adjacent N=420	Frequency	234	186
	% w/in type of brgy.	55.7	44.3
	% w/in response	31.8	35.9
Remote N=420	Frequency	250	170
	% w/in type of brgy.	59.5	40.5
	% w/in response	34.0	32.8
Total N=1254	Frequency	736	518
	% w/in type of brgy.	58.7	41.3
	% w/in response	100.0	100.0

Table 44. Do you have a family member who has insurance?

		No	Yes
Poblacion N=414	Frequency	290	124
	% w/in type of brgy.	70.0	30.0
	% w/in response	33.8	31.3
Adjacent N=420	Frequency	282	138
	% w/in type of brgy.	67.1	32.9
	% w/in response	32.9	34.8
Remote N=420	Frequency	286	134
	% w/in type of brgy.	68.1	31.9
	% w/in response	33.3	33.8
Total N=1254	Frequency	858	396
	% w/in type of brgy.	68.4	31.6
	% w/in response	100.0	100.0

Table 45. Are you also covered by your family's insurance?

For those who are covered by their family member's insurance, the following are the types of coverage they also benefit from:

- Poblacion
 - Health insurance (99)
 - Illness (24)
 - Life/death (21)
- Adjacent
 - Health insurance (109)

- Life/death (25)
- Illness (19)
- Remote
 - Health insurance (110)
 - Illness (33)
 - Life/death (28)

	Poblacion	Adjacent	Remote	Total
Illness	24	19	33	76
Health insurance	99	109	110	318
Childbirth	1	3	4	8
Retirement	3	3	2	8
Life/death	21	25	28	74
Unemployment				
Housing				
Education		2		2
Crops/livestock				
Land				
Boat				
Vehicle				
Savings	1		1	2
Others	11	2	5	18

Table 46. What type of coverage do you enjoy from your family member's insurance?

e. Membership in organization

Generally, most of the participants are members of health insurance (11%); sectoral organizations (10%); microinsurance (7.3%) and paluwagan (2%).

		A	B	C	D	E	F	G	H	Others
Pob. N=414	Frequency	5	17		45	11		9	37	80
	% w/in type of brgy.	1.2	4.1		10.9	2.7		2.2	8.9	20.3
	% w/in response	71.4	18.7		32.6	44.0		60.0	29.4	32.7
Adj. N=420	Frequency	1	40		48	8		3	34	92
	% w/in type of brgy.	.2	9.5		11.4	1.9		.7	8.1	21.9
	% w/in response	14.3	44.0		34.8	32.0		20.0	27.0	37.6
Rem. N=420	Frequency	1	34		45	6		3	55	73
	% w/in type of brgy.	.2	8.1		10.7	1.4		.7	13.1	17.4
	% w/in response	14.3	37.4		32.6	24.0		20.0	43.7	29.8
Total N=1254	Frequency	7	91		138	25		15	126	245
	% w/in type of brgy.	.6	7.3		11.0	2.0		1.2	10.0	19.8
	% w/in response	100.0	100.0		100.0	100.0		100.0	100.0	100.0

Table 47. What type of organization are you currently a member of?

A: Province wide cooperative
B: Micro insurance
C: Provident fund
D: Health insurance

E: Paluwagan
F: Union
G: Political organization
H: Sectoral

8. Discussion and Summary of the Results

Social security is one of the key pillars of the ILO's Decent Work agenda. In realizing decent work, it is essential to extend social security coverage to working population in the informal economy, including the rural areas and urban informal sector. In addition, social security benefits are also considered as key instruments in the fight against poverty and hence play an important role to achieve the Millennium Development Goals on poverty reduction and health care.

The development of effective policy and strategy for the extension of social security coverage to the informal economy must be based on better understanding of the target groups and assessment of their social security needs and existing services. There is however limited data available on the informal economy social protection benefits hence there is a need to gather primary data. This survey is intended to serve as a baseline study in the expansion of the social security programs to meet the needs of the informal economy workers.

This survey aimed at collecting primary indicators on social security needs, priorities, existing provisions, income levels, and capacity to participate in voluntary social insurance schemes. The specific objectives of the survey included the following:

1. To describe the socio-demographic characteristics of the selected urban (cities) and rural (municipalities) areas in the Philippines in relation to the informal sector situation in those areas.
2. To describe the work and employment patterns of the informal sector in selected poblacion, adjacent and remote barangays in the urban and rural study sites.
3. To determine the social protection/security and/or insurance coverage and preferences of the informal sector respondents.
4. To make recommendations on strategies to extend social security and/or insurance to the informal sector in the Philippines.

