



**Misamis University**  
Ozamiz City

**THE IMPACT OF GOVERNMENT SOCIAL PROGRAM ON INCOME AND  
LIVELIHOOD AMONG HOUSEHOLD COMMUNITIES IN OZAMIZ CITY**

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## ABSTRACT

The social welfare system provides a network of programs to assist a country's citizens at various stages of their lives. This study used a quantitative research design that targeted 120 respondents who were chosen through purposive sampling. This study investigated the impact of government social programs on income and livelihood. This study was conducted in Ozamiz City, Misamis Occidental. This study utilized the statistical tool Chi-Square. The study revealed that there is an association between government programs towards income. Conversely, this study revealed no significant association between government programs and livelihood. It implies that the pensions given by the government did not help improve their livelihood. Furthermore, this study found that government social programs positively affect income for both social and non-social pensioners. There is a positive but irrelevant effect of government social programs in terms of livelihood for social pensioners and non-social pensioners. It denotes that government programs may affect the income of both social and non-social pensioners, but not to a certain extent. Therefore, the government's social programs are not merely sustaining their daily lives. The citizens should not assure themselves of the assistance given by the government; however, they should learn how to efficiently utilize a variety of financial abilities, such as financial literacy, investing, and budgeting.

**Keywords:** *Income, Government Social Programs, Livelihood, Non-Social Pensioner, Social Pensioner*

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## Chapter 1

### INTRODUCTION

#### **Rationale of the Study**

One of the economies in East Asia and the Pacific that has grown the fastest is the Philippines. Poverty, on the other hand, has slowly started to fall but is still high which 2.16 percent (The World Bank, 2019). Due to the economic and social development crisis, the Philippines is striving to impose and implement programs that could supplement and aid the ever-changing needs of its people. A social program is an initiative to improve a population's living conditions (WhatDoesMean.net, n.d.). Because of establishing a plan and framework for social protection to unify efforts and better target programs, there has been development in the design and delivery of social protection programs in the last decade. The evidence of decreasing poverty rates and demonstrated program design and implementation improvements are encouraging. However, more effort needs to be made to expand coverage, strengthen implementation, and ensure social protection coherence (Diokno-Sikat & Mariano, 2018).

The social welfare system offers a variety of services to help country's residents in different phases of life. It usually results from a government's or an organization's attempts to provide social welfare (Corporate Finance Institute Team, 2021). The Community Welfare Program is designed to help socially disadvantaged communities build their capacity to identify issues, develop solutions, and create workable community structures that result in the social improvements they want to see (Ministry of Social Services and Development, n.d.). The government has achieved modest success in providing a safety

net for its poorest citizens in the United States. Still, at a far higher cost and lower efficiency than more streamlined systems like cash payments, that would also be less paternalistic and condescending (Gulker, 2019). The majority of Latin American nations have created cash transfer programs for low-income families who are not covered by the social security system over the previous 20 years (Arza, 2020). Across Latin America, these programs now provide assistance to nearly 127 million people, and in some nations, they cover more children than the family allowances provided by the social insurance system. Furthermore, the government of India implemented various schemes and programs to provide senior citizens with a healthy, happy, empowered, dignified, and self-sufficient life and strong social and intergenerational bonding (PIB Delhi, 2022). In this vein, the economic growth in Asia and the Pacific led to the reduction of extreme poverty in the region, which helped the countries achieve many Millennium Development Goals (Barrientos, 2019).

Moreover, several programs were imposed by the government through the Department of Social Welfare and Development. Among these is the Pantawid Pamilyang Pilipino Program (4Ps), KALAHI-CIDSS (Kapit Bisig Laban sa Kahirapan – Comprehensive and Integrated Delivery of Social Services, Listahanan (National Household Targeting System for Poverty Reduction), Sustainable Livelihood Program, Supplementary Feed Program, Social Pension Program, Residential Care Facilities, Home for Girls, Regional Center for Women, Regional Rehabilitation Center for Youth, Recovery, and Reintegration Program for Trafficked Persons, Assistance to Individual in Crisis Situation, Minors Traveling Abroad, Adoption, Unconditional Cash Transfer.

In connection, the DSWD's Social Pension Program for Destitute Senior Persons (SPISC) is an additional government assistance program that gives a monthly allowance of

Php 500 to indigent senior citizens to supplement their daily subsistence and other medical requirements. The program aims to help destitute older adults by supplementing their daily sustenance and medical needs, reducing hunger, and protecting them from abuse, deprivation, and natural and man-made calamities (Sustainable Development Goals, 2019). Consequently, the social assistance provided by the government proved that it increases poor people's purchasing power and boosts their living standards. In terms of public health, additional income can help people avoid dangerous exposures and adopt health-promoting behaviors. As a result, theory predicts that social assistance programs can help maintain the health of socio-economically disadvantaged people while reducing the severity of health disparities. However, diversifying income sources is an important livelihood strategy for households in low-income countries. Having several sources of income helps increase total income and spread the risks (Morrissey et al., 2021).

Subsequently, the factors that will affect an individual's income are career, education, skills, and economic trends, which assert that livelihood is a source of revenue. Revenue refers to a person's abilities, assets, income, and activities necessary to meet basic needs. A livelihood is sustainable if it allows people to cope with and recover from shocks and pressures (such as natural catastrophes and economic or social upheavals) while enhancing their own and future generations' well-being without compromising the natural environment or resource base (NORTHERN BIRCH CU, 2017).

It was determined that the extent of livelihood diversification is highly influenced by the socioeconomic composition of the household. The age of the head of the household, the usage of farm inputs, interaction with extension personnel, market access, financial availability, and the size of owned cattle are the main components. As a result, household

livelihoods are quite diverse, and policymakers need to consider the best methods to promote this diversity. Additionally, they ought to give pastoralists the tools they need to participate in the creation of more sensible pastoral laws that safeguard religious land rights and viable livelihood possibilities (Dinku, 2018).

