

2007

Socio-Economic Situation *of* Naga City



Ateneo Social Science
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PHILSSA
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INTRODUCTION

Background and Rationale

From a third class city characterized by sluggish local economy, Naga in more than a decade has turned into a busy metropolis, a leading growth area in Bicolandia. The years saw the creation of the 27-hectare Central Business District (CBD) II, a new commercial district or the Roxas-Panganiban Growth Triangle or the Naga's transport exchange which hosts 41 commercial spaces, a satellite market, two-privately owned integrated jeepney terminals servicing two-thirds of all inter-municipality PUJs, and an integrated bus terminal which caters to passengers traveling to and from Naga to Manila, the Visayas and other Bicol towns or provinces; the creation of a business corridor outside kilometer-long eyesore-the swampy Philippine National Railways property along the railtracks and Panganiban drive; the establishment of five (5) privately-owned satellite/district markets in strategic areas within the city; and construction of a new diversion highway, the Almeda Highway, paving the way for the development of an approximately 90 hectares first-class commercial and residential district of the city.

The years also witnessed the proliferation of major fast food chains, the entry of two big modern shopping complex (the Robertson Mall and the LCC Central Mall), a lifestyle center (Avenue square), increasing financial institutions, improvement of telecommunication facilities, mushrooming of internet cafes, computer shops, cable-TV operators in and around the city, the construction of the Metro Naga Sports Complex with an olympic sized pool, a 400-meter rubberized track oval, a 15,000 seater grandstand, basketball courts, a volleyball court and an air-conditioned conference room, the Naga City Youth Center with a playground, a gym, a swimming pool, a skating rink, slides, see-saws, chinning bar, mini-park, a horizontal ladder and a convention area, a 21 multi-purpose courts located in various barangays and the Caceres Sports Arena with 2,000 seater cockfighting arena, and gymnasias in schools and universities.

Outstanding are the expansion of the educational institutions, in numbers, physical infrastructures and course offering, the realization of Bicol Science and Technology Centrum which features a computer gallery, a mini-science library and Sci-Art Cubbyhole for toddlers and pre-schoolers, and mobile library.

Efforts to share the benefits of development to the local communities especially the urban poor are also gaining ground as more Non-government Organizations (NGOs) and Peoples' Organization (POs) work together for their own development.

Although the Naga City government has demonstrated some degree of success in local governance, the rapid growth it is experiencing seems to have little perceivable impacts in terms of equity. For some reasons, the observed growth has not trickled down to the poorer sector of the population in the form of creation of more jobs, provision of more economic opportunities, or a more equal distribution of income.

Updated socio-economic assessment of the realities at the ground is, therefore, necessary not only for validation purposes but also for the crafting of a development plan that is responsive to the needs of the communities, and monitoring of the city's progress towards the achievement of the Millennium Development Goal, particularly Goal 7 Target 11. Hence, this study.

Objectives of the Study

Generally, this study aimed to provide an updated profile of Naga City. This profile covers socio-demographic characteristics of the respondents, assessment of the poverty situation using self-rated poverty techniques, migration pattern, housing, peoples' participation in local governance, expenditure pattern, violence against women and children, access to credit, population management, community problems and aspirations in life. This study also attempted to measure Naga City's progress towards the attainment of goal 7 of target 11 of the Millennium Development Goals (MDG).

Methodology

Research Design

The study employed descriptive research design in describing the nature of the situation as it exists at the time of the study. It made use of the survey descriptive research design form using personal interviews with the aid of interview schedule as technique for gathering information.

A sample size of 400 was obtained from the total number of voting-age population, generating 80 spots with each spot representing five (5) sample respondents. This sample size of 400 corresponded to a +/- margin error of 4.89% at 95% confidence interval.

A two-stage probability sampling was employed. The first stage involved allocating the 400 samples or the 80 spots proportionately to the 27 barangays of Naga City, leading to the identification of the sample barangays. The second and final stage was the identification of the household respondent using systematic random sampling.

The target respondents for this were the household heads (HH) heads or their spouses. In the absence of both, an adult who was knowledgeable on the affairs and conditions of the HH was interviewed.

The Interview Schedule

The interview schedule was divided into 16 blocks: the pertinent socio-demographic and cultural characteristics; the estimated household income/livelihood source; household expenditure and savings pattern; access to credit; poverty and hunger situation; access to water; access to sanitation; security of tenure; durability of housing; sufficiency of living space; environmental management; access to other basic services; population control; abused women and children; organizational participation; connectivity; and community problems and aspirations.

Encoding, Coding and Data Processing

All responses from the interview schedule, pre-coded and non-coded responses were encoded using EPI-INFO Statistical and Data Base Program. Encoded data were printed and edited to ensure accuracy of encoded data. To avoid varying interpretation of multiple responses from open-ended questions by a number of encoded, coding of responses were done prior to data processing. Generation of pre-specified data requirements was facilitated using the Statistical Package for the Social Sciences (SPSS) software.

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RESULTS AND DISCUSSIONS

I. SOCIO-ECONOMIC AND DEMOGRAPHIC INDICATORS

1. Profile of the Respondents and Household Members

Socio-Demographic and Cultural Characteristics of the Respondents

Table 1 presents the socio-demographic characteristics of the respondents in terms of locale, sex, age, educational attainment, marital status, work status, socioeconomic status, household size and primary source of household income.

Expectedly, majority of the respondents (98%) reside in urban areas. The rest of the respondents (2%) are in rural areas. Females comprise 74% of the total respondents while males 26%. Age was grouped into six specific categories with a 10 year-interval, except for the first and last category. The proportion of respondents in Naga rises from the 18-24 category, peaks at the 25-34 category, and continuously declines after the 45-54 category. The mean age is 42.

Education is grouped into three ordinal categories. Level of educational attainment assumes an upward trend.

Only 39% of the respondents are household heads, the rest, the majority (61%) are either the spouse or an adult knowledgeable child of the household.

Nearly three-fourths of the respondents in Naga are married (70%). The remaining respondents are single (13%), widowed (8%), living-in (5%), or separated (4%). Married persons are over-represented among the respondents due to the preponderance of young and middle-aged adults.

Instead of the traditional dichotomy, working and non-working, the variable work status is measured with four categories which is actually an elaboration of the dichotomy. The working status differentiates between those workers who are working and not looking for additional work, and those who are working and still looking for additional work. Non-working status distinguishes between those who are unemployed (i.e. economically inactive at present, including retired persons) and not looking for work, and those who are not working but looking for work. Noteworthy in this study is the treatment of homemakers as working individuals.

Almost two-thirds of the respondents (63%) are working and not looking for additional work. Close to a third (27%) are working and still looking for additional work. Seven percent (7%) are not working and not looking for work and three percent (3%) are not working but looking for work. Nine out of ten are employed at the private sector while the rest are employed at any government institutions (9%) or self-employed (1%).

Table 1. Selected Socio-Demographic and Cultural Characteristics of Respondents, Naga City, 2007.	
Socio-Demographic Characteristics	Percent
Locale	
Urban	98
Rural	2
Sex	
Male	26
Female	74
Age	
18-24	12
25-34	24
35-44	22
45-54	22
55-64	12
65 & over	8
Mean	42
Std. Deviation	14
Educational Attainment	
None/Elementary	23
High School	30
Voc/College/Post	47
Household Head	
Yes	39
No	61
Marital Status	
Single	13
Married	70
Living-in	5
Separated	4
Widowed	8
Work Status	
Not working, not looking for work	7
Not working but looking for work	3
Working, not looking for additional work	63
Working, still looking for additional work	27
Sector Employed	
Government	9
Private	90
Self-employed	1
Socioeconomic Status	
AB	1
C	14
D	72
E	12
Household Size	
1-3 members	25
4-6 members	48
7-9 members	22
10 members & over	5
Mean	5.3
Std. Deviation	2.6
Primary Source of HH Income	
Wages/salaries, agriculture	5
Wages/salaries, non-agriculture	49
Entrepreneurial, agriculture	7
Entrepreneurial, non-agriculture	28
Other sources of income	11

Socio-economic status is proxied by housing characteristics. Individuals are classified into the upper class (AB), the middle class (C), the poorer class (D), and the poorest class (E). This classification is based on the construction materials of the house, the quality of construction, the type of neighborhood, and the quality of indoor furnishings, among others. A substantial majority of the respondents in Naga come from the poor socio-economic status. Nearly three-fourths (72%) belong to class D and a tenth (12%) to class E. The remaining respondents fall under class C (14%) and class AB (1%).

Geographically, class AB are found in Barangay Concepcion Grande, Liboton and Tinago, and Class E in Calauag, Concepcion Pequeña, Balatas, Cararayan, and Carolina.

Household size is grouped into four categories with regular intervals except for the last category. In Naga, close to half of the households include 4 to 6 members. The mean household size is 5.3 members.

The primary source of household income is categorized using the National Statistics Office's (NSO) scheme in terms of: (1) salaries and wages from employment in agricultural and non-agricultural industries, (2) entrepreneurial or family-operated activities in agricultural and non-agricultural enterprises, and (3) other sources of income in the form of net share of crops, livestock and poultry, cash receipts from foreign or domestic source, rental from non-agricultural land, buildings and spaces, interest from bank deposits and loans, pension and social security benefits, and dividends from investment, among others (NSO 1997).

In Naga, close to 49% of the households depend on wages and salaries from non-agricultural activities. A little over a fourth (28%) source their income from non-agricultural entrepreneurial activities, 7% from agricultural entrepreneurial activities and 5% from wages and salaries from agricultural activities. It is important to note that some 11% rely on remittances, pension, retirement and sale of lot.

Nine out of ten respondents (93%) in Naga describe themselves as Bicolanos. The rest claim that they belong to other ethno-linguistic groups such as Tagalog (3%), Cebuano (1%), Ilocano (0.8%), Kapampangan (0.8%), Muslim (0.5%) and Igorot (0.3%).

Roman Catholicism is undoubtedly the predominant religion in the city. Nine out of ten respondents maintain that they are Roman Catholics.

Socio-Demographic Characteristics of Household Members

Household members assume an equal distribution by sex (Table 2). Almost all (98%) are physically fit. Only 2% are reported to have physical defects. Expectedly, households have very young population. Forty-two percent (42%) belong to 0-17 years. Average age is 26 years. Educational attainment is low and assumes a downward trend. This pattern is influenced largely by the age of the household members. Fifty-nine percent (59%) of the households are single. The rest are married (34%), widowed (3%), living-in (2%), and separated (2%).