Three cities, namely Quezon City, Tacloban City and Cagayan de Oro City, have been selected to represent the urban population from three main island groups of Luzon, Visayas and Mindanao. The corresponding municipalities and provinces representing the rural population included San Rafael, Bulacan for Luzon; Tolosa, Leyte for Visayas and Alubijid, Misamis Oriental for Mindanao. The provinces and the corresponding municipalities and barangays in the study sites were selected using a multi-stage stratified sampling design. The survey form was developed by adopting an ILO regional data gathering form to the local setting, pre-testing and finalizing the said forms with the field teams. Data gathering was done simultaneously in the sites and was supervised by the field team coordinators. Encoding of the accomplished survey forms and analysis using the Statistical Package for Social Sciences (SPSS) was done in Manila. Data was collated according to the classification of the barangays (poblacion, adjacent and remote) across the urban and rural sites. The following results reflect that organization of the data sets.

A total of two thousand five hundred nineteen (2,519) respondents participated in the study.

The total number of females included in the study was 958, where 197 came from the poblacion; 193 came from adjacent barangays, and 568 came from remote barangays. Among the 1130 male participants, 217 came from the poblacion; 227 came from adjacent barangays and 686 came from remote barangays.

The mean age of the respondents from the poblacion was 37.16 years; while those from the adjacent and remote areas were 37.46 years and 36.55 respectively. In terms of civil status, the following was the distribution along the different types of barangays:

- Poblacion

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- Married (64%)
 - Single (21.5%)
 - Widow/widower (8.2%)
- Adjacent
 - Married (65.2%)
 - Single (21%)
 - Widow/widower (6.7%)
- Remote
 - Married (71.1%)
 - Single (21%)
 - Widow/widower (3.3%)

When asked as to the number of individuals within the nuclear family the respondents provide support to, 22.4% of the total number of participants provide for 2 individuals; 20% provide for 3; 14.1% provide for 1 and 13.9% provide for 4. Furthermore, 23.5% of the sample have no living children staying with them; 17.2% have two; 15.1% have 3; and 11.3% have 4. 80.4% of the participants reported that they do not provide for any form of support to individuals outside of their nuclear families; 11.4 % provide for one other individual and 4.3% provide for 2 other individuals apart from members of their immediate families. The nature of relationships of the respondents to the individuals they provide support to include:

- a. Spouse (58.2%)
- b. Child/children (22.6%)
- c. Parent (12.3%)
- d. Sibling (2.8%)
- e. Grandchild (1.6%)

Nature of support provided

The nature of support being provided by the research participants to their immediate family include primarily the provision of food (89.5%); care- giving (5.8%) and financial assistance when needed (2.3%). The same pattern is reflected in all communities. For those coming from the poblacion, 89% provide for food; 4.4% provide care- giving; and 2.6% provide financial assistance when needed. Among those from adjacent communities, 90.6% provide for food; 5.2% provide care- giving; and 1.8% provide financial assistance when needed. In the remote communities, 88.7% provide for food; 5.8% provide care- giving ; and 2.3% provide financial assistance when needed. To their children, they provide for primarily for lodging (42.2%); care-giving (19.9%); and education (16.6%). To members of their extended families, they give the following support: financial assistance when needed (37.7%); monthly financial support (29.6%), and education (13.6%). The mean ages of the individuals the respondents provide support to are 15.37 years for those in the poblacion; 14.83 years for those in adjacent barangays and 14.7 years for those in remote communities. Most of the recipients of support are females (50.5%).

Primary source of livelihood

The primary source of livelihood in the poblacion barangays are: agriculture (49.1%); trade (29%) and fishery (13.7%). In the adjacent communities, these are agriculture (50.2%); manufacturing (25%) and fishery (79%). For the remote communities, the primary source is agriculture (92.4%), followed by trade

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(3.1%) and transport (2.9%). Overall, the primary sources of livelihood in all the research sites are: agriculture (64.4%); trade (11.8%), and fishery (10.7). Data show that agricultural and fishery products are primarily for wholesale or retail.