The study aimed to explore if P500 given by the government is enough for all the elderly to sustain their needs and if there are any changes or impacts on their livelihood. The significance of this study is to know and prove the positive impact of government social programs on income and livelihood and to know if that specific amount of cash assistance from the government is enough for them to support their necessities every day. Additionally, it helps the government, which provides accurate data gathered by the researchers that helps them see and analyze what changes need to be made or what aspects need improvement within the social programs in our local areas. Once the government's social programs are implemented properly, it would be a better result in terms of income and livelihood and also, it will benefit the senior citizens who will be receiving the benefits given by the government.

Two fundamental problems influence the social pension's impact. First, by design, a considerable proportion of vulnerable older people whose wages are too low to contribute to social security earlier in their lives but who fail to meet the criteria are excluded from the scheme due to its means-tested composition (Vydmanov, Horn, and Sevilla 2017). The existing social pension has strict eligibility requirements. Many of the elderly, who are in the worst of poverty, are also left out due to targeting problems. Second, the PHP 500 benefit level is low compared to local and international benchmarks, indicating that the program only offers a small degree of financial security (Vydmanov et al., 2017).

This research focused on the impact of government social programs on income and livelihood among household communities. It was done among the senior citizens of Ozamiz City, involving pensioners and non-pensioners. However, with two senior citizens in a household, the researcher had prioritized the pensioner. With these, the paper aimed to analyze the impact of government social programs like social pensions on income and livelihood among household communities. It also aimed to assess whether this social program has a major impact on household income and livelihood, as these programs aimed to improve the lives of their beneficiaries through cash assistance.

The study would, however, mainly concentrate on one government social program that significantly benefits household communities, like the senior citizens in Ozamiz City. The Social Pension Program is one such social program.

### **Theoretical Framework**

This study is anchored on three different theories, namely: the Theory of the Sustainable Livelihood Approach (2009) by Morse, McNamara, and Acholo; the Theory of Social Welfare (1976) by Robert Herman; and the Program Theory (2020) by Finney and Henning.

The theory of the sustainable livelihood approach is the dominant approach for implementing development interventions by several major international agencies. It refocuses international development efforts on eliminating poverty and encouraging the economic growth that benefits the poor. A livelihood is made up of the skills, resources (both material and social), and activities necessary for a means of subsistence. This sustainable livelihood has a big impact on people because it helps eliminate poverty and

recover from shocks and stress. It ensures a good living for the people. In addition, this livelihood helps develop human skills to become more knowledgeable and independent. The sustainable livelihood approach is an illustration of the "multiple capital" method, which examines the vulnerability context (trends, shocks, and stresses) in which these assets reside as well as the available capital (natural, human, social, physical, and financial) (Soosai & Lalitha, 2019). Buildings, machines, property, and money are examples of capitals that are straightforward. Other assets, such social networks, expertise, and good health, are less visible. All are significant, yet it is obvious that the relative importance of each will vary through time and from family to household.

The sustainable livelihood approach is a useful analytical tool for small-scale fisheries to identify what assets the fishers possess, what shocks and trends influence their daily lives and livelihoods, and what their livelihood strategies are in such a dynamic sector as small-scale fisheries (Alpine et al., 2019). This approach also allows us to explore how livelihood outcomes could be influenced by adopting different livelihood strategies and how that would consequently affect livelihood assets. Due to this and its holistic view, the approach has been mainly used as a practical tool for poverty reduction programs. However, to be able to identify all the elements, in particular, the livelihood assets, active participation, or already existing data sets, is necessary.

The Theory of Social Welfare by Robert Herman (1976) indicates that social welfare has to do with all the members and institutions of a society. This sense derives from the concerns of moral and political philosophers about the structure of society and the production and distribution of basic values (such as wealth, power, liberty, equality, and happiness). Moral Political philosophy asks what values are desirable and how they can be

justified. Given a set of values, what kind of society and what kind of individual is most likely to lead to the fullest realization of those values. According to Kenton (2022), a welfare state protects and promotes its citizens' economic and social well-being based on the principles of equal opportunity, equitable distribution of wealth, and public responsibility for citizens who cannot afford the bare necessities of life.

Moreover, as implied by Finney and Henning (2020), program theory outlines how and why a program is supposed to function. It establishes the link between what we do in our programs and the results we want to see. This reasoning ought to be ideally supported by facts. Furthermore, this theory explains how an intervention—a project, a program, a policy, or a strategy—is recognized to result in a series of outcomes that have anticipated or actual implications. Positive effects (which are advantageous) and negative effects (which are detrimental) are both possible. It can also demonstrate additional elements, such as background and other programs and projects, which help produce impacts (Rogers, 2014).

As a result, these theories increase a person's ability to gain new abilities. Everyone has their own set of skills and abilities that can help them create or find work and live a better life. The skill will contribute significantly to their livelihood and allow them to sustain life. Poverty is the biggest problem in our society, practically everywhere in the world, including Ozamis City. The disparity between the affluent and the poor is expanding all the time. Poverty has always been a factor, so to protect and solve it, the government will be fully responsible for every household by providing equal opportunity regarding social pensions and anything else that a government offers, even rich or poor. Government

social programs, refer to a distribution of wealth to those people who cannot afford things because of a lack of finance. They assist individuals and families in need.

In spite of the Philippines' economy picking up speed in the middle of the 2000s, poverty rates remained persistently high and occasionally even increased. Chronic underinvestment in human capital, particularly in health and education, was one of the main causes of poverty. With a reform agenda supported by the Department of Social Welfare and Development, the government set out to strengthen its social protection system in response to these difficulties (DSWD).

Social pensions, mentioned above, are vital social safety nets to overcome poverty and malnutrition in old age. It is a universal benefit in industrialized nations and is now garnering growing attention in developing countries related to old age income.