Table 1. Selected Socio-Demographic Characteristics of Household Members, Naga City, 2007.	
Socio-Demographic Characteristics	Percent
Sex	
Male	50
Female	50
Physically able	
Yes	98
No	2
Age	
0-17	42
18-24	14
25-34	15
35-44	10
45-54	9
55-64	6
65 & over	4
Ave.	26
Std. Deviation	
Educational Attainment	
None/Elementary	42
High School	30
Voc/College/Post	28
Schooling	
Yes	32
No	68
Marital Status	
Single	59
Married	34
Living-in	2
Separated	2
Widowed	3
Work Status	
Not working, not looking for work	5
Not working but looking for work	4
Working, not looking for additional work	33
Working, still looking for additional work	12
Student	32
Not Applicable	14
Source of Income	
Wages/salaries, agriculture	2
Wages/salaries, non-agriculture	66
Entrepreneurial, agriculture	4
Entrepreneurial, non-agriculture	27
Other source of income	0.5

Among those who belong to the economically productive age, majority (33%) are working and not looking for additional work. Underemployment is a high 12%. Only 5% are not employed and not looking for work.

Source of income of the households follows the pattern of the respondents. Majority source their income from non-agricultural activities: two-thirds (66%) from

wages and salaries, and 27% from entrepreneurial activities. Close to a third rely on agricultural undertakings: 27% from entrepreneurial activities and 2.5% from wages and salaries. A negligible percentage (0.5%) depends on remittances, sale of lot, and pension.

2. Migration

In finding the roots of the respondents, question concerning their place of origin was raised. Results showed that 43% of them are born in Naga City (Table 3). The rest come from both short and far distances: 38% from within the province of Camarines Sur and 20% from outside the Province and region. Length of stay in Naga averages at 28 years.

Information on their last place of residence showed that there had been short distance movements toward the city. Reasons for transferring to Naga include: marital fulfillment (24%), proximity to the center (hospital, market, place of work) (21%), availability of own lot (18%), provision of free housing (12%), presence of family (12%), schooling (6%), and others (2.3%).

Table 3. Migration, Naga City, 2007.	
Migration	Percent
Place of Origin	
Same barangay	43
Outside Naga, within Cam. Sur	38
Outside Cam Sur	9
Outside Bicol	11
Length of Stay in Naga	
Ave	28
Std. Deviation	16.4
Last Place of Residence	
Same barangay	26
Other barangay of Naga	25
Outside Naga, within Cam. Sur	29
Outside Cam Sur	7
Outside Bicol	13
Reasons for Migrating to Naga	
Marital	24
Proximity to center	21
Own lot	18
Free housing	12
Presence of family	12
Studies	6
Others	2

3. Income, Expenditure and Savings

Household income accounts for all the money that members of the household receive either from their economic activities (business or outside employment) or non-economic activities (gambling, pension, remittances, etc). It also accounts for the reproductive activities of women, homemaking, by asking them to impute for the value of their reproductive work. This valuation is then included in the computation of the households' monthly income.

Table 4 shows the actual and imputed monthly expenditure and income of the households. On average, for a household size of 5, actual monthly expenditure reaches P14,041 which is P3,671 less than the imputed household expenditure of P17,712. The bulk of expenditure, actual or imputed, comes from food (14%), education (12%), electricity/fuel (10%), transportation (8%) and socials (8%) (Figure 1).

In terms of income, actual average monthly income is estimated at P18,749 while imputed average monthly income is at P22,543, a difference of P3,794. Roughly, the difference is attributed to the imputed value that women placed on their reproductive (homemaking) activities.

Table 4. Income and Expenditure, Naga City, 2007.

Statistics	Monthly Expenditure		Monthly Income	
	Actual	Imputed	Actual	Imputed
Average	14,041	17,712	18,749	22,543
Median	8,270	11,269	11,471	14,675
SD	16,264	19,415	8,000	11,000

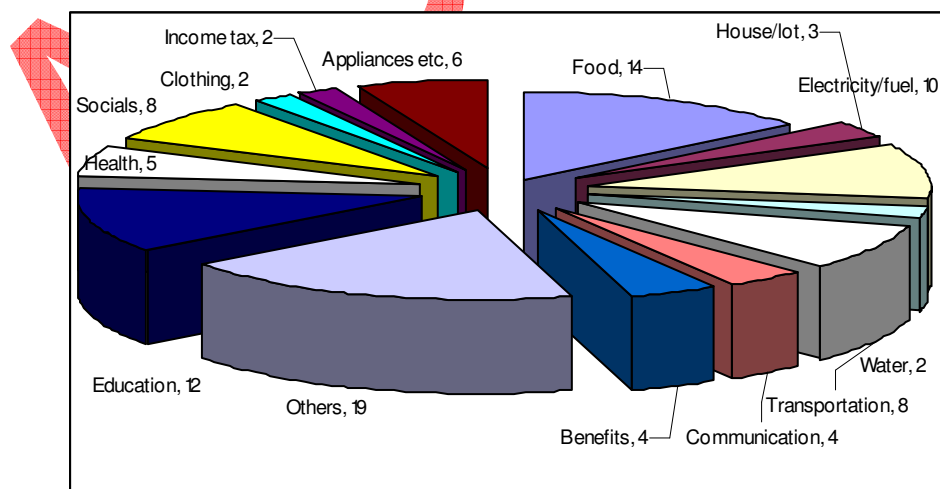


Figure 1. Expenditure Items, Naga City, 2007.

With average monthly income higher than expenditure, savings is realized. This is especially true among those who said that they have savings in the past 6 months (30%) (Table 5) which are mainly kept either in the bank (50%) or piggybank at home (34%). Average savings is P27,285.

Savings	Percent
Savings past 6 months	
With savings	30
Without savings	70
Where savings kept	
Piggy bank	34
Paluwagan	1
Cooperative	2
Bank	50
Closet	7
Wallet	5
Neighbor	2
Amount	
Average	27,285
Median	4,000
SD	108,780

For a very rough estimate of the poverty incidence in Naga, the 2003 National Statistical Coordination Board's (NSCB) monthly per capita urban poverty threshold of P1,256.40 for Bicol was used as a reference, resulting in a poverty incidence of 24%, when income from homemaking is not accounted for and 12% when homemaking is imputed. The 24% poverty incidence is 5 points higher than the NSCB's estimated poverty incidence for Naga in 2000.

To determine whether income is equitably distributed, the mean and median of the household income by income level are derived (Table 6). Data show that mean income is relatively higher than median income suggesting that there are more households in the lower income levels relative to higher income levels.

Income level by quintile shows that the lowest 20% earned a maximum income of P93,600 while the highest 20% a maximum of P313,200, reflecting a wide disparity in income distribution.

Family Income by Rank	Income Bracket	Median	Mean
Lowest 5 th	13940 - 93600	66850	62745
Second 5 th	94000 - 141000	120700	120571
Third 5 th	143000 - 213600	176100	177339
Fourth 5 th	216000 - 387200	272731	281202
Highest 5 th	388000 - 3132000	530300	711702

Table 7 also shows this disparity in income. By percentage share of income, the lowest 20% shares 5% of the total income, while the highest 20% shares more than half (52%).

Family Income by Rank	% share of 2007 Income	Cumulative % share of Household	Absolute Equality	Cumulative % share of 2007 Income
Lowest 5 th	5	20	20	5
Second 5 th	9	40	40	14
Third 5 th	13	60	60	27
Fourth 5 th	21	80	80	48
Highest 5 th	52	100	100	100

A Lorenz curve is drawn to illustrate how equitably income is distributed (Figure 2). The curve shows the relative sizes of one cumulative magnitude as against the other. The horizontal axis measures the cumulative percentage of the population and on the vertical axis, the cumulative percentage of income earned. The curve measures how much income earned belong to what income groups. The diagonal line shows perfect equality. This means at every point on that diagonal line, the percentage of income received is exactly equal to the percentage of income recipients – for example, the point halfway along the length of the diagonal represents 50% of the income being distributed to exactly 50% of the population. Graphically the more the Lorenz line curves away from the diagonal line, the greater is the degree of inequality represented. In this case, disparity is shown by the curving of the Lorenz line away from the line of equality. Mathematical computation for this disparity is shown by Gini coefficient which is shown to be 0.43 – close to countries with highly inequitable distribution (.50 to .70) (Todaro 1996).

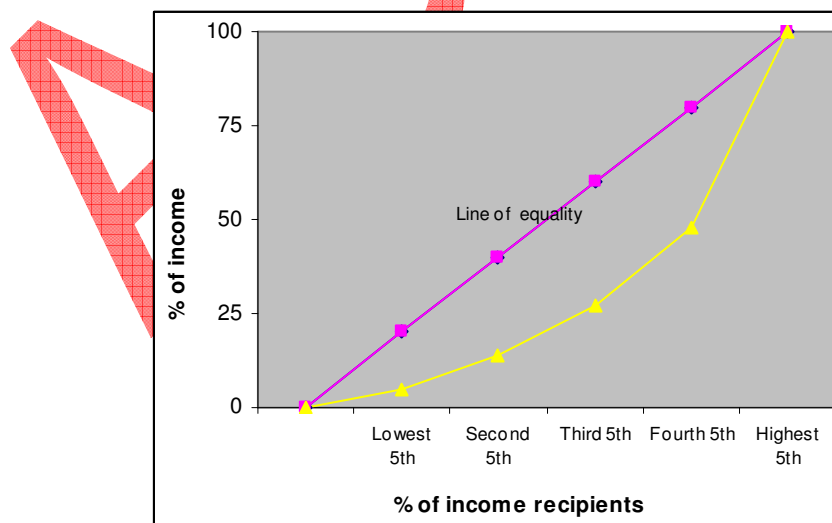


Figure 2. Lorenz Curve, Naga City, 2007.

4. Access to Credit

For the respondents, the relatives form the strongest support system, especially in times of financial crisis. Four out of ten respondents would run to their relatives for assistance (Table 8). Friends come next followed by the banks, business person, employer, the "Bombay" and microfinance institutions.

Nearly half of the respondents (48%) have outstanding loan, mostly with the business person (19%), microfinance institutions (16%), relatives (13%), bank (12%) and cooperative (10%).

While 31% borrowed money for capitalization, more than half (53%) borrowed to meet basic needs (food, clothing, schooling, shelter, and health).

Source of Credit	Percent
With Outstanding Loan?	
Yes	48
None	52
Sources of Credit	
Businessperson	19
Microfinance	16
Relatives	13
Bank	12
Cooperative	10
Friends	9
Bombay	7
SSS/GSIS	6
Employer	5
Metropeso	1
5 - 6	1
DOLE	1
Uses of Borrowed Money	
Capitalization	31
Food	17
Schooling	15
Shelter	11
Appliances/motorcycle	11
Health	10
Electricity Bill	1.4
Others (<i>fiesta, debt, abroad</i>)	3.6

5. Poverty Situation

Poverty situation in Naga is determined using the self-rated approach. This section presents the self-rated poverty incidence, means and median poverty thresholds, the experience and degree of hunger, and the quality of life in the past 5 years and in the next 3 years. All questions used in this section were adopted from the Social Weather Station (SWS).

Majority Claim Themselves as Poor

Self-rated poverty ratings show that 61% of the region's families consider themselves as poor, 26% not poor, and 13% on the line (Figure 4). Obviously, the self-rated poverty incidence is far above the 2003 official estimates of 40.5% incidence of poor families (NSCB 2004: 2007). The gap between the two measures is explained by the difference in the definition of "what is it to be poor."