Other sources of livelihood

Apart from the abovementioned sources of income for the people in the communities included in the research, other sources of livelihood identified included the following:

- Poblacion
 - Transport (80.7%)
 - Private services (72.9%)
 - Trade (68.6%)
- Adjacent
 - Trade (79.5%)
 - Transport (60.7%)
 - Private services (59%)
- Remote
 - Transport (72.4%)
 - Trade (68.6%)
 - Agriculture (54.5%)

In terms of the general sample, other sources of livelihood are the following: trade (72.2%); transport (71.2%) and private services (60.4%). Those who are involved in trade are observed to be in retail business (69.7%). The primary source of livelihood under transport was serving as a driver of PUV (69.9%), while those into private service are caterers (42.5%); dressmakers (38.4%) and mechanics (34.4%).

Work and employment

Currently, majority of the participants coming from the poblacion reported that they work for their own income (83.6%), while 9.7% receive regular pay from work and 3.6% are into contractual work. 1% of the respondents do not get paid for their work.

Among those coming from adjacent barangays, 70.9% work for their own income; 11.5% receive regular pay for their work and 7.9% are into contractual work. 1.9% do not get paid for work done.

90% of the participants living in remote barangays work for their own income; 6.7% receive regular pay for work done and 2.6% are doing contractual work. All in all, 81.5% of the respondents work for their own income, 9.3% receive regular pay for what they do; and 4.7% are contractual workers. 1% are not paid for the work they do.

In terms of their primary work, the top three types of work identified by the ones from the poblacion are:

- Trade (37.9%)
- Private services (23.9%)

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- Agriculture (15%)

The participants from the adjacent communities have the following: trade (32.4%); private services (31.9%); and agriculture (12.6%). On the other hand, those from the remote barangays reported the following: agriculture (51.6%); trade (18.9%); and private services (15.3%).

Those who are into trade from the poblacion, are mostly involved in retail (38.3%); while those into the provision of private services are drivers of PUVs (15.6%), caterers (5.2%) and do laundry (4.6%). Those into agriculture are farmers (16.4%) or fisherfolks (4.3%) who sell their produce or catch.

For those in the adjacent barangays, those in trade are also into retail (31.5%); while those in private services are drivers of PUVs (12.7%), caterers (7.5%) and do laundry (5.5%). Majority of the participants involved in agriculture from the remote barangays are into farming to sell their crops (33.0%) or for personal use (10.3%). In the area of trade, most are into retail (23.1%). The primary types of private service that they are part of is that of driving PUVs (14.7%) and catering (2.9%).

Additional work and employment

When asked if the participants have other work, apart from the primary work they have identified, majority from the poblacion (63.5%), adjacent communities (61.9%); and remote barangays (51.7%) said no. The most number of respondents answering in the affirmative came from the remote sites (41%), compared to the poblacion (36.5%) and the adjacent communities (38.1%). The other sources of livelihood of the participants who answered "yes" includes: agriculture (23.8%), private services (10.4%) and construction (3.8%).

Most of the respondents who are involved in farming stated that they have the following crops, disaggregated based on the type of barangay:

- Poblacion
 - Corn (10.4%)
 - Rice (7%)
 - Vegetables (6%)
- Adjacent
 - Rice (8.8%)
 - Vegetables (5.5%)
 - Cocoa (3.1%)
- Remote
 - Rice (21.4%)
 - Corn (20.7%)
 - Tobacco (10.2%)
 - Vegetables (10.2%)

Land tenure and other income sources

Looking into the land tenure status of the respondents, it could be gleaned that majority owned the land they till: poblacion, 48.1%; adjacent, 38%; and remote, 54.2%. In terms of how they utilize their harvest, 12.3% of those in the poblacion use their produce for personal needs; 9% of those from the adjacent

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communities and 31% from the remote areas do the same. Those from remote areas also contract out their produce to business persons (16.7%), directly sells them to consumers (14.8%), and sells them in the public market (14%).

Only a small number of the research participants are involved in fishery, most of whom catch fish (poblacion, 6.5%; adjacent, 9.5%; remote, .5%). Those who sell their catch directly sell them to consumers (2.8%), while the others, use their catch for personal needs (1.7%) or their catch is contracted by business persons (1.7%). Majority of the respondents do not own boats (poblacion, 98.1%; adjacent, 95%; remote, 100%).

The ones who are into livestock/poultry, forestry, manufacturing, mining and quarrying sell their products directly to consumers (5.4%) or use their products for personal needs (4.9%).

Income

The mean of the approximate monthly income of the participants from the poblacion is Php5,162.13; those from the adjacent sites is Php4,528.34; and those from remote areas, Php 3,600.89. In terms of their daily income, the respondents' mean approximate daily income in pesos are: poblacion, 256.52; adjacent, 212.75; and remote, 166.42.

