

Socio-economic Status and Social Protection of Baguio Cemetery Contractors and Workers: Inputs for Interventions

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ABSTRACT

The study examines the socioeconomic status and social protection of Baguio City Cemetery Workers, as well as their knowledge of cemetery policies. It utilized a descriptive-quantitative design, primarily using a survey questionnaire. The findings indicate that the cemetery workers in Baguio City have a partial level of satisfaction with social assistance programs. They have limited awareness of social insurance programs and labor market programs provided by the government. Additionally, their knowledge regarding policies governing cemeteries is considered moderate. Based on the study's results, it is recommended to enhance the awareness and comprehension of Baguio City cemetery workers regarding the government's social protection programs through orientation sessions. Furthermore, there is a need to expand the coverage of social protection programs to include low-income informal sector workers.

Keywords: social protection, informal sector, cemetery

Introduction

It is essential to investigate social protection for workers in the informal sector to ensure their access to basic rights, reduce poverty and inequality, promote inclusive economic growth, and foster social cohesion. Governments can establish a more equitable and sustainable social protection framework by acknowledging and addressing the needs of informal workers. According to Donguiz (2021), this should be the primary objective of the government in driving inclusive change.

Indeed, efforts of the government to enhance social protection are evident. Some of these are the Philippine flagship program, Pantawid Pamilyang Pilipino Program (4Ps) which provides cash grants to eligible poor households to alleviate poverty, improve education and health outcomes, and break the cycle of intergenerational poverty; the Philippine Health Insurance Program that ensures the vulnerable populations have access to healthcare and financial protection during medical emergencies; the social pension program that provides a monthly cash grant to indigent senior citizen; the labor protection where government enforces labor laws and regulations to protect workers' rights and ensure decent work conditions; and provision of social security through the Social Security System (SSS) to provide benefits and financial support for employees in case of contingencies like sickness, disability, and retirement. These initiatives demonstrate the government's commitment to addressing the needs of vulnerable

populations and improving the well-being of the citizens (Aguado, 2021; Caplis, 2015; Rutkowsky, 2015; Orbita, 2011).

However, some argue that the current initiatives fall short of addressing the comprehensive needs of the population. That despite existing programs, there are still segments of the population who are not covered or do not meet the eligibility criteria for social protection schemes which leave individuals and communities without access to necessary support. And that there are sectors that are not even aware of the social protection programs of the government.

While much research was conducted on the impact or awareness of the beneficiaries of the social protection programs of the government, the gaps were still seen on these grounds: 1) existing studies focused on individual programs like 4Ps only or PhilHealth only; 2) studies population includes vulnerable sectors such as poor family, senior citizens, but not the informal sectors. It is on these premises that this research specifically inquired into the social protection status of the cemetery workers, one of the informal sectors in Baguio City. The findings of the study can foster a better understanding and awareness of the socio-economic status of cemetery workers as part of the informal sector. The study will undoubtedly be beneficial to the academe as it provides rich information about this sector which is usually neglected; The study can also be an instrument for evaluating the effectiveness of the government's social protection programs; and importantly, the social protection gaps of the cemetery workers may be addressed.

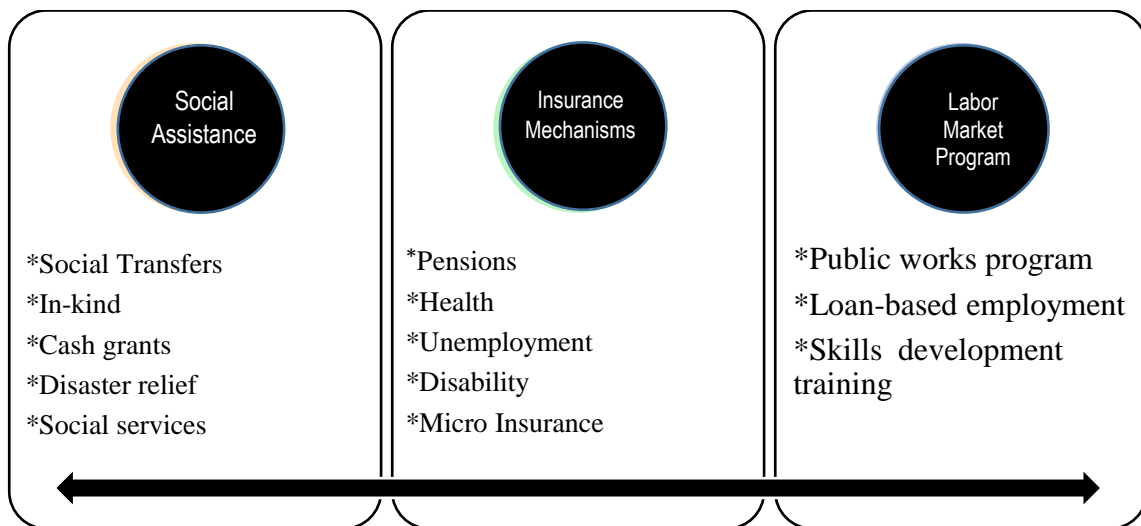
Informal Sector

The informal sector has been a persistent challenge for government agencies and an issue regarding social inequality. The ILO (2004) characterized the informal sector as a group of independent, self-employed small-scale producers and distributors of goods and services. In the Philippines, they have contributed to the persistence of poverty and inequality in the country. Primarily because workers in the informal economy lack the social protection benefits enjoyed by formal employees, such as healthcare coverage, insurance, and safe working conditions (Gavilan, 2017). Additionally, since informal sector activities often go unrecognized by authorities, they escape the attention of regulatory bodies responsible for enforcing labor laws and regulations (Tolentino et al., 2001). Cemetery contractors and workers specifically fall within the informal sector due to factors such as low and irregular incomes, precarious employment arrangements, and the absence of a formal employer-employee relationship. As a result, these workers face difficulties in accessing social protection benefits, as they are not subjected to monitoring and entitlements typically provided to formal employees (Estrella, 2014). Therefore, cemetery workers' lack of social protection makes them more vulnerable. Several related cases and research in the Philippines and abroad can provide that they experience the issues and problems that other informal sectors encountered. For instance, Pinheiro et al. (2012) provided that Sao Paulo, Brazil gravediggers' severely suffered from work activities and health consequences. Bautista and Codo (2017) presented that cemetery workers, including morticians and funeral directors, are dealing with professional stigma wherein they are categorized under dirty work. In the case of the Philippines, especially in urban areas like Metro Manila, cemetery workers are not just faced with the challenges of being part of the informal economy but also considered indigents (Cabayan, 2019; Lapata 2019; Demayo, 2018; Dean, 2017).

Social Protection Programs/Initiatives

Figure 1 presents the instruments comprising the three types of social protection initiatives. Social protection programs are generally categorized into three types, namely: social assistance, insurance mechanisms, and labor market interventions/programs (McKinley & Handayani, 2013). The government aims to achieve economic well-being and social justice by implementing social protection systems that cater to the needs of various groups, including those in the informal sector. Social protection systems are designed to reduce poverty and vulnerability by promoting efficient labor markets, minimizing people's exposure to risks, and enhancing their ability to manage economic and social risks. These programs and policies are implemented as a means to ensure the welfare and security of citizens, providing them