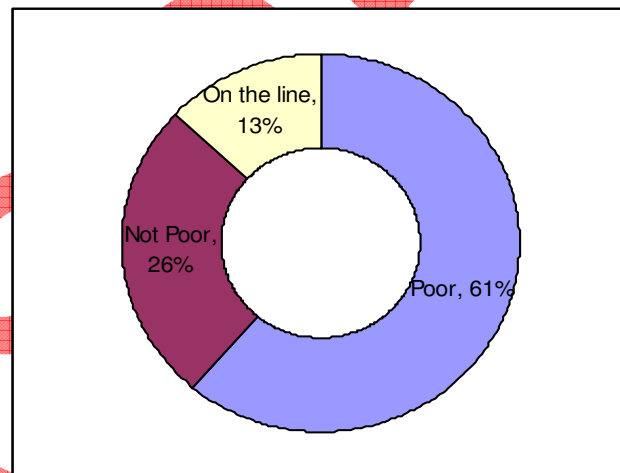


Figure 4. Self-Rated Poverty, Naga City, 2007.

While there are more females who rate themselves as poor (62%), the percentage do not significantly differ from that of the males (58%) (Table 9). The high incidence of poverty is evident among the widowed (76%), and those dependent on wages and salaries from the agricultural sectors (84%). The level of poverty decreases with educational attainment, that is, the higher is the educational attainment, the lower is the incidence of poverty.

Table 9. Self-Rated Poverty by Background Characteristics, Naga City, 2007.

Background Characteristics	Poor	On the line	Not Poor
Sex			
Male	58	15	27
Female	62	12	26
Marital Status			
Single	48	11	41
Married	61	14	25
Living-in	70	5	25
Separated	60		40
Widowed	76	18	6
Education			
None/Elementary	74	10	16
High School	72	9	19
College/Voc/Post	47	18	35
Source of Income			
Wages/salaries - agriculture	84	5	11
Wages/salaries - non-agriculture	61	12	27
Entrepreneurial - agriculture	57	18	25
Entrepreneurial - non-agriculture	58	13	29
Other sources of income	56	22	22

In order for Nagueño families not to be called poor anymore, they would need a monthly average of P19,887.50 for home expenses (Table 10). Median poverty threshold is at P15,000.

Table 10. Mean and Median Poverty Thresholds by Marital Status and Sources of Income, Naga City, 2007.

City/Marital Status/Source of Income	Mean	N	Median	Std. Deviation
Naga City	19,887.50	400	15,000	21,331
Marital Status				
Singles	27,028	54	15,000	32,499
Married	19,212	278	15,000	18,969
Living-in	11,050	20	9,500	10,865
Separated	18,433	15	10,000	25,272
Widowed	19,909	33	15,000	17,899
Source of Income				
Wages/salaries - agriculture	7,026	19	6,000	3,293
Wages/salaries - non-agriculture	19,668	197	15,000	21,136
Entrepreneurial - agriculture	16,500	28	12,000	14,248
Entrepreneurial - non-agriculture	23,718	110	15,000	24,872
Other sources of income	19,043	46	15,000	18,726

By civil status, the singles posts as the group with the highest monthly need of P27,028 for their home expenses, followed by those who are widowed, P19,909.00, married P19,212.00, separated P18,433 and living-in P11,050. The highest amount declared by the singles is reflective of the heavier financial pressure that singles experience compared to married couples.

Hunger Proportion is at a Double-Digit

For Naga, hunger proportion is at a double-digit. When asked whether their family had at least once experienced hunger and had nothing to eat in the last three (3) months, 16% said yes (Table 11). This figure does not differ much from the February 2007 national proportion of 19% of households reporting hunger (SWS 2007).

Data further shows that hunger is prevalent among classes E (27%) and D (18%), those who are living-in (40%) and got separated from their spouse (33%), belonging to large household size (30%), and those employed in the agricultural sector (21%).

Table 11. Experience of Hunger by Background Characteristics, Naga City, 2007.

Background Characteristics	Yes	No
Naga City	16	84
Marital Status		
Single	13	87
Married	14	86
Living-in	40	60
Separated	33	67
Widowed	18	82
Socio-Economic Status		
AB		100
C		100
D	18	82
E	27	73
Household size		
1-3 members	18	82
4-6 members	17	83
7-9 members	12	88
10 members & over	30	70
Source of Income		
Wages/salaries – agriculture	21	79
Wages/salaries - non-agriculture	18	82
Entrepreneurial – agriculture	18	82
Entrepreneurial - non-agriculture	13	87
Other sources of income	17	83

In terms of frequency of hunger, majority (23%) of those who said that they experienced hunger and had nothing to eat has it only once or a few times (Table 12). While hunger is moderate, the double-digit is alarming. Severe hunger (often + always) is at 2%, lower than the national rate of 4% by the SWS.

Frequency	Percent
Only once	12
A few time	2
Often	1
Always	1
NA	84

More Gainers, More Optimists

When asked to compare their quality of life now to that of five (5) years ago, there are more who said that it is better now (gainers, 35%), same as before (32.5%) and worse now (losers, 32.5%) (Table 13). By sex, females exhibit to be the gainers (10.5%) and males the losers (-21%). Quality of life for upper and middle classes appears to be far better than the lower (class D) and lowest classes (Class E). The latter having the largest percentage of losers, resulting in a loss of 13%.

Question: Comparing your quality of life now to how it was 5 years ago, would you say that your quality of life now is ...				
Naga/Sex/Socio-economic class	Better now	Same as before	Become worse	Net Gain
Naga	35	32	32	3
Male	26	29	46	-21
Female	38	34	28	10.5
AB	60	40		
C	41	36	22	11
D	34	33	33	1
E	32	23	45	-13

Similar to the gaining vs. losing question, the survey also asked whether the respondents foresaw a gain or loss in their quality of life over the next three (3) years. Two out of three respondents (64%) expect quality of life to improve (Table 14). About 24% do not foresee any change in their status while 6% are pessimistic about the coming year.

Optimism regarding quality of life dominates among female as indicated by the greater number of female optimists (65%) than male optimists (59%), and class AB (80%) than classes C (69%) than D and E (each had 62%).

Table 14. Quality of Life in the Next 3 Years, Naga City, 2007					
Question: In your opinion, what will be the quality of life in the next 3 years? Will it...					
Naga/Sex/Socio-economic class	Become better	Be the same	Become worse	DK/Refused to answer	Net Gain
Naga	64	24	6	6	58
Male	59	20	12	9	47
Female	65	25	4	6	61
AB	80	20			80
C	69	24	2	5	67
D	62	23	7	7	55
E	62	23	6	8	56

6. Access to Water and Sanitation

Access to water is determined by the source of drinking water and ownership status. Expectedly, most of the respondents have good access to safe drinking water: seven out of ten of the respondents (73%) source their drinking water from the treated water of Metro Naga Water District, and 0.6% from a treated deepwell with pipe that connects it to the dwelling (Table 15). A larger number (22.2%) obtain their water from untreated deepwell (closed and open).

Table 15. Source of Drinking Water, Naga City, 2007.	
Source	Percent
Metro Naga Water District	73
Deepwell (piped to dwelling)	.6
Deepwell (water pump)	20
Open well	2
Buy mineral water	2
Purchased from tanker	3

In terms of ownership, only 70% of those who source their drinking water from MNWD have their own connection, while the rest shares it with other families (Table 16).

Source	Ownership	
	Yes	No
Metro Naga Water District	70	30
Deepwell (water pump)	46	54
Open well	20	80
Deepwell (piped to dwelling)	100	0

While 68% have underground water connection, the rest are either located close to the drainage/canal (12%), or above the ground (11%), or alongside the road (7%) (Table 17). Using the UN-habitat and global observatory standard in determining sufficiency of water, 98% of the respondents are found to have sufficiently consumed at least 20 liters of water a day. Only two percent (2%) has insufficient supply.

Three indicators were used to determine the quality of water: clearness, smell and taste. Of the total respondents, 95% report that their water is clear, 85% say that their water do not have strange smell and 79% no strange taste.

Water Connection/Sufficiency and Quality of Water	Percent
Water Connection	
Close to Drainage/Canal	12
Underground	68
Above ground/open	11
Alongside road	7
Sufficiency of water	
at least 20 liters/day/person	98
> 20 liters/day/person	2
Clearness of Water	
Clear	95
Not clear	5
Smell of Water	
With smell	15
Without smell	85
Taste of Water	
With strange taste	21
No strange taste	79

Access to sanitation is defined by the presence or absence of toilets and septic tanks. Data shows that 88% of the respondents have toilets which are either the flush-type water sealed (17%) or simply water sealed (82%) (Table 18). The remaining 12% which have no toilets of their own uses their neighbors' toilets (98%) or the open fields (2%).

Of the 97% who have own septic tanks, 68% admit not having cleaned it yet.

Table 18. Presence of Sanitary Toilet and Septic Tank, Naga City, 2007.	
Toilet/Septic tanks	Percent
Presence of toilets	
With	88
Without	12
If without toilets	
Neighbors' toilets	98
Open field	2
Type of toilets	
Flush	17
Water sealed	82
Open pit	1
Presence of Septic tanks	
With septic tanks	97
Without septic tanks	3
Where waste flow?	
Canal	23
Hole	46
River	31
Frequency of cleaning	
Have not been cleaned since	68
After 5 years	3
Once a year	0.6
Once in 5 years	6
When full	7
Twice a year	0.8

7. Security of Tenure

Security of tenure is indicated by one's ownership of house or lot and the experience of demolition. Results show that majority of the respondents have no security of tenure in terms of lot: four out of ten (42%) are just squatting with the consent of the owner, 3% without owners' consent, 12% renting, 9% paying the lot on installment basis and 16% profess to be owning the lot but have no proof of payment (Table 19). Only a fifth (20%) of the respondents fully own the lot they are presently occupying.

Similarly, in the area of housing, majority of the respondents (63%) have no security of tenure. Of this 63%, 39% claim that they own the house they are presently occupying but have no proof of full payment, 12% are squatting with owner's consent, 7% renting, 4% paying, and 0.3% squatting without the consent of the owner. Only a little over a third (37%) fully own the house that they are occupying.

Status	Lot	House
Owner with proof of payment	20	37
Owner without proof of payment	16	39
Installment payment	9	4
Renting	12	7
Squatting with owner's consent	42	12
Squatting without owner's consent	3	0.3

Asked if they had experienced demolition in the past, only 8% give an affirmative response (Table 20). The reasons for demolition include: the property being sold by the owner, establishment of a commercial center, the property was needed by the owner, expansion of PNR and execution of a court order.

Question: In the past 10 years, have you experienced being demolished in your previous places of residence?	
Yes	8
No	92
Question: What were the reasons for demolition?	
Sold by the owner	32
Put up commercial centers	23
Needed by the owner	19
Expansion of PNR	13
With court order	6
Martial law	3
Construct a bridge	3

This figure rose to 18% when asked for a possibility of being demolished in the future (Table 21). The respondents believe that the prime movers for such demolition would be the owners of the lot and the government, and the possible reasons would be sale of the property by the owner (63%) or the failure of the occupants to pay (12%).