76.6% of those from the poblacion, 75.4% from adjacent communities and 52.3% from remote areas, reported that 100% of their income is in the form of cash. The months of May (22.8%) and June (20.9%) were identified by the respondents from the poblacion as the months when they generate the most income. This is also true for those coming from adjacent barangays (May, 26.5%; June, 27.7%). For the respondents coming from remote barangays, these are April (32.7%) and May (21.4%). The months when the participants have the least income are October, November and December.

The mean approximate family income in 2006 of the participants included in the study are as follows: poblacion, Php 81, 397. 99; adjacent, Php 77,361.86; and remote, Php 56,304.91. The participants were also asked if there were months in the past year, 2006, were they didn't have any income. Majority of the respondents from the poblacion and adjacent barangays answered "no" (poblacion, 72.5%; adjacent, 69.8%); while more than half of the ones from remote areas responded in the affirmative (50.5%).

Hours spent working

Most of the participants from the poblacion sites spend 5-8 hours (44.6%) and 9-12 hours (33.4%) in their work. Those from adjacent barangays have the same pattern, 5-8 hours (54.2%) and 9-12 hours (22.4%). In the remote communities, they reported spending 5-8 hours (64.5%) and 1-4 hours (19%) in their source of livelihood.

Ways of addressing daily needs and unexpected problems

The respondents who have experienced lack of income resort to the following to address their daily needs:

- Poblacion
 - Borrowed money from others (12.1%)
 - Used money from family member (11.1%)
 - Used own savings (1.3%)
- Adjacent

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- Used money from family member (12.1%)
 - Borrowed money from others (11.4%)
 - Used own savings (6.2%)
- Remote
 - Borrowed money from others (26%)
 - Used money from family member (19.5%)
 - Used own savings (6%)

Borrowing money from others (16.55%) and using money from a family member (14.3%) are the ones most oftentimes reported way of addressing daily needs during lean months.

During the last time the individuals included in the research encountered problems, they responded by:

- Poblacion
 - Used money from family member (36.2%)
 - Borrowed money from others (30.7%)
 - Used own income (25.6%)
- Adjacent
 - Used money from family member (34%)
 - Borrowed money from others (27.6%)
 - Used own income (20.7%)
- Remote
 - Borrowed money from others (33.3%)
 - Used money from family member (30.5%)
 - Used own income (18.8%)

Work related injuries

Most of the respondents did not experience being injured on the job (51.3%). For those who did encounter work related injuries in 2006, the nature of injuries are:

- Poblacion
 - Cuts (14.3%)
 - Dislocation (2.2%)
- Adjacent
 - Cuts (11.9%)
 - Burn (3.3%)
 - Dislocation (2.6%)
- Remote
 - Cuts (12.9%)

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- Dislocation (1.2%)
- Burn (1.0%)

Social Security/Protection coverage

62.1% of all the respondents did not have any form of insurance coverage. The most number of respondents who are not insured came from remote communities (65.5%), followed by those from the poblacion (60.9%) and the adjacent communities (60%).

Among those who have insurance coverage from the poblacion, 126 have health insurance; 34 have life/death insurance; 23 have insurance for illness; 12 have retirement insurance; 10 have insurance for savings; 4 have educational insurance; 3 have childbirth insurance; 3 have vehicle insurance; while 1 has crops/livestock insurance and another has land insurance. In the adjacent communities, 131 have health insurance; 46 have life/death insurance; 24 have insurance for illness; 18 have retirement insurance; 6 have insurance for savings; 2 have insurance for childbirth and 1 has vehicle insurance. In the remote areas, 107 have health insurance; 40 have life/death insurance; 18 have insurance for illness; 5 have insurance for savings; 2 have insurance for childbirth; 2 have educational insurance; 2 have crops/livestock insurance and 2 have vehicle insurance.

Interest in social security/protection coverage

Almost all the respondents are interested in having insurance coverage (82.2%). This interest is best expressed by the participants from adjacent barangays (83.3%); remote barangays (81.9%); and poblacion (81.4%). The group of participants who already have existing insurance are interested to further avail of the following types of coverage:

- Poblacion
 - Life /death (20)
 - Eduaction (20)
 - Health insurance (19)
 - Retirement (19)
 - Illness (14)
- Adjacent
 - Life/death (24)
 - Health insurance (15)
 - Education (12)
 - Retirement (10)
 - Unemployment (8)
- Remote
 - Health insurance (22)
 - Education (22)
 - Life/death (15)
 - Retirement (12)
 - Illness (8)
 - Crops/livestock (8)

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Based on the overall responses, the types of insurance coverage which the respondents would like to avail of are: life/death (59); health (56) , education (54); retirement (41); and illness (29).