According to Shahidi et al. (2019), social assistance is one of the most significant ways societies intervene to mitigate the negative effects of socioeconomic disadvantage, including income, wealth, and employment. Social assistance refers to government initiatives that help low-income individuals and households maintain a minimal level of income. These programs provide assistance either directly in cash or in the form of other in-kind benefits (e.g., food stamps and rent subsidies). It has been demonstrated that social assistance increases the poor's purchasing power and raises their level of living in terms of material goods. Furthermore, from the perspective of public health, the additional source of cash can also help people avoid harmful exposures and engage in behaviors that are good for their health.

## Conceptual Framework

Practically, the government's programs have an impact on household communities' income and livelihood. Social security is beneficial as a program, especially for households with the least financial capability. However, many factors must be considered to derive a stable and sufficient income and livelihood. According to Finance in The Classroom (n.d.), No matter how highly you value yourself, according to their study on the factors that influence income, three things control the material reward (i.e., money or equivalent) you receive for your work; how well you do what you do; and how difficult it is to replace you. Similarly, different socioeconomic characteristics of the household significantly influence the level of livelihood diversification (Dinku, 2018).

As defined, income means total cash received at periodic intervals from any source, such as wages and salaries, pensions, government assistance, contributions, or investments. Income may also include any money that would have been counted as income under the Aid to Families with Dependent Children (AFDC) state plan in effect prior.

Moreover, your means of support—your livelihood—is how you earn a living and acquire the necessities of existence. Your work or career is an example of a means of support. A person's "means of ensuring the essentials of life" is called their "livelihood." According to Seniority Live Evergreen (2020), many entrepreneurial activities best suit the elderly; it just depends on their preferences and passion. Some of the many include selling food, being a florist, providing tailoring services, owning a sari-sari store, farming, and the rest. It is a matter of personal preference; some people would want to work after retirement, while others would prefer the quiet time. But continuing to work after retirement can offer a great chance to do it on your terms. (Ashianahousing, 2021).

In Figure 1, the schematic diagram of the study shows the independent and dependent variables. The independent variables are the government social programs, which include social pensioners, those senior citizens who received cash assistance from the government social programs, and non-pensioners, those senior citizens who did not receive any cash assistance from government social programs despite having a source of income to support their basic needs.

The dependent variables are income and livelihood. Income is money that you have received. In economics, everything you have received, even from labor and pensions, is considered a source of income. Livelihood is an activity of all people every day to support their daily needs. It is the work of a person to earn a living. Livelihood includes the following: agriculture, livestock, fishery, formal paid work, small business/IGA (trade), small business/IGA (services), small business/IGA (technical work), and others.

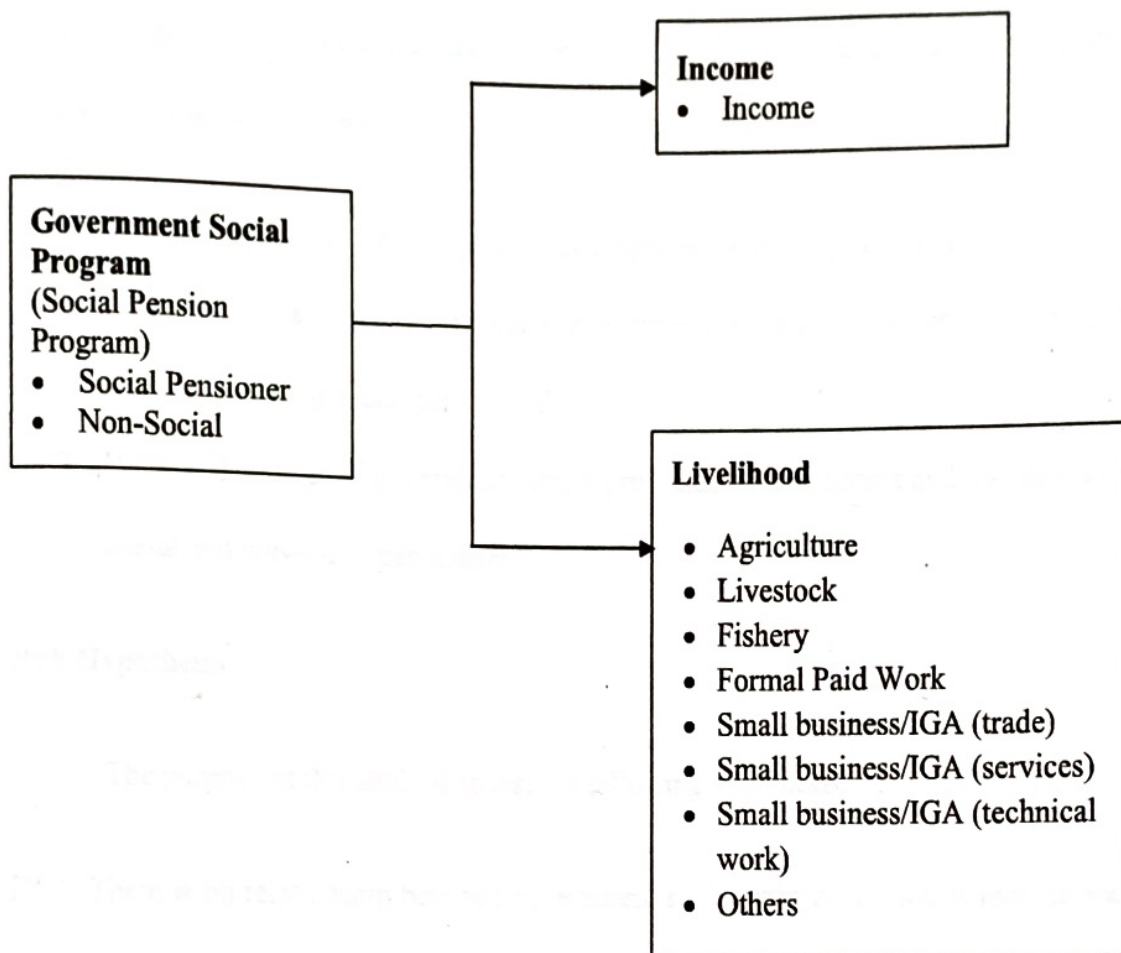


Figure 1. Schematic Diagram of the Study

## **Statement of the Problem**

To combat poverty, the government created social programs for every household. The purpose of this research was to see if government social programs significantly impact household income and livelihood among household communities as the population rises, potentially producing a financial crisis. Specifically, this research aimed to answer the following research questions:

1. What is the demographic profile of the respondents as to age and sex?
2. What is the association between government programs toward income and livelihood among social pensioners?
3. What is the effect of government social programs on the income and livelihood of social and non-social pensioners?

## **Null Hypothesis**

The purpose of this study is to test the following hypothesis:

HO1: There is no relationship between government social programs towards income and livelihood.

HO2: There is no significant effect between government social programs towards income and livelihood.

## Chapter 2

### RESEARCH METHODOLOGY

#### Design

This study used a quantitative research design to address the issues or problems. The purpose of quantitative research design is to attain greater knowledge and understanding of the social world. In addition, it helps determine the impact of government social programs on income and livelihood. The procedure of gathering and interpreting numerical data is known as quantitative research design. It can create predictions, identify patterns and averages, assess causal linkages, and extrapolate findings to larger populations. (Bhandari, 2022).

A descriptive research design was used to obtain the necessary data. Descriptive research, as defined by Shona Mccombes (2019), is a type of research that describes a population, situation, or phenomenon that is being studied. It can use various research methods to investigate one or more variables.

A quantitative research design was significant in this study because the researcher sought to determine how government social programs would affect the respondent's income and livelihood as they answered, and because this research is designed to provide systematic information about a phenomenon, we focus on one type of quantitative research design, which is the descriptive research design.

## Setting

This research was carried out in Ozamiz City, Misamis Occidental, a historical, cultural, and pilgrimage destination in Mindanao. The village of Misamis, which is thought to have gotten its name from the Subanen word "Kuyamis," a type of coconut, gave rise to the city of Ozamiz. However, some unreliable historical sources claim that the word Misamis derives from "Misa," which is the name of the Catholic Mass. The Spanish garrison stationed at the stone fort known as Nuestra Señora de la Concepción del Triunfo, which was built at some point in the 18th century in order to control the pirate activities coming from the nearby Lanao area, was responsible for the establishment and growth of the old Spanish town of Misamis. The town of Misamis was designated as the district's seat in 1850.

The land area of Ozamiz, a coastal component city in Misamis Occidental province, is 169.95 square kilometers, or 65.62 square miles, which is 8.47% of Misamis Occidental's overall size. According to the 2020 Census, the city has 140,334 residents. It made up 2.79% of the population of Northern Mindanao or 22.73% of the entire Misamis Occidental province's population. The elderly dependent population, or those 65 and older, accounts for 7,417, 5.23% of the population.

Finally, Ozamiz City was chosen as the study's setting because it is easily accessible for the researchers and has a diverse population that would allow them to collect more survey data supporting the study's objectives.

## **Respondents of the Study**

The researchers surveyed senior citizens using simple random sampling which is considered the most straightforward method of probability sampling techniques in which every member of the population has an equal probability of being selected. This sampling technique is the best option for producing findings representative of the entire population and is primarily employed in quantitative research. All senior citizens in Ozamis City, including non-pensioners and pensioners, were eligible to participate in the survey. However, because the researcher used simple random sampling, they allowed only one respondent per household. The researchers surveyed 120 respondents: 60 beneficiaries of social pensioners and 60 non-beneficiaries of social pensioners in Ozamiz City, chosen as respondents for the study. The Social Pension is for indigent senior citizens, those aged 60 and older who are sick, weak, or disabled, and who do not have a pension from GSIS, SSS, AFPMBAI, or another insurance firm, as well as no permanent source of income or regular help from relatives.

The respondents were residents of Ozamiz City, Misamis Occidental, as that was the setting of the research study. The study presented a clear and objective picture of senior social participation for the participants that could still be interviewed personally. The papers were given, and the researchers personally talked to them and those who took notes on their behalf.

## **Instruments**

The survey questionnaire was the major instrument used in this study for gathering the needed data. The questionnaire used in this study was designed to obtain information

about the impact of government social programs on income and livelihood among household communities in Ozamiz City. Concerning this, the question allowed the respondents to give their responses and suggestions. The researcher developed the questionnaire based on the reference materials and related studies.

The questionnaire was composed of three sections of questions; demographics, income, and livelihood. In the demographics, the researchers obtained the necessary data such as sex, age, and if he or she is a beneficiary of the social pension program. In income, they were asked to answer their monthly income. In addition, they were questioned about their ways of surviving.

### **Data-Gathering Procedure**

For the collected data for this study, the researchers drafted a consent letter that their research advisor reviewed before seeking permission and approval from the Office of the Dean of the College of Business Management. After permission was sought, the researchers proceeded to conduct the study by distributing the questionnaires and explaining the purpose of the study. After the respondent answered the questionnaires, the researchers retrieved the questionnaires.

The data gathered from the questionnaires were tallied, and computed for interpretation according to the respondents' answers, and then transferred as final output using Excel format in SPSS version 13 software. The data was coded accordingly so that the software will recognize it and thus be subjected to statistical treatment. In addition, coding allows the researcher to categorize the data for easy analysis and interpretation. Each variable was given a code depending on the researcher's preference.

## **Ethical Considerations**

With utmost sincerity, the following ethical considerations were made in conducting this study: First, the researchers must have the full consent of the participants. Then, the anonymity of the individual is considered the most important thing for confidentiality and privacy and to avoid misleading information and discrimination. Lastly, honesty and clarity were observed in the communication towards the research study.

## **Statistical Treatment**

As soon as the researchers collected the data, it was gathered, organized, and tabulated. Then, to help them respond to the research questions, they underwent statistical processing. The statistical methods applied in the study's execution included Chi-Square.

For the second and third questions, researchers employed Chi-Square to determine the association between government programs towards income and livelihood among social pensioners and the effect as well as the relationship between two nominal variables. In addition, Chi-Square was used to determine the significant relationship between the independent and dependent variables of the study.

In order to determine the significance of the statistical analysis results, researchers used a significance level of 0.05 and SPSS version 13 software to see if there was a significant effect between the two variables.

## RESULTS AND DISCUSSION

## Demographic Profile of the Respondents

Table 1 shows the demographic profile of the respondents in terms of sex and age. Out of 120 respondents, 72, or 60%, were female, and 48, or 40%, were male. Moreover, it also shows that out of 120 respondents, 65 of them, or 54.2% were 60–70 years old; 43 of them, or 35.8% were 71–80 years old, 11 of them, or 9.2% were 81–90 years old, and only 1 or 0.8% of the senior citizens were 91–100 years old and above.

The result of the study implies that the majority of the senior citizens were women. Furthermore, most of the senior citizens respondents have recently reached their senior era.

Table 1

*Demographic Profile of the Respondents**n=120*

| Constructs                      | Frequency | Percentage |
|---------------------------------|-----------|------------|
| Sex:                            |           |            |
| Female                          | 72        | 60%        |
| Male                            | 48        | 40%        |
| Age:                            |           |            |
| 60 – 70 years old               | 65        | 54.2%      |
| 71 – 80 years old               | 43        | 35.8%      |
| 81 – 90 years old               | 11        | 9.2%       |
| 91 – 100 years old<br>and above | 1         | 0.8%       |

Source: Authors work (2022)

### Association between Government Program towards Income

Table 2.1 shows the association between government social programs towards income among social pensioners and non-social pensioners. It shows that out of 60 respondents who are beneficiaries of the social program, 34 or 28.3% of them have a monthly income of less than 3,000 pesos; 17 or 14.17% of respondents answered that they have 3,001–5,000 pesos of monthly income; 8 or 6.67% of them answered that they have 5,001–10,000 pesos of monthly income; only one respondent or 0.83% earns between 10,001 and 15,000 pesos per month. Furthermore, out of 60 respondents who are not beneficiaries of the social pension program, 24 or 20% of them have monthly income below 3,000 pesos; 14 or 11.67% of them answered they have 3,001–5,000 pesos of monthly income; 11 or 9.17% of the respondents answered they have 5,001–10,000 pesos of monthly income; 4 or 3.33% of them answered they have 10,001–15,000 pesos of monthly income; and 7 or 5.83% of respondents have 15,000 pesos and above in monthly income.

The study of Palacios & Sluchynsky (2006) supported the idea that social pensions (SP) are cash transfers that are utilized in many nations to maintain the elderly's income and have little to no connection to prior contributions or employment histories. In the latter situation, they offer a safety net for people who are poor for life or who the contribution obligation does not reach. However, their study revealed that there are significant variances in coverage and cost between the 21 nations surveyed. Additionally, the study of Zheng, Fang, & Brown (2019) also supported that pensions may have repercussions on households and subsequent generations in addition to the well-being of the immediate receivers. The aged and their family benefit greatly from social pensions in the form of cash payments.

Their study revealed a substantial correlation between NRPS and children's health status up to the age of 15.

The table reveals that out of the 60 respondents who are beneficiaries of the social pension program, the majority have a monthly income of 3,000 pesos or less. It demonstrates that they have a fair amount of monthly income and that having a social pension helps increase their monthly income, even in small hikes. The table also indicates that, out of the 60 respondents who are not beneficiaries of the said social pension program, most of them also have a lower amount of monthly income of 3,000 pesos or less, which means that most of the non-beneficiaries of the social pension program are unprivileged and are in the same situation as to the privileged.

**Table 2.1**

*Social Pension Program (Income) Crosstabs*

*n=120*

|     |     |       | Income |     |     |     |     | Total |
|-----|-----|-------|--------|-----|-----|-----|-----|-------|
|     |     |       | 1.0    | 2.0 | 3.0 | 4.0 | 5.0 |       |
| SPP | 1.0 | Count | 34     | 17  | 8   | 1   | 0   | 60    |
|     | 2.0 | Count | 24     | 14  | 11  | 4   | 7   | 60    |

*Note:* 1 Income 1(below 3,000), 2(3,001-5,000), 3(5,001-10,000), 4(10,001-15,000), 5(15,001-above).

2 SPP 1(beneficiary), 2(non-beneficiary).

*Source:* Authors work (2022)

### Social Pension Program (Livelihood)

Table 2.2 shows the association of government social programs toward livelihood among social and non-social pensioners. It denotes that out of 60 respondents who are beneficiaries of social programs, 24 or 20% of them answered "none," which means they do not have a livelihood; 13 or 10.83% of respondents answered small business/IGA (trade) like grocery shop/mini-market (house, drinks, food items), coffee, clothing/accessories shop, electronic shop, and miscellaneous items shop; 9 or 7.50% of respondents answered agriculture as their livelihood; 7 or 5.83% of respondents answered formal paid work; 3 or 2.50% of respondents answered Small business/IGA (technical work) like maintenance of equipment, tailor/garment, construction, blacksmith, carpentry, painting, welding; 2 or 1.67% of respondents answered Small business/IGA (services) like snack house/bar, restaurant, transportation of people, beauty parlor, hair salon, security, housework; 1 or 0.83% of respondent answered livestock; and 1 or 0.83% of the respondent also answered fishery; and 0 respondents listed other livelihoods.

Moreover, out of 60 respondents who are not beneficiaries of social programs, 21 or 17.50% of them answered "none," which means they do not have a livelihood; 14 or 11.67% of respondents answered formal paid work; 9 or 7.5% of respondents answered agriculture as their livelihood; 7 or 5.83% of respondents answered small business/IGA (trade) like grocery shop/mini-market (house, drinks, food items), coffee, clothing/accessories shop, electronic shop, miscellaneous items shop; 4 or 3.33% of respondents answered fishery; 3 or 2.50% of respondents answered small business/IGA (technical work) like maintenance of equipment, tailor/garment, construction, blacksmith, carpentry, painting, welding; 2 or 1.67% of respondents in other livelihoods; and 0

respondents for livestock and small business/IGA (services) like snack house/bar, restaurant, transportation of people, beauty parlor, hair salon, security, housework.

The study of Granlund & Hochfeld (2019) supported the findings of the study that the future lies in new approaches to social protection that support both production and consumption. New thinking acknowledges the functions of public interventions (including fertilizer and seed subsidies) that were previously dismissed as "market-distorting," such as ensuring food security and protecting livelihoods.

Contrary, the article of Devereux (2002) highlighted differences between two forms of anti-poverty interventions—livelihood promotion and livelihood protection—and three factors that contribute to poverty, including low labor productivity, susceptibility, and dependency. Social safety nets can be thought of within the framework as publicly sponsored transfer programs with "consumption smoothing" rather than "mean shifting" purposes. But according to the article, safety nets can have both "protective" and "promotional" impacts.

The table discloses that out of 120 respondents to the social pension program, most do not have any livelihood or work and only depend on their children's or relatives' salaries to provide for them. It also reveals that only a few senior citizens worked for their daily living.

**Table 2.2***Social Pension Program (Livelihood) Crosstabs*

|     |           | Livelihood |     |     |     |     |     |     |     |     | Total |
|-----|-----------|------------|-----|-----|-----|-----|-----|-----|-----|-----|-------|
|     |           | 1.0        | 2.0 | 3.0 | 4.0 | 5.0 | 6.0 | 7.0 | 8.0 | 9.0 |       |
| SPP | 1.0 Count | 24         | 9   | 1   | 1   | 7   | 13  | 2   | 3   | 0   | 60    |
|     | 2.0 Count | 21         | 9   | 0   | 4   | 14  | 7   | 0   | 3   | 2   | 60    |

Note: 1 Livelihood 1(none), 2(agriculture), 3(livestock), 4(fishery) ,5(formal paid work), 6(trade), 7(services), 8(technical work), 9(others).

2 SPP (Social Pension Program 1(beneficiary), 2(non-beneficiary)).

Source: Authors work (2022)

Table 2.3 shows the chi-square tests on income and livelihood. The results of the likelihood ratio on income gathered a value of 14.131, a degree of freedom of 4, and an asymptotic significance of 0.007. In opposition, the results of the likelihood ratio on livelihood gathered a value of 13.266, a degree of freedom of 8, and an asymptotic significance of 0.103.

The study of Trisi and Saenz (2021) found that Programs for economic security have considerably greater anti-poverty impacts. Their study revealed that economic security initiatives reduced the SPM poverty rate from 25.6 percent to 13.5 percent in the most recent year for which these corrections are available, a difference of 1.2 percentage points from SPM statistics without these adjustments. It means that government social programs have impacted the citizens' income, especially the poorest of the poor. Moreover,

the majority of social scientists, policymakers, and individuals who favor the welfare state do so in part because they think social welfare initiatives assist combat poverty. However, many detractors claim that these policies don't work to reduce poverty because too little of the payments actually get to the poor, which weakens the economy or creates a welfare/poverty trap. More so, the study of Sanchez (2019) suggested that the majority of respondents getting regular income achieved the three dimensions of effective aging regardless of age group category, the form of income provision may be related to successful aging and its three dimensions. Additionally, their research shows a correlation between well-being and social engagement and daily income of US\$1.25 or more or less, with a p-value of .05. Overall, successful aging, wellbeing, and social involvement are strongly correlated with financial position.

Additionally, the study of Ambler (2015) examined how a sudden shift in a person's income impacts household decision-making. According to the study, eligible women were 15 percentage points more likely to be the main decision-makers in the home than non-eligible women, notwithstanding the age discontinuity in eligibility for the South African pension. It coincides with a significant rise in their proportion of household income. For men, there are no comparable impacts. Due to labor force withdrawals, male income does not grow with eligibility, implying that their standing in the home is unchanged. Accordingly, Edmonds, Mammen & Miller's (2004) examined the link between income and living arrangements. The study found no association between pension income and elderly independence.

Overall results glean that the likelihood ratio in terms of income unlocked a significant association on the monthly income of government social pensioner

beneficiaries. In contrast, the likelihood ratio for livelihood reveals that there is *no* significant association at all. It means those beneficiaries of government social pensions did not use the money given by the government to improve their livelihood.

**Table 2.3**

*Chi-Square Tests Result*

| Constructs                       | Asymptotic Significance (2-sided) | Interpretation             |
|----------------------------------|-----------------------------------|----------------------------|
| Likelihood Ratio<br>(Income)     | .007                              | Significant Association    |
| Likelihood Ratio<br>(Livelihood) | .103                              | No Significant Association |

Note. a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is 2.50.

b. 10 cells (55.6%) have expected count less than 5. The minimum expected count is 0.50.

Source: Authors work (2022)

**Effect of Government Social Program on Income and Livelihood**

Table 3 shows the symmetric measures of income and livelihood. The results of Cramer's V on income gathered a value of 0.307 and an asymptotic significance of 0.024. On the contrary, the results of Cramer's V on livelihood gathered a value of 0.307 and an asymptotic significance of 0.194.

The dispense findings are conversely related with John Mullin (2022) designating that governments implement redistributive programs to lessen inequality in many developed nations. Many emerging nations also invest in various social programs to fight

poverty. Moreover, it is crucial to connect social programs targeting the disadvantaged because many do so. Assessing how government transfer programs affect social welfare significantly reduces income inequality and enhances social welfare. Also, Wang et al. (2018) indicate that government programs known as social assistance give low-income people and households' minimal financial support. These programs assist with a range of in-kind benefits or direct cash transfers. It has been demonstrated that social assistance increases the poor's purchasing power and material living standards, according to Trisi and Taenz (2019). In 1967, the government contributed to a 4% fall in the number of people living in poverty; in 2017, that number fell by 43%. Before taking into account government aid and taxes, 82 million persons in 2017 had incomes that were below the poverty line (including tax credits). That figure is reduced by 36 million (or 43 percent) by including taxes and benefits. These studies revealed that most of them agreed that Government Social Program affects Income and Livelihood.

Contrary, the study of Jayachandran (2020) argued that government assistance can be costly, but a recent analysis reveals that certain programs more than cover their expenses. As a result, there is pressure on social programs that reduce poverty and improve the lives of millions of people. However, according to a recent study, governments should think twice before cutting social programs because many of them ultimately bring in money for the government even if fiscal responsibility were the only consideration. Furthermore, the study of Kenworthy (1999) using both absolute and relative measures of poverty, analyzed the effects of social-welfare policy extensiveness on poverty rates across fifteen wealthy industrialized countries between 1960 and 1991. The findings provided significant evidence in favor of the widely held belief that social assistance programs lessen poverty.

In general, the data shows a positive effect of government social programs in terms of income for social and non-social pensioners. In contrast, there is a positive but irrelevant effect of government social programs in terms of livelihood for social pensioners and non-social pensioners.

**Table 3**

*Symmetric Measures Result*

|                         | Value | Asymptotic Significance<br>(2-sided) | Interpretation  |
|-------------------------|-------|--------------------------------------|-----------------|
| Cramer's V (Income)     | .307  | .024                                 | Positive Effect |
| Cramer's V (Livelihood) | .305  | .194                                 | Positive Effect |

*Source: Authors work (2022)*

## Chapter 4

### SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### Summary

This study is designed to identify the impact of the Government Social Program on income and livelihood among household communities in Ozamiz City. Two fundamental problems influenced the social pension's impact; first, by design, the existing social pension has strict eligibility requirements. Second, the Php 500 benefit level is low compared to local and international benchmarks, indicating that the program only offers a small degree of financial security. The program aimed to help destitute older adults by supplementing their daily sustenance and medical needs, reducing hunger, and protecting them from abuse, deprivation, and natural and man-made calamities. Consequently, the social assistance provided by the government proved that it increases poor people's purchasing power and boosts their living standards. Furthermore, this study investigated if there is an association between government programs toward income and livelihood among social pensioners and if there is an effect of government social programs on income and livelihood towards social pensioners and non-social pensioners.

#### Findings

The primary objective of this study was to know the impact of government social programs on income and livelihood among household communities in Ozamiz City. The researchers surveyed senior citizens residing in Ozamiz City. The result showed that more

than half of the respondents are female. Also, most of the respondents are aged from 60 to 70 years old.

This study revealed that there is an association between government programs towards income. Conversely, this study also revealed no significant association between government programs and livelihood. It implied that the pensions given by the government did not help improve their livelihood. The amount of the pensions they received hardly affected their income, and they could not support their day-to-day living. Furthermore, this study found that government social programs positively affect income for both social and non-social pensioners. Moreover, there is a positive but irrelevant effect of government social programs in terms of livelihood for social pensioners and non-social pensioners. It denoted that government programs may affect the income of both social and non-social pensioners, but not to a certain extent.

## **Conclusion**

Based on the results and discussions above, it is stated that the likelihood ratio in terms of income has a significant association with the monthly income of government social pensioner beneficiaries. In contrast, the likelihood ratio has no significant association with livelihood. It refers to those beneficiaries of government social pensions who did not use the money given to them by the government to improve their livelihood. The results showed a positive effect of government social programs on the income of social pensioners and non-social pensioners. Moreover, there is a positive but irrelevant effect of government social programs on social and non-social pensioners' livelihoods. Therefore, the government's social programs are not merely sustaining their daily lives. It could help them

for the meantime, but if we are talking about their day-to-day living, it is not enough to sustain their daily needs, especially given that they are senior citizens. The cost of living is high due to medications and treatments that are necessary at their age.

### **Recommendation**

1. To all senior citizens in Ozamis City, they must use their income given by the government to enhance their day-to-day living.
2. In general, it is recommended that all citizens know or learn about financial literacy. This concept will help everyone be equipped with essential information about financial markets, investment opportunities, capital budgeting, and so forth. Financial literacy impacts every decision, from short-term to long-term financial ones, which impacts both people and society. It helps individuals in developing their independence and self-reliance.
3. The future researchers should do further research on government social pensioners and why female senior citizens usually receive pensions from the government compared to males. Since this study only focuses on the population of Ozamiz, it is recommended that it be carried out in neighboring places to see if there are any similarities in the findings and results. Furthermore, future researchers could investigate the differences in impact between government social pensioners and non-social pensioners and whether being a beneficiary is beneficial or detrimental. Lastly, although social pension is not significant in terms of livelihood, it is a good idea to investigate why it might happen, so we know what changes need to be improved.

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Misamis University  
Ozamiz City  
College of Business and Management



Dear Sir:

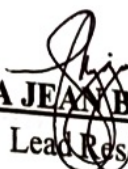
Greetings!

In partial fulfilment of our requirement for Business Research 2, the fourth-year students of Misamis University, taking up Bachelor of Science in Business Administration major in Financial Management would like to ask your permission from your good office to conduct a study entitled "The Impact of Government Social Program on Income and Livelihood among Household Communities in Ozamiz City".

We guarantee that whatever information gathered will be used only for the purpose of the study and be treated with outmost confidentiality.

Thank you so much and we hope for your king approval!

Sincerely,

  
**MYCA JEAN B. CARAMBA**  
Lead Researcher

Noted by,

**JOSEPH GLENN J. LAPUT MAE**con  
Research Adviser

Approved By:

  
**DR. EFREN J. BARILLO**  
Dean, College of Business and Management

## Appendix B



Misamis University  
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College of Business and Management



Dear Sir/Ma'am:

Greetings!

The researchers would like to request permission from you to conduct a survey for our thesis, entitled "The Impact of Government Social Program on Income and Livelihood among Household Communities in Ozamiz City". This survey will last approximately 5-10 minutes and will be scheduled at a time convenient for the respondents. Partaking in the survey is entirely voluntary, and there are no known or presumed risks associated with taking part in this study.

All information provided will be kept strictly confidential and used solely for academic purposes. Unless otherwise agreed, the respondents' names will not appear in any thesis publications that result from this study.

Your approval is much appreciated. Thank you in advance for your time and interest in this research.

Sincerely,

  
**MYCA JEAN B. CARAMBA**  
Lead Researcher

Noted by,

  
**JOSEPH GLENN J. LAPUT MAEcon**  
Research Adviser

Approved By:

**DR. EFREN J BARILLO**  
Dean, College of Business and Management

## Appendix C

**THE IMPACT OF GOVERNMENT SOCIAL PROGRAM ON INCOME AND LIVELIHOOD AMONG HOUSEHOLD COMMUNITIES IN OZAMIZ CITY**

Adapted from Bhaskaran (2002) and Alvarez de Carvallo and Agulló (2020)

## Survey Questionnaire

**Introduction:**

The researchers would like to request your permission to participate in the project mentioned above. The researchers will supply critical information, procedures, and consideration throughout the study term. Furthermore, all data acquired during the survey will be kept confidential.

**Instructions:** Please fill up the needed information below. Put the check mark (✓) in the round bracket next to the answer of your choice. Answer the questions honestly.

Name (Optional): \_\_\_\_\_ Sex: ( ) Female ( ) Male

Age: ( ) 60 - 70 years old ( ) 71 - 80 years old  
( ) 81 - 90 years old ( ) 91 - 100 years old and above

Are you a beneficiary of the Social Pension Program?

( ) Yes

( ) No

How much is your monthly income?

- (       ) below 3,000
- (       ) 3,001-5,000
- (       ) 5,001-10,000
- (       ) 10,001-15,000
- (       ) 15,000 above

**B. Livelihood**

What kind of livelihood?

- (       ) None
- (       ) Agriculture
- (       ) Livestock
- (       ) Fishery
- (       ) Formal Paid Work
- (       ) Small business/IGA (trade): grocery shop/mini-market (house, drinks, food items), coffee, clothing/accessories shop, electronic shop, miscellaneous items shop.
- (       ) Small business/IGA (services): snack house/bar, restaurant, transportation of people, beauty parlor, hair salon, security, housework
- (       ) Small business/IGA (technical work): maintenance of equipment, tailor/garment, construction, blacksmith, carpentry, painting, welding
- (       ) Others, please specify \_\_\_\_\_

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### PERSONAL INFORMATION

|                |                   |
|----------------|-------------------|
| Age:           | 22                |
| Gender:        | Female            |
| Date of Birth: | September 3, 2000 |
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| Citizenship:   | Filipino          |
| Religion:      | Iglesia Ni Cristo |

### EDUCATION

|                |                                                                                                                                         |
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| 2018-2019      | Hyrons College Philippines Inc.<br>Sto. Niño, Tukuran, Zamboanga del Sur                                                                |
| 2016-2017      | Potenciano Solon Bandolo Memorial National High School<br>Tagulo, Tukuran, Zamboanga del Sur                                            |
| 2012-2013      | M.R Dablo Memorial Elementary School<br>Tagulo, Tukuran, Zamboanga del Sur                                                              |

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| Gender:        | Female         |
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| Religion:      | Jehovah's Witnesses |

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| 2016-2017      | Milagrosa National High School<br>Milagrosa, Alicia, Zamboanga Sibugay                                                                  |
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PERSONAL INFORMATION

|                |    |                   |
|----------------|----|-------------------|
| Age:           | 22 | Female            |
| Gender:        |    | November 13, 2000 |
| Date of Birth: |    | Single            |
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| Citizenship:   |    | Roman Catholic    |
| Religion:      |    |                   |

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|                |                                                                                                                                         |
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| 2018-2019      | MSU – Maigo School of Arts and Trades<br>Maigo, Lanao del Norte                                                                         |
| 2016-2017      | Geronima Cabrera National High School<br>Riverside, Kolambugan, Lanao del Norte                                                         |
| 2012-2013      | Manga Elementary School<br>Manga, Kolambugan, Lanao del Norte                                                                           |

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### PERSONAL INFORMATION

|                |                |
|----------------|----------------|
| Age:           | 21             |
| Gender:        | Female         |
| Date of Birth: | March 20, 2001 |
| Civil Status:  | Single         |
| Citizenship:   | Filipino       |
| Religion:      | IFI            |

### EDUCATION

|                |                                                                                                                                         |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 2022 - present | Bachelor of Science in Business Administration Major in<br>Financial Management<br>Misamis University<br>H.T. Feliciano St. Ozamiz City |
| 2018-2019      | Xavier Academy<br>Poblacion, Initao, Misamis Oriental                                                                                   |
| 2016-2017      | Xavier Academy<br>Poblacion, Initao, Misamis Oriental                                                                                   |
| 2012-2013      | Initao Central School<br>Poblacion, Initao, Misamis Oriental                                                                            |

# Caramba

by Misamis University

## General metrics

|               |              |            |                      |                    |
|---------------|--------------|------------|----------------------|--------------------|
| <b>70,476</b> | <b>9,233</b> | <b>785</b> | <b>36 min 55 sec</b> | <b>1 hr 11 min</b> |
| characters    | words        | sentences  | reading time         | speaking time      |

## Score

**98**

This text scores better than 98% of all texts checked by Grammarly

## Writing Issues

|             |           |           |
|-------------|-----------|-----------|
| <b>80</b>   | <b>56</b> | <b>24</b> |
| Issues left | Critical  | Advanced  |

## Plagiarism

This text hasn't been checked for plagiarism