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**Poverty Targeting: Money Attitudes and Behaviours
of Women in the Philippine “Gawad Kalinga”
(GK – Give Care) communities**

**A thesis presented in partial fulfilment
of the requirements for the degree of**

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ABSTRACT

The reduction of high poverty incidence in the Philippines is a major governance objective. Poverty targeting is a strategy to identify the factors that will help the poor raise themselves from poverty. The money attitudes and behaviours of the women of the Philippine “Gawad Kalinga” showed aspects of their financial consciousness and awareness that requires, individual control and discipline, community support and policy intervention.

The money attitudes and behaviours of the women in the visited communities were looked into to unveil the impact on poverty. The main research question is whether money attitudes and behaviours are poverty traps. The individual money capabilities were correlated to the workings and failures of the market and the institutions which are interconnected in the poverty problem.

The research method was qualitative in nature. It was based on the interviews of 30 individuals, women residents and volunteers, of the Philippine “Gawad Kalinga” communities. The individual anecdotes disclosed opinions, attitudes, beliefs, sentiments, and emotions on their daily money struggles. The profile of the money attitudes and behaviours of the interviewees was used to determine the weaknesses that will entrap individuals in poverty.

Gawad Kalinga provides a ‘protective security’ that serves as social safety net to the poor beneficiaries preventing the residents from being reduced to abject misery. The community life of the GK residents is a ‘fixed institutional arrangement’ that will serve as their support system in their daily life. Significant money attitude and behaviour issues of the residents were identified. The positive attitudes and behaviours on budgeting, savings, credit information and awareness, financial planning, community participation, and livelihood indicated high potential for poverty alleviation and achievement of well-being.

The positive and constructive money attitudes and behaviours build ‘trust’ that promotes creditworthiness and provide opportunities. The negative money attitudes and behaviours such as multiple borrowings from creditors who charge high interest rates and habitual gambling will entrap individuals in poverty. The latter indicated individual development needs for community support and policy intervention.

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TABLE OF CONTENTS

Title Page.....	i
Abstract.....	ii
Acknowledgement	iii
Table of Contents	iv
List of Tables.....	vi
List of Figures	vii
List of Appendices	viii
Chapter 1 Introduction	
1.1 Relevance of the research	1
1.2 The research questions.....	1
1.3 Research objectives.....	2
1.4 The Gawad Kalinga (GK –Give Care) Communities.....	2
1.5 Outline of the thesis	3
Chapter 2 Philippine Global Challenges	
2.1 A critical history of Philippine money	6
2.2 Global challenges of the Philippines’ deep rooted problems.....	13
Chapter 3 Literature Review	
3.1 Poverty targeting.....	20
3.2 Social capital and poverty.....	30
3.3 Money attitudes and behaviours.....	41
3.4 Money management skills.....	44
3.5 Public policy on money	49
Chapter 4 Methodology	
4.1 Guiding concepts	54
4.2 Research design.....	56
4.3 Research demographic	58

4.4 Tools of the inquiry.....	63
4.5 Ethical consideration	66
4.6 Limitations of the methods.....	67
Chapter 5 Results	
5.1 The adult financial literacy framework	69
5.2 Monetary and other issues.....	69
5.3 GK residents’ and volunteers’ qualitative money management profile.....	108
Chapter 6 Discussion	
6.1 The Philippine faith community and social capital In poverty alleviation.....	113
6.2 Analysis: Money attitudes and behaviours as poverty alleviation tools.....	115
6.3 The role of public policy.....	119
6.4 The role of public action in financial education	120
Chapter 7 Conclusion.....	123
Appendices.....	128
References	144

LIST OF TABLES

Table 3.1	Ten poorest provinces in the Philippines	27
3.2	Per cent distribution of frequency of participation in organizations – Philippines	35
3.3	Mean trust scores to selected institutions – Philippines	36
4.1	Geographical distribution of interviewees	59
4.2	Age distribution	62
4.3	Income level per month	62
5.4	Ranking of preferred sources of financial information	91

LIST OF FIGURES

2.1	Philippine Population 1976 to 2005	15
4.1	Geographical location of the GK villages in the Philippine archipelago	61
6.1	The Money/Life Drain	118

LIST OF APPENDICES

Appendix

1	Adult financial literacy framework	128
2	Guide Questionnaire	132
3	Massey University Human Ethics Committee	
	Notice of Approval	138
4	Information Sheet	139
5	Letter Request for Access to Community	141
6	Consent Form	142
7	Authority to Release Transcript	143