Reasons for not having any form of insurance

Among those who do not currently have any form of insurance, the most often cited reasons for not having one are:

- Poblacion
 - Cannot afford the insurance premium or contribution (33.8%)
 - Doesn't know anything about insurance (13.5%)
 - No access to insurance in the area (7.5%)
- Adjacent
 - Cannot afford the insurance premium or contribution (34.3%)
 - Doesn't know anything about insurance (11.4%)
 - No access to insurance in the area (7.6%)
- Remote
 - Cannot afford insurance premium or contribution (41.4%)
 - Doesn't know anything about insurance (12.9%)
 - No access to insurance in the area (9.8%)

Majority of the participants who currently aren't insured, regardless of type of barangay, are not interested in acquiring an insurance coverage (58.5%). The percentage of negative response per type of barangay are: poblacion, 60.4%; adjacent, 59%; and remote, 56%. The two reasons most often cited by the respondents on why they are not interested is their inability to pay for the premium or contribution, and that they do not need insurance coverage.

On the other hand, those who are interested to have insurance coverage (39.6%) are interested to avail of the following coverage:

- Poblacion
 - Health insurance (104)
 - Education (33)
 - Life/death (29)
 - Illness (26)
 - Retirement (19)
- Adjacent
 - Health insurance (103)
 - Education (39)
 - Life/death (35)
 - Illness (23)
 - Retirement (19)

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- Remote
 - Health insurance (93)
 - Education (53)
 - Life/death (41)
 - Illness (24)
 - Retirement (8)

Most of the respondents believe that their family (52.6%), themselves (17.9) and the government (5.7%) will take care of their needs in case of unemployment, illnesses and unforeseen problems.

Access to any type of micro insurance or micro finance programs/projects

91.5% of all the participants reported that they are not members of any microinsurance (poblacion, 92.8%; adjacent, 91.7%; remote, 90%); only 25% are covered by Philhealth and 10% are members of SSS. Most of them also believe that they should be the ones contributing for their insurance coverage (70.8%); only 9.8 % think that the LGU should do this, while only 7.3% expect the government to do the same. Furthermore, only 2% recognize that employers should contribute to an individual's insurance coverage.

Most of the respondents do not also have access to micro- finance (71.7%). The percentage of those who do not have access to microfinance in the different types of barangays are: poblacion, 73.2%; adjacent, 73.8%; and remote, 68.1%. The inability to access micro financing have been attributed to the following:

- Poblacion
 - Payment is too high (30.7%)
 - Not qualified to avail of loans (9.2%)
 - No program of this type in the area (6.8%)
- Adjacent
 - Payment is too high (29.8%)
 - No program of this type in the area (11.7%)
 - Not qualified to avail of loans (8.3%)
- Remote
 - Payment is too high (26.4%)
 - Not qualified to avail of loans (12.9%)
 - No program of this type in the area (6.7%)

Amount of money capable of appropriating as insurance contribution

As to the amount of money they are capable to appropriating monthly for an insurance, 40% stated Php20; 17.5% said Php50; and 15% noted Php100. 18.5% however stated that they cannot contribute any amount, most of whom came from remote barangays (20.7%) and poblacion (19.6%).

Social security/insurance coverage of other family members

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Majority of the participants also do not have family members with insurance coverage (58.7%). The figures per type of barangay are: poblacion, 60.9%; adjacent, 55.7%; and remote, 59.5%. Generally, those who have family members with insurance coverage are not covered by said insurance (68.4%); poblacion, 70%; adjacent, 67.1%; and remote, 68.1%.

For those who are covered by their family member's insurance, the following are the types of coverage they also benefit from:

- Poblacion
 - Health insurance (99)
 - Illness (24)
 - Life/death (21)
- Adjacent
 - Health insurance (109)
 - Life/death (25)
 - Illness (19)
- Remote
 - Health insurance (110)
 - Illness (33)
 - Life/death (28)

Membership in organizations

Generally, most of the participants are members of health insurance (11%); sectoral organizations (10%); microinsurance (7.3%) and paluwagan (2%).