Table 21. Possibility of Demolition, Naga City, 2007.	
Question: Do you foresee any possibility of being demolished in the near future?	
Yes	18
No	82
Question: Who will have you demolished?	
Owner	64
Government	32
Relatives	3
Relatives of the owner	1
Question: What would be some possible reasons for demolishing you?	
Owner will use lot	63
Failure to pay	12
Government will use lot	5
Change in politics	4
Privatization of PNR	3
Road widening	3

8. Durability of Housing

Durability of housing is reflected in the kind of construction materials used by the respondents for their roof and walls. Roofing of most of the respondents are quite strong being made of galvanized iron/aluminum (72%), mix of tile/concrete/wood (8%) and concrete (4%) (Table 22). Only a few (14%) use light materials, bamboo/sawali/nipa (12%) and makeshift (2%). As to the walls, a large number (70%) use strong material – mix of tile/concrete/wood (37%) or purely concrete (33%). Nearly a third of them use galvanized iron (2%), bamboo/sawali/nipa, wood/plywood and makeshift (7%)

Table 22. Construction Materials Used, Naga City, 2007.		
Construction Materials	Roofs	Walls
Galvanized Iron/Aluminum	72	2
Bamboo/Sawali/Nipa	12	7
Mixed tile/concrete/wood	8	37
Concrete	4	33
Wood/plywood		11
Makeshift	2	7

While 84% of them claim that their houses are built in safe places, 16% reveal otherwise (Table 23). For the latter, being situated close to the river, or in a crowded place which makes it prone to fire, alongside the road, within the vicinity of garbage area and in lowly farm area prone to flooding put their lives at great risk.

Asked if their houses need major repair, 58% said yes. This expressed need for major repair could be attributed to the destruction brought about by typhoon Reming.

Table 23. House Location and Condition, Naga City, 2007.

Location/Condition	Percent
Located in safe places?	
Yes	84
No	16
Location of houses	
Close to river	36
Crowded	18
Alongside the road	13
Garbage area	10
Lowly farm area	8
Needs major repair?	
Yes	58
No	42

9. Environmental Management

The concern on environmental management focused only on the manner of garbage disposal, observance of the waste management regulation, presence, type and regularity of cleaning of drainage.

In Naga City, 68% of the respondents claim that their garbage are collected by trucks which are then disposed in Barangay Balatas (Table 24). Some 23%, however, continue to burn their garbage – a practice which is environmentally unsound as it causes air pollution, bad smell and destruction of the ozone layer. A few would dispose them in any vacant lot. It is important to note that 5% of them practices compost.

As to the waste management regulation – segregation and non-burning – that they follow, a large percentage (66%) practices segregation and 9% burning. It is, however, to be noted that the 24% who admit not following any of the above sound practices is alarming.

Practices/Regulation	Percent
Manner of Garbage Disposal	
Collected by truck	68
Collected by cart	0.5
Burn	23
Compost	5
Dispose in a vacant lot	4
Waste management regulation	
Segregation	66
Non-burning	9
None of the above	24

In terms of drainage system, of the total respondents interviewed, 70% claim to have drainage canals which are either open (49%) or covered (51%) (Table 25). A little less than a third live in places with no drainage canal.

Complaint on flooding has been raised by a little over a fourth of the respondent. Most of them are residents of Calauag, Concepcion Pequeña, Mabolo, Triangulo, Igualdad Interior, Sabang, Abella, Santa Cruz, Tabuco, Dayangdang, Liboton and Balatas.

Reasons	Percent
Presence of Drainage	
With drainage	70
Without drainage	30
Kinds of Drainage	
Open canal	49
Covered canal	51
Place being flooded?	
Yes	28
No	72
Reasons of flooding	
Lowlying area	24
Absence or insufficient drainage	26
Narrow /shallow drainage	6
Garbage	25
No outlet	4
Close to river/creek	15

10. Access to Other Basic Services

Three basic services are tackled in this section: kinds of fuel used, health and peace and order situation.

Cooking Fuel

For a city like Naga, it is surprising that a large majority (62%) still rely heavily on the use of biomass energy for cooking: charcoal (42%), firewood (20%) (Table 26). Sawdust (0.2%) and rice hull (0.2). Only a little over a third of the respondents use liquefied petroleum gas (LPG), 2% gas and 0.4% electricity. The use of the natural gas could be interpreted more as Nagueños' response to rising cost of LPG rather than its ill-effects on the health of the users. Rice hull, sawdust and electricity are the least popular. The latter being very costly.

The convenience of using LPG for cooking partly explains for its wide use regardless of economic class, although at different degree. For classes AB and C, LPG is the main fuel for cooking while charcoal appears to be its alternative. For class D, charcoal is the most popular while it is charcoal and firewood for class E.

Table 26. Kinds of Fuel for Cooking, Naga City, 2007.

Fuel for Cooking	User	AB	C	D	E
LPG	36	100	93	45	4
Electricity	0.4	0	0	1	0
Gas	2	0	3	2	0
Firewood	20	0	7	26	55
Charcoal	42	20	40	58	59
Sawdust	0.2	0	0	100	0
Rice hull	0.2	0	0	100	0

Health Services

Almost all of the respondents claim having access to the city's health services as indicated by the proximity of a health center (Table 27). Eight out of ten of the respondents have availed of the health services for the past two years.

Majority, however, claim that health facilities and supply of medicines are not sufficient to cater to the needs of the public. Only 68% are visited by a barangay health worker (BHW). Awareness of existing health program is high with 63% claiming knowledge of it.

Health Services	Yes	No/None	DK
Presence of Nearby Health Center	99	0.3	0.5
Have you availed of health services for the past 2 years?	76	24	
Were the medicines sufficient?	30	54	16
Were the equipment/facilities sufficient?	28	54	18
Have you been visited by a BHW?	68	32	
Know of any program by the local government?	63	37	

Among the many health problems identified, the 5 most frequently mentioned are: flu, colds, cough, headache, asthma and hypertension (Table 28).

Health Problems	Percent
Flu	28
Colds	24
Cough	17
Headache	5
Asthma	4
Hypertension	4

Access to Education and Market

Access to educational institution and market is high. A substantial percentage of respondents report having a public elementary (98%) and high schools (63%) and market (78%) operating either within or nearby barangay (Table 29).

School/Market	Yes	No
Is there a Public elementary school	98	2
Public high school	63	37
Market place	78	22

Peace and Order Situation

Using a 5-point Likert scale (very quiet, quiet, neither quiet nor noisy, noisy and very noisy), respondents were asked to rate the peace and order situation in Naga. Results show that majority (54%) believe that Naga is such a quiet place, while 6% said otherwise (Table 30). The rest, 41%, were quite neutral about it claiming that it is neither quiet nor noisy.

Classes AB and C had a positive assessment of the peace and order situation in the city while it is the opposite among classes D and E. The negative response of the latter classes is quite expected as most of them live in densely populated, where feeling of insecurity is pronounced, making ends meet a constant struggle and physical conflict a natural occurrence. These areas include Barangays Triangulo, Mabolo, Balatas, Concepcion Pequena, Penafrancia, and Sabang.

Table 30. Peace and Order Situation, Naga City, 2007.

Naga/Socio-Economic Class	Very Quiet	Quiet	Somewhat quiet, somewhat noisy	Noisy	Very noisy
Naga	6	48	41	4	2
AB		2	1		
C	32	14	14	7	
D	64	70	74	73	100
E	4	14	11	20	

Nagueños also have positive feedback on the security environment of the city as indicated by the net positive agreement of 51.5% (Figure 5). The undecided response, however, is at 32%.

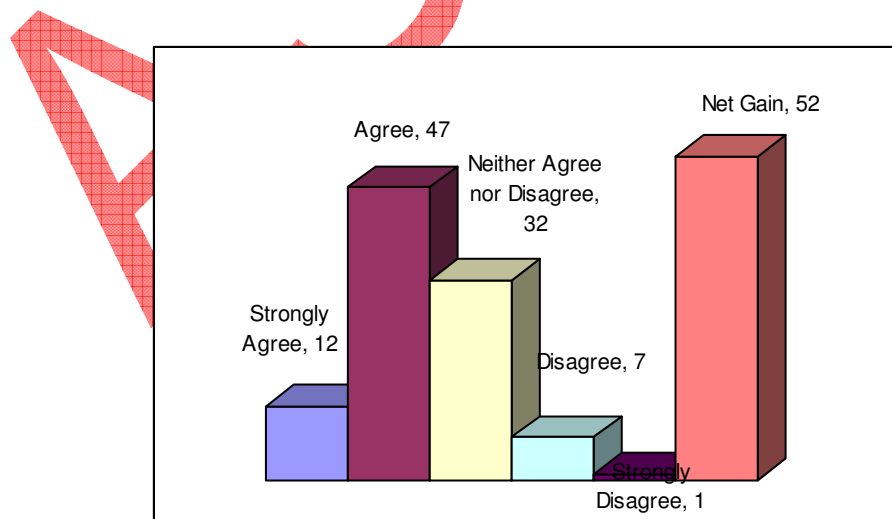


Figure 5. Agreement on Security Environment, Naga City, 2007.

Asked if there occurred a conflict in their areas for the last 6 months, only a fourth said yes (Table 31). The most frequently mentioned conflicts are: physical assault (48%), heated discussion (18%), theft (16%), gossiping (9%) and murder (8%).

Nature of Conflicts	Percent
Occurrence of conflict	
Yes	25
None	73
Do not know	2
Kinds of conflict	
Physical assault	48
Theft	16
Heated discussion	18
Gossip	9
Murder	8
Others	5

11. Organizational Participation and Local Governance

This block focuses on Nagueños' participation in local governance, as indicated by their membership and roles in community organizations. The latter were viewed from the perspective of gender and selected socio-demographic characteristics.

Membership in Organizations

In Naga, 30% of the respondents are involved in at least one organization in the community (Table 32). Men's and women's participation rate in community organizations does not significantly differ.

Participation rate is low among those in the age bracket 25-34 (16%) and the living-in (10%). The former could be attributed to the serious preoccupation with their job and building families and the latter to the stigma of an illegitimate marital status that leads to broken families.

Background Characteristics	Are you a member of any organization in your community?	
	Yes	No
Member of any organization?	30	70
Sex		
Male	32	68
Female	30	70
Age		
18-24	21	79
25-34	16	84
35-44	26	74
45-54	43	57
55-64	38	62
65 & over	53	47
Working Status		
Not working, not looking for additional work	18	82
Not working, but looking for additional work	27	73
Working, not looking for additional work	30	70
Working, still looking for additional work	36	64
Civil Status		
Single	18	82
Married	32	68
Living-in	10	90
Separated	33	67
Widowed	46	54
Education		
None/Elementary	27	73
High School	40	59
Voc/College/Post	26	74
Economic Class		
AB	20	80
C	34	66
D	30	70
E	31	69

The higher participation rates among the high schoolers could partly be explained by the teen's individuation process in which he/she strives to define his/her own identity by slowly detaching him/herself from the influence of the parents and find solace and comfort in the company of peers. Among the socio-economic classes, higher participation rate is found among classes C, D, and E which could be related to the inherent need among them to build up their social capital for survival purposes.

Types of Organizations

The organizations which Nagueños are members of are classified into: 1) women's group; 2) civic group; 3) religious group; 4) private groups; 5) family; and 6) civic-private (Table 33). Women's group include lakas kababaihan and Ladies in green. Civic groups refer to Bantay kataid (Bankat), Senior Citizen, Rural Improvement Club, Lingkod Barangay, Barangay Peoples' Organization, Sanggawadan, Barangay Tanod, Mr and Mrs Club, QUEEN, SK Kagawad, Barangay Council for the Protection of Children, and Philippine Coastguard Auxiliary. Religious group includes Barangay Pastoral Council, Couples for Christ, Handmaids of the Lord, Legion of Mary, Medalla Milagrosa, Tertiar, Parish Renewal Experience, Charismatic, Knights of Columbus, Cursillo, Holy Name Society, Catholic Brotherhood, Latter Day Saints Charity, Knights of the Altar, and Divine Mercy. Civic-private groups include Wings/Motortrade Riders, Urban Poor Association, Driver's Association, Looban Volleyball Team, Kabalikat, Joggers' club and fraternity. Family group refers to the solo parent. Private organizations are the homeowners association and maogmang lugar. Others include the cooperative and Hog Federation/Farmer's Organization.

Organization	Percent
Women's group	29
Civic	27
Religious	17
Private	11
Family	7
Civic-private	7
Others	2

Overall, majority of the respondents belong to women's (29%) and civic groups (27%) (Table 34). The relatively larger percentage of membership in women's organizations could be influenced by the relatively larger number of female respondents. But noteworthy in the data is the bigger membership of religious group reflecting Naga's religiosity.

Except for the women's group, membership in organizations is dominated by men. This is expected as men have traditionally dominated the public sphere and women the private sphere. Women's membership in the above organizations reveals women's increasing participation in community development process.

Organization	Male	Female
Women's group		58
Civic	56	32
Religious	35	19
Private	18	15
Family	12	9
Civic-private	24	4
Others	3	3

Officership in organizations appears to have a gender dimension (Table 35) The greater percentage of males with decision-making roles is indicative of men's dominance in public sphere. Officership is also directly related to educational attainment. Among those in the lower socio-economic, class C has greater access to officership than the lower classes D and E.

Background Characteristics	Are you an officer of any organization in your community?	
	Yes	No
An officer in any organization?	36	64
Sex		
Male	47	53
Female	32	68
Age		
18-24	40	60
25-34	25	75
35-44	23	77
45-54	44	56
55-64	33	67
65 & over	47	53
Education		
None/Elementary	28	72
High School	25	75
Voc/College/Post	51	49
Economic Class		
AB		100
C	50	50
D	37	63
E	13	87

12. Connectivity

Connectivity is measured in terms of access to telephones, computers, internet and cell phones (Table 36). Data show that Nagueños have greater access to cellular phones (71%) than landline (17%) being more affordable, convenient and mobile. Access to computer is low; only 18% owns computer and of those who have direct access to computer, only 36% have internet connection.

	With	Without
Landline	17	83
Cellphone (Ave. No. = 2)	71	29
Computer	18	82
Internet	36	64

13. Media

Among Nagueños, TV is the most utilized source of information (45%), followed by radio (35%), broadsheet (10%), tabloid and cellular phone (2.5 each), magazine (2%) and internet (2%) (Table 37).

Media	Percent
Media	
TV	45
Radio	35
Broadsheet	10
Tabloid	2.5
Cellular phone	2.5
Magazine	2
Internet	2

While age does not have a critical role in the utilization of TV as manifested by the insignificant differences in the percentages of users, economic class and education appear to have exerted influence (Table 38). While TV utilization shows an increasing trend as one advances in education, it's utilization follows a decreasing trend as one goes down the economic ladder. The latter is expected as access to TV is determined largely by one's capacity to acquire a unit and pay for its electrical consumption.

Utilization of cellular phones and internet is popular among the younger age brackets, the well educated and those in the higher economic status – a pattern similarly observed among TV viewers. This is expected as only those who are exposed to an urban lifestyle, have the skill and resources, can afford to have access to more sophisticated, complex, and expensive electrical gadgets.

Table 38. Source of Information by Selected Characteristics,
400 Respondents, Naga City, 2007.

Selected Characteristics	What sources of information do you use?							
	Broadsheet	Tabloid	Magazines	TV	Radio	Internet	Cell phone	Pamphlets
Age								
18-24	23	8	2	92	72	4	11	2
25-34	23	5	6	91	64	4	3	0
35-44	16	6	2	90	74	2	5	0
45-54	19	4	4	90	68	4	8	0
55 and over	19	4	2	94	65	2	2	0
Education								
None/Elementary	1	5	0	80	63	0	2	0
High School	8	1	2	87	71	1	3	0
Voc/College/Post	35	8	6	96	71	6	8	0.5
Economic Class								
AB	40	20	0	10	80	40	20	0
C	38	5	5	95	83	10	5	0
D	18	6	4	93	68	2	5	0
E	4	0	0	59	59	0	2	0

Of the radio stations, DWNX-FM is the most popular with 32% of the respondents regularly listening to it. The next 7 popular stations are the MOR (13%), DZNG-Bombo Radyo (12%), Energy FM (9%), BBS (7%), DZGE (6%), DZRH (5%), and radio GMA (2%) (Table 39).

For news report, the most frequently listened to TV station is the ABS-CBN, with nine out of ten respondents patronizing it. The low popularity of the GMA station could be attributed to poor reception.

Table 39. Popular Radio and TV Stations, Naga City, 2007.

Media	Percent
Radio Stations	
DWNX-FM	32
MOR	13
DZNG-Bombo Radyo	12
Energy FM	9
BBS	7
DZGE	6
DZRH	5
Radio GMA	2
TV Stations	
ABS-CBN	91
GMA	8
CNN	0.6
ABC-5	0.3

14. Abused Women and Children

Knowledge of Child and Women Abuse

When asked of their knowledge on child and women abuses, only about 11% and 17% gave an affirmative response, respectively (Figure 6). These low figures are indicative of the culture of silence pervading the family and the larger society. Although magnitude of responses by sex and education vary, they do not significantly differ. But among socio-economic classes, class D appears to exhibit higher level of awareness of child abuse, and class AB of women abuse (Table 40).

Physical abuse is the dominant form of abuse inflicted on both children and women (Figure 7). Next to physical child abuse is sexual (22%), emotional (16%), economic (6%) and verbal (6%). Among women, the second most frequent abuse inflicted is verbal (6%), emotional (5%), economic and sexual (each with 1%).

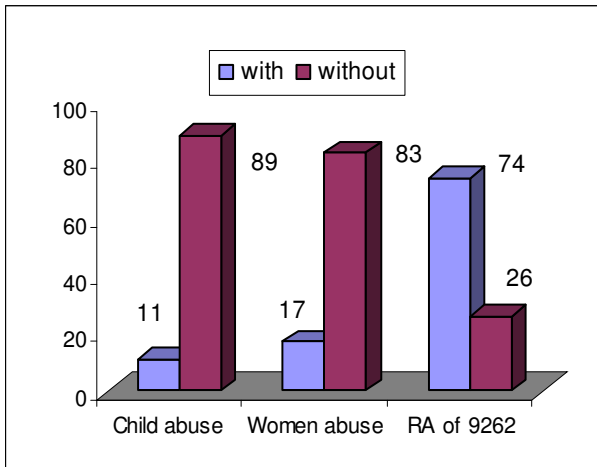


Figure 6. Knowledge of child and women abuse, Naga City, 2007.

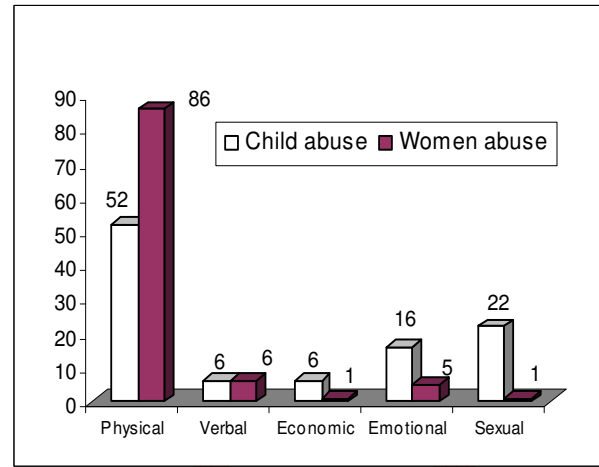


Figure 7. Types of abuse inflicted on women and children, Naga City, 2007

Table 40. Knowledge of Child Abuse, Women Abuse, and RA 9262 by Socio-economic Characteristics, Naga City, 2007.

Socio-Economic Characteristics	Child Abuse	Women Abuse	RA 9261
Sex			
Male	14	16	77
Female	10	18	73
Education			
None/elementary	8	19	64
High School	10	16	68
Voc/College/post	12	17	83
Socio-economic Class			
AB		40	100
C	9	14	90
D	13	18	72
E	2	15	68

The high positive response on the knowledge of the so-called Anti-Violence Against Women, or RA 9262 (74%), speaks highly of a well-informed citizens made possible by an effective information dissemination strategy.

15. Population Management

Awareness of Contraceptives

Nagueños exhibited a high level of awareness of contraceptive as indicated by a high positive response of 90% when asked if they were aware of contraceptives (Table 41). This level is moderately high but lower than the overall contraceptive knowledge reported by the 2003 National Demographic Survey at 99% among women of reproductive age in Bicol. The relatively low level of contraceptive awareness might be attributed to the inclusion of males in the sample. They may not be as well-informed as the females.

The level of contraceptive awareness vary by socio-economic characteristics – sex, socio-economic classes and education. As expected, females (92%) are more likely to be aware of contraceptives than males (88%). Similarly, more educated individuals tend to have more information on contraceptives than the less educated ones – college-educated (95%, high school educated (92%) and elementary educated (81%). By socio-economic class, the poorest class (E) appears to have the lowest percentage of respondents who are aware of contraceptives than the upper class AB (100%) or the middle (90%) or the upper poor (93%). This is largely explained by one's accessibility to resources, media in particular.

	Aware	Not aware
Naga	90	10
Sex		
Male	88	12
Female	92	8
Education		
None/elementary	81	19
High School	92	8
Voc/College/post	95	5
Socio-economic Class		
AB	100	
C	90	10
D	93	7
E	74	26

When asked if they approved of the use of artificial method to prevent pregnancy, a little over half of the respondents (54%) expressed approval (Table 42). By sex, approval is higher among males (62%) than females (59%), among more educated (college/post and high school, each 62%) than less educated ones (none elementary 51%), and among classes AB and E (80% and 66%, respectively).

Table 42. Approval on the Use of Artificial Methods, Naga City, 2007.

Background Characteristics	Do you approve of the use of artificial method to prevent pregnancy?	
	Yes	No
Naga	54	36
Sex		
Male	62	38
Female	59	41
Education		
None/elementary	51	49
High School	62	38
Voc/Col/Post	62	38
Socio-Econ. Status		
AB	80	20
C	54	46
D	60	40
E	66	34

As to the methods used, oral pill come out to be the most popular method (28%), followed by condoms (14%), injectables (12%), IUD (9%), Rhythm (8%), tubal ligation (10%), vasectomy (4%), self-control (4%), and standard days method (1%) (Table 43).

Table 43. Methods of Preventing Pregnancy, Naga City, 2007.

Methods	Percent
Oral Pills	28
Condoms	14
Injectables	12
IUD	9
Rhythm	11
Tubal Ligation	10
Vasectomy	4
Self-control	4
Standard Days method	1

Nagueños' religiosity greatly influence their opinion on legalization of abortion which garners a net disapproval rating of 90% (Table 44). Asked of the methods used to abort a child, majority mentioned of the traditional physical massage (20%), intake of bitter herbal concoction (18%) or of abortive synthetic drugs such as cytotec (12%) or mere intake of cola and alaxan, cortical, and others.

Table 44. Approval and methods of Abortion, 400 Respondents, Naga City, 2007	
Question: Do you approve of legalizing abortion?	
Strongly approve	1
Approve	3
Somewhat approve/disapprove	1
Disapprove	36
Strongly disapprove	58
Question: What methods of abortion do you know?	
Massage	20
Intake of bitter herbal concoction	18
Intake of abortive medicine	12
Intake of cola and medicines such as alaxan, cortical, etc.	4

16. Problems and Aspirations

Community Problems

For Nagueños, the most pressing problem confronting their community is inadequate utilities and sanitation (34%) (Table 45). People complain of: flooding which they attributed to the absence of drainage or, damaged and filthy drainage; foul smell from nearby poultry; improper or absence of waste disposal area; absence of or unstable power supply; and impure source of drinking water and low water pressure.

Lack of income and livelihood comes next with 32% of the total responses. The occurrence of this problem has been attributed to the difficulty of finding employment, low wages, rising commodity prices, and laziness of the people.

Peace and order situation (30%) is the third most mentioned problem. The lack of peace and order has been associated with drug addition, stealing, lack of police visibility, drunk bystanders, fraternities, gambling (*jueteng, tong-its*), and conflict over ownership of lot.

Lack of infrastructure and access to transportation has also been raised by some 14% of the respondents. The former refers to the lack of streetlights which renders some streets dark and prone to crime activities, lack of pathways, messy electrical wirings which could be a source of fire, and absence of erosion control measures along the river bank.

Problems	Percent
Inadequate utilities and sanitation	34
Lack of income and livelihood	32
Peace and order problem	30
Lack of infrastructure and access to transportation	14
Inadequate health services, malnutrition, large household size	6
Poor governance	5
Lack of security of tenure	4
OSY	4
Lack of unity and community	3
Agricultural problem	1

Other problems identified by the respondents include: inadequate health services, malnutrition, large household size (6%); poor governance (bribery, lack of transparency, important information from the city not well disseminated, distribution of relief is based on preferential treatment) (5%); presence of many out-of-school youth (4%); lack of security of tenure (ownership of lot and housing, house built on dangerous site) (4%); lack of unity in the community (people fond of gossiping, neighbors are impersonal, lack of community participation) (3%); and agricultural problem (1%) which includes lack of irrigation, and land conversion.

Respondents' identification of community problems appears to have a gender dimension (Table 46). While males consider the lack of peace and order in the city as the most pressing problem, females point to inadequate utilities and sanitation. This difference in perspective is reflective of the males' exposure to the public sphere and females' to private sphere.

For both the upper and middle classes, the lack of peace and order and inadequate utilities and sanitation are very basic concerns that must be addressed while for classes D and E, low level of living is a primary concern, along with lack of peace and order, and inadequate utilities and sanitation.

Problems	Male	Female	AB	C	D	E
Inadequate utilities and sanitation	27	37	40	31	36	28
Lack of security of tenure	6	4	0	5	4	2
Low level of living	30	32	0	26	34	26
Lack of Peace and order	43	26	60	41	28	28
Lack of infrastructure and access to transportation	12	15	20	17	14	8
Inadequate health services, malnutrition, large household size	8	5	0	5	7	0
Poor governance	4	5	0	5	6	0
Lack of unity and community	1	4	0	3	3	2
Agricultural problem	3	1	0	2	1	0
OSY	3	4	0	0	5	0

Aspirations

Foremost for the respondents is a community which is peaceful, safe, clean and beautiful (Table 47). Among others, this means a place where both young and old have stopped engaging in substance abuse (drugs), learned to spend their idle time productively instead of engaging themselves in gambling or drinking with friends, a place where people are able to meet their basic needs so much so that they would not be tempted to steal their neighbors' properties.

Progress of the community comes next which is associated to provision of good roads and drainage, streetlights, stable power supply, good source of potable water, ownership of house and lot, access to markets, more employment opportunities and greater access to education, especially among the youth sector.

Nagueños also long for a place where leaders (officials) lead by responding to the needs of the residents, disengaging themselves from corrupt acts, empowering both men and women through active participation in community development works, and fostering unity among local residents.

Table 47. Aspirations for the Community, Family and Self, Naga City, 2007.	
Aspirations	Percent
For the Community	
Peaceful, safe, clean and beautiful	37
Community progress	30
Good governance	20
For the Family	
Better life	36
Children to finish schooling and have good family	34
Good health	15
United and have relationship with God	8
Engage in business	2
Migrate to Canada	1
For the Self	
Quality life	54
Good health	20
Children to finish schooling	9
Engage in business	5
Work abroad	4
Have family	2
Serve community and church	1
Others	2

Expectedly, majority aspires for a better life (36%) - presence of a permanent job, being financially stable to enable them to meet their basic needs, own house and lot, and a car. The interest of the children is also on top of the list. Respondents desire that their children finish their schooling and if they ever decide to settle, find a good

partner and have good family (34%). While some hope for good health (15%), others long for a united family where each member knows God and develops relationship with Him (8%). A few wants to engage in business (2%) and migrate to Canada (1%).

Aspirations for self do not deviate largely from those aspirations for the family. Respondents yearn for: quality of life (54%) which means having a high-paying job, house and lot, appliances, and being financially stable; good health (20%); completion of their children’s studies (9%); engagement in business (5%); opportunity to work abroad (4%); and others (job promotion, time for reading and writing, good teeth).

II. NAGA’S PROGRESS TOWARDS THE ATTAINMENT OF GOAL 7 TARGET 11 OF THE MILLENNIUM DEVELOPMENT GOALS

Goal 7 Target 11 of MDG articulates the improvement of the lives of at least 100 million slum dwellers by the year 2020 in an effort to ensure environmental sustainability. According to the UN-habitat, this figure is still a conservative estimate as this represents only 10 per cent of the present worldwide slum population. But if such figure is left unchecked, it will multiply threefold to 3 billion by the year 2050.

To monitor the progress towards the attainment of the MDG specifically Goal 7, the UN habitat and the Global Urban Observatory set forth some global standards and indicators. These standards and indicators were then localized, and other indicators were added to make it more adaptable and relevant to the local settings. These localized standards and indicators are shown in Table 48.

Table 48. Localized Global Standard for Goal 7 Target 11 Millennium Development Goals. Naga City, 2007.	
<p>ACCESS TO SAFE WATER</p> <p>A All components are adequate NI Most components are adequate, only “Quality” is inadequate IA Other combinations</p>	<p>COMPONENT 1. AFFORDABILITY</p> <p>A Water expenses less than 10% of total household expenses IA Water expenses 10% or more of total expenditure</p>
	<p>COMPONENT 2. SUFFICIENT QUANTITY</p> <p>A Household uses at least 20 liters of water (drinking + other uses) per day per person IA Household uses less than 20 liters of water per day per person</p>
	<p>COMPONENT 3. EFFORT AND TIME</p> <p>A Private connection to water system IA Household has to fetch or but water</p>
	<p>COMPONENT 4. QUALITY</p> <p>A Underground connection of water pipe + Clear and Pure water IA Inappropriate connection of water pipe and impure water</p>

<p>INDICATOR B. ACCESS TO SANITATION</p> <p>A All components are adequate NI One component is adequate + one component needs improvement IA Both components need improvement/ All components are inadequate</p>	<p>COMPONENT 1. ACCESS TO SANITARY TOILET</p> <p>A Household has own water sealed toilet shared by no more than 2 families NI Adequate toilet shared by more than 2 families/private alternative toilet IN No toilet/ no alternative toilet shared by more than 2 families</p>
	<p>COMPONENT 2. SUFFICIENT SEWERAGE SYSTEM</p> <p>A Connection to appropriate septic system (all-concrete septic tank) NI Connection to inappropriate septic system (semi-concrete septic tank) IN No septic system</p>
<p>INDICATOR C. SECURE TENURE</p> <p>A All components are adequate IA One or more component is inadequate</p>	<p>COMPONENT 1. DOCUMENTATION OF SECURE TENURE STATUS</p> <p>A Owner/Ownership process (with documents) for both land and house IA Stopped making payments/ No documents/ Renter/ Other status</p>
	<p>COMPONENT 2. <i>DE FACTO</i> PROTECTION FROM EVICTION</p> <p>A Household has not been evicted in the past 10 years IA Household has experienced eviction for the past 10 years</p>
	<p>COMPONENT 3. PERCEPTION OF PROTECTION FROM EVICTION</p> <p>A Household does not foresee the possibility of being evicted in the next 5 years IA Household foresees the possibility of being evicted in the next 5 years</p>
	<p>COMPONENT 4. AFFORDABILITY</p> <p>A Housing and land expenses less than 30% of total household expenses IA Housing and land expenses 30% or more of household expenses</p>
<p>INDICATOR D. DURABILITY OF HOUSING</p> <p>A All components are adequate NI Most components are adequate IN Other combinations</p>	<p>COMPONENT 1. NON-HAZARDOUS LOCATION</p> <p>A Housing lot location is safe and adequate IA Inappropriate or hazardous location</p>
	<p>COMPONENT 2. MATERIALS USED/ PROTECTION FROM EXTREME CLIMATIC CONDITIONS</p> <p>A House constructed from durable materials and not in need of major repairs IA House constructed with recycled or salvaged materials/ Needs major repairs</p>
	<p>COMPONENT 3. COMPLIANCE WITH BUILDING CODES AND ORDINANCES</p> <p>A Construction complies with regulations IA Constructions does not comply with regulations</p>

<p>INDICATOR E. SUFFICIENT LIVING SPACE</p> <p>A "Overcrowding" component is adequate IA "Overcrowding" component is inadequate</p>	<p>COMPONENT 1. OVERCROWDING</p> <p>A House and bedroom floor area is large enough for everybody to move around, at least 2 sq. meters + No more than 4 persons sleeping in an open space. IA Less than 2 sq. meters per person in house or bedroom/ More than 4 persons sleeping in an open space/ Other conditions</p> <p>COMPONENT 2. ORDERLINESS</p> <p>A Enough space for movement in the house IA No enough space for movement in the house</p>
<p>INDICATOR F. ENVIRONMENTAL MANAGEMENT</p> <p>A All components are adequate NI One component is adequate + One component needs improvement IA Other combinations</p>	<p>COMPONENT 1. SOLID WASTE DISPOSAL</p> <p>A Appropriate waste management (composting/segregation/ recycling) NI Truck or push-cart collection only. IA Garbage burning/ Garbage thrown in sewer, river, vacant lot</p> <p>COMPONENT 2. DRAINAGE SYSTEM</p> <p>A Covered drainage system with sufficient capacity (no flooding) NI Open drainage with sufficient capacity (no flooding). IN No drainage/ Other type of drainage/ Insufficient capacity (flooding).</p>
<p>INDICATOR G. ACCESS TO OTHER SERVICES</p> <p>Adequate 4 services Needs improvement 3 services Inadequate 2 services or less</p>	<p>COMPONENT 1. ELECTRICITY/ FUEL</p> <p>A Private electricity connection + Cooking with appropriate fuel (LPG, kerosene, electricity) NI Shared electricity connection + Cooking with appropriate fuel (LPG, kerosene, electricity) IN No electricity connection / Cooking with charcoal or wood.</p> <p>COMPONENT 3. HEALTH SERVICES</p> <p>A Proximity of Health Center + sufficient services available. NI Proximity of Health Center + some services available. IN No Health Center (or unknown)/ Proximity of Health Center + zero service available</p> <p>COMPONENT 4. EDUCATIONAL INSTITUTIONS</p> <p>A Presence of public elementary and high schools IA Presence of public elementary and high schools</p> <p>COMPONENT 5. MARKET PLACE</p> <p>A Presence of public/private/community marketplace near residence. IA No marketplace/ Vendors only</p>

Access to water. A household is considered to have access to improved water supply if it has sufficient amount of water for family use, at an affordable prices, available to household members without being subjected to extreme effort, especially to women and children, and of good quality. Supply of water is sufficient if a household uses at least 20 liters of water per day per person, affordable if it constitutes less than 10% of expenditure, available if it is privately connected to water system, and of good quality if it is an underground connection, clear, with no strange taste and smell.

Access to Sanitation. A household is considered to have adequate access to sanitation, if an excreta disposable system, either in the form of a private or a public (flush/pour) shared with a reasonable number of people, is available to household members, and connected to appropriate septic system which is made of concrete.

Secure Tenure. Secure tenure is the right of all individuals and groups to effective protection by the government against forced evictions. People have secure tenure when there is evidence of documentation that can be used as proof of secure tenure status, where there is either *de facto* (household has not been evicted in the past 10 years) or perceived protection from forced evictions (household does not foresee a possibility of being evicted in the next 5 years), price is affordable (land and housing comprised less than 30% of their expenditure).

Durability of Housing. A house is considered as "durable" if it is built on a non-hazardous location, has a structure permanent and adequate enough to protect its inhabitants from the extremes of climatic conditions such as rain, heat, cold and humidity (house constructed from durable materials and not in need of major repairs), and construction complies with regulations.

Sufficiency in Living Space. A house is considered a sufficient living area for the household members if not more than two people share the same room (house and bedroom floor area is large enough for everybody to move around, at least 2 square meters and no more than 4 individuals sleeping in an open space).

Environmental Management. A household is considered practicing sound environmental management if it practices appropriate waste disposal (composting, segregation, recycling) and has covered drainage system with sufficient capacity as to avoid flooding.

Access to Other Basic Services. A household is said to have adequate access to basic services if it has its own electricity connection and cooking with appropriate fuel, close to a health center which has sufficient equipment/facilities and supply of medicines, and to educational institutions (elementary high school) and market place.

Depending on the components, indicators are measured on either a scale of two (adequate, inadequate) or three (adequate, needs improvement, inadequate).

Using the above scale, more than half of the respondents (54%) need to improve their access to safe water (Figure 8). Only slightly over a third (39%) of the respondents have adequate access, and 8% inadequate. The 39% represent those households who satisfy all the requirements of having access to safe water.

Nagueños fare low in access to sanitation. Data show that access to sanitation needs improvement as indicated by a large majority (64%) which use water-sealed toilets shared by more than two families and/or whose toilets with no concrete septic tank. Percentage of household with adequate and inadequate access to sanitation is almost the same, at 19% and 17%, respectively.

In terms of environmental management, there is more room for improvement as almost half of the respondents (49%) admit not having access to proper drainage system and not adhering to environmental regulation like waste segregation and non-burning of garbage. Only 28% of the respondents fulfill the above requirements for a sound environmental management.

Durability of housing appears to be a serious problem as 64% of the respondents either live in hazardous location, or use non-durable materials or live in houses in need of major repair. Only 11% have adequate housing.

In terms of sufficiency of living space, 83% have sufficient living space enabling everybody to move around the house and only 17% live in an overcrowded area.

Nine out of ten of the respondents (91%) have no security of tenure. This means that unless a household has full proof of ownership of either the house or the lot (a document), and foresees possible eviction in the next 5 years, there is no security of tenure.

For the majority (42%), access to other basic services such as private connection to electricity, use of proper cooking fuel, proximity to educational institution and health center, and access to health services is inadequate while it is adequate for the 17% of the respondents. For the other 40%, access to other services needs improvement.

Overall, access to water, sanitation, environmental management needs improvement, durability of housing, security of tenure, and access to other basic services are inadequate, and thus, need immediate attention, and only sufficiency of living space is found adequate (Figure 9).

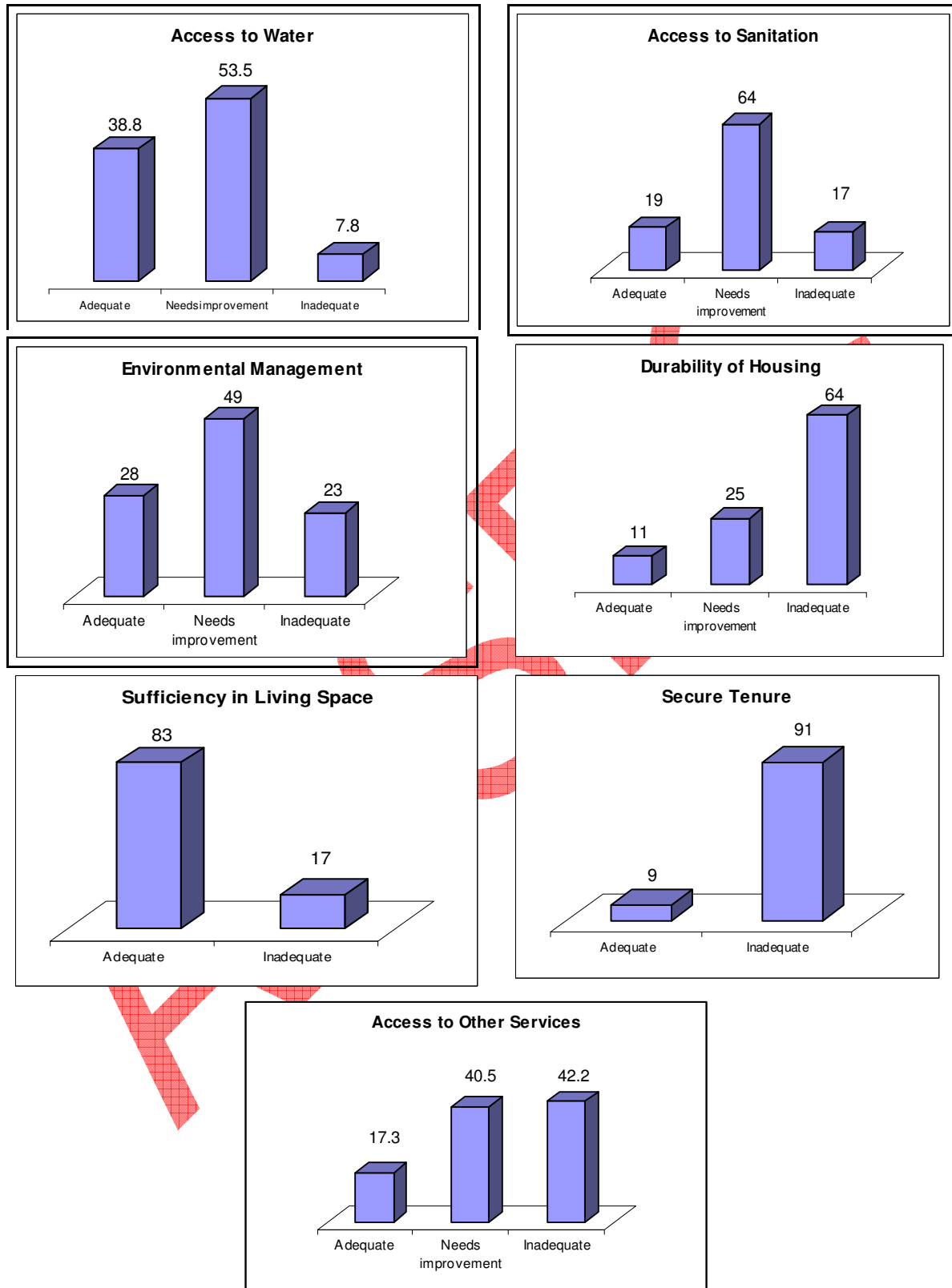


Figure 8. Localized Global Standards and Indicators, Goal 7 target 11, MDG, Naga City, 2007.

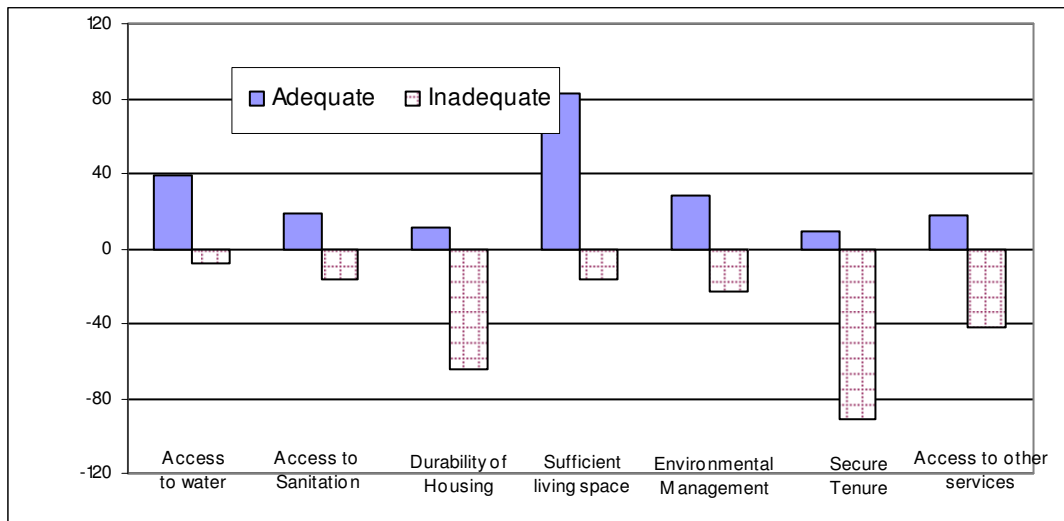


Figure 9. Summarized Localized Global Standards and Indicators, Goal 7 Target 11, MDG, Naga City, 2007.

ASSESS

SUMMARY, CONCLUSION AND RECOMMENDATION

Aimed at providing an updated profile of Naga City as input for its development planning and as an attempt to measure Naga's performance against the goal 7 target 11 of MDG, a survey of 400 samples was conducted.

Socio-Economic and Demographic Indicators

Profile of the Respondents and Household Members. Urban respondents and females dominate the samples. Average age is 42. Level of educational attainment assumes an upward trend. Majority are working. Expectedly, close to half of the households depend on wages and salaries from non-agricultural activities. Most of the Nagueños come from the poor socio-economic status, class D. Only one percent belong to upper AB. A large majority describe themselves as Bicolanos and Roman Catholics.

Household size averaged at 5 members. Almost all members are physically fit. Households have very young population with 42% within the age range 0-17 years. Average age is 26 years. Educational attainment is low and assumes a downward trend. Among those who belong to the economically productive age, majority (33%) are working and involved in non-agricultural activities. Underemployment is a high 12%.

Majority of Nagueños are migrants who transferred to Naga because of marital reason, proximity to the center (hospital, market, place of work), availability of own lot, provision of free housing, presence of family, schooling, and others.

The above findings suggest that economic growth is important and that intermittent program should focus more on providing employment with remuneration high enough to support one's family and keep one from looking for additional work. But as long as there are opportunities for one to grow or improve one's living standards, Naga will continue to attract new entrants.

Income, Expenditure and Savings. For a household size of 5, imputed average monthly expenditure is estimated at P17,712.00 while imputed monthly income is at P22,543. Food comprises the bulk of the expenditure. Close to a third of the respondents claim having some savings in the past 6 months, which are mostly kept in the bank.

Using the 2003 NSCB's monthly per capita urban poverty threshold of P1,256.40 for Bicol, poverty incidence is roughly estimated at 25% when income from homemaking is not accounted for and 12% when homemaking is imputed. Mean and median income by income level and Gini coefficient ratio (.43) reveal the concentration of growth in the hands of a few. This imply that to effect significant change in the lives of the populace, programs that redistribute income from the rich to the poor sectors of the economy must be implemented.

Poverty Situation. Majority of Nagueños claim themselves as Poor, with more females rating themselves as poor than males. The high incidence of self-rated poverty is more pronounced among widowed, and those dependent on wages and salaries from the agricultural sectors. The degree of poverty decreases with educational attainment, that is, the higher is the educational attainment, the lower the incidence of poverty. Median poverty threshold is at P15,000.

Hunger Proportion is at a Double-Digit. Hunger is prevalent among classes D and E, those who are living-in and separated from their spouse, belonging to large household size, and those employed in the agricultural sector. While hunger is moderate, the double-digit is alarming.

There are more gainers than losers, and more optimists than pessimists. Most of the gainers are females, and those in the upper and middle classes. Females and upper class are the optimists.

Access to Credit. The relatives form the strongest support system of the respondents especially when under financial stress. Nearly half of the respondents had outstanding loan, mostly with the business person and microfinance institutions. Borrowed money are used mainly to meet basic needs (food, clothing, schooling, shelter, and health) and to finance one's own business.

Access to Water and Sanitation. Majority of the respondents have access to safe and clean water having their own connection to the treated water of Metro Naga Water District. While most have their water pipes installed underground, the rest were either installed close to the drainage/canal, above the ground and alongside the road. Almost all of the respondents have sufficiently consumed at least 20 liters of water a day.

Majority own flush-type water sealed or simply water sealed toilets with septic tanks. Only a few share toilets with their neighbors or use open field.

Security of Tenure. Lot and housing tenure is a problem to majority of the Nagueños. Only a fifth and a third of the respondents fully own the present lot and house they are occupying, respectively. A few have experienced being evicted from their residence and foresees the possibility of being evicted by the owners of the lot and government in the near future.

Durability of Housing. Most of the respondents' houses are durable with their roofs made of galvanized iron/aluminum and walls, tile/concrete/wood or purely concrete. A number of these houses, though, are built in hazardous location such as close to the river, or in a crowded place which makes it prone to fire, alongside the road, within the vicinity of garbage area and in lowly farm area prone to flooding put their lives at great risk, and in need of major repair.

Environmental Management. A third of the respondent still continue practicing unsound waste management - burning of garbage or simply disposing them anywhere in any vacant lot. Almost the same number live in a place with no drainage system. Complaint on flooding has been raised by a

little over a fourth of the respondent. Most of them were residents of Calauag, Concepcion Pequena, Mabolo, Triangulo, Igualdad Interior, Sabang, Abella, Santa Cruz, Tabuco, Dayangdang, Liboton and Balatas

Access to Other Basic Services. Nagueños are users of biomass energy for cooking – charcoal, firewood, sawdust and rice hull, being cheaper than the LPG. Almost all of the respondents have access to the city's health services and have availed of the health services for the past two years. Health facilities and supply of medicines are not sufficient to cater to the needs of the public. Majority have been visited by a BHW and aware of existing health program. Hypertension together with flu, colds, cough, headache and asthma are the top 5 most frequently health problems experienced by the respondents.

The feeling that Naga is such a quiet is prevalent among classes AB and C but less so among classes D and E. This is expected as most of those in classes D and E are from densely populated areas where feeling of insecurity is pronounced, where making ends meet has been a constant struggle and physical conflict a natural occurrence. Nature of conflicts that occurred in the area for the last 6 months were mainly physical assault, heated discussion, theft, gossiping and murder.

Organizational Participation and Local Governance. Close to a third of the respondents are involved in at least one organization in the community. Low participation rate is observed among those in the age bracket 25-34 and the living-in. The former could be attributed to the serious preoccupation with their job and building families and the latter, affirms the stigma of an illegitimate marital status that leads to broken families. The higher participation rates among the high school level of education could partly be explained by the teen's individuation process, and among classes C, D, and E by the inherent need to build up their social capital for survival purposes. The high representation of women in organizations could be attributed to the relatively larger number of female respondents. Except for the women's group, membership in organizations is dominated by men, with men occupying largely the managerial positions. This is expected as men have traditionally dominated the public sphere and women the private sphere.

The above findings suggest that development efforts to be effective and sustainable must give a priori importance to active participation of women, in particular, by mainstreaming their interest in the city's development agenda, widening their avenues for assumption of managerial positions both in politics and economics and efficiently delivering the basic services.

Connectivity. Nagueños are cellular phone users being more affordable, convenient and mobile than landline. The television and the radio are the two most popular sources of information. With regards to the TV channel, ABS-CBN is more popular than GMA while DWNX-FM is number one among the radio stations. Heavy dependence on TV and radio is alarming as it impinges on one's capability to read and reflect on certain societal issues.

Abused Women and Children. Awareness of VAW and child abuse is low. Physical abuse remains to be the dominant form of abuse inflicted on children and women suggesting that the issue is still by and large clouded with silence. The high positive response on the knowledge of the so-called Anti-Violence Against Women or RA 9262 (74%), speaks of a well-informed citizens. It must be noted, however, that ending gender violence and child abuse involves not only the intervention by the state and civil society but also the active participation of the local community. Fighting gender violence and child abuse is a gargantuan mean task as it is enmeshed in a seamless web with other factors in the social, political, economic, cultural and spiritual realm. Among others, the conscious awakening scheme must emphasize the structure of

inequality between men and woman which weakens both gender's struggle for survival and betterment.

Population Management. Nagueños exhibit a high level of awareness of contraceptive. Females are more likely to be aware of contraceptives than males, the more educated individuals than the less, and the higher and upper socio-economic classes than the lower. For a region with high fertility, there is a need to sustain information education campaign on family planning to raise awareness taking into consideration the religious values and beliefs of the target group. More than half of the respondents approve of contraceptive use. Oral pill is the most popular method. The high disapproval rating on the legalization of abortion implies that the moral orientation is strong and that the moral fabric of the society is still intact.

Problems and Aspirations. Inadequate utilities and sanitation topped the list of community problems identified, followed by lack of income and livelihood, lack of peace and order, lack of infrastructure and access to transportation, inadequate health services, malnutrition, large household size, poor governance, lack of security of tenure, presence of out of school youth, and agricultural problems.

Respondents' aspire for a community which is peaceful, safe, clean and beautiful place, promotes good governance, and active participation of people in the development process. Aspirations for family and self are basically economic – provision of basic needs including jobs, house and car, and social (schooling of children and good family for children).

Naga's Progress Towards the Attainment of Goal 7 Target 11 of the Millennium Development Goals.

Seven global and local indicators were used to measure Naga's progress towards the attainment of Goal 7 target 11 of the MDG namely, access to water, access to sanitation, secure tenure, durability of housing, sufficiency in living space, sound environmental practices, and access to other basic services.

Overall, durability of housing, security of tenure, and access to other basic services need immediate attention being inadequate based on the localized global standards. Access to water and sanitation and environmental management needs improvement. Only living space is found adequate.

The above findings imply that intervention programs should give primacy on ensuring the durability of housing through facilitation of the use of strong materials for housing by mainstreaming it in their housing program and relocation of houses from hazardous location to safer ones. The findings also suggest that the city's amelioration program, *Kaantabay sa Kauswagan*, should go beyond mere provision of housing and acquisition of lot. It should see to it that beneficiaries must have a full documentation of ownership of both, if possible, at a shorter period of time, to be fully secure. There is, thus, a need to review the city's amelioration program in housing and lot acquisition giving particular attention to the implemented payment scheme (how effective it is in attaining the targets), payment capacity and performance of the beneficiaries, and to reflect on the facilitating and hindering factors in ensuring full ownership of housing and lot. This also implies a more aggressive effort towards provision of high paying employment opportunities to enable the beneficiaries to pay their financial obligation.

Access to other basic services will be significantly responded to if Nagueños would refrain from using bio-energy gas (charcoal/fuelwood) to using LPG, and if the

city government would be able to sufficiently supply medicines at the barangay health center. The former is no mean task as it is contingent upon the level of awareness of the households on the disadvantages of using bio-energy gas and on financial capacity of the households. This means that efforts to encourage the households to use bio-energy must involve intensive information education campaign and provision of better employment opportunities, opportunities that would generate income high enough to allow them to accumulate savings or to shift to LPG.

To further improve the city's performance in terms of delivery of quality water services, it has to exert effort towards re-installing above the ground water pipes to underground water pipes. Access to sanitation will be greatly improved through the facilitation of the use of private water sealed toilets with concreted septic tanks and environmental management through construction of drainage canal or providing open drainage canal with cover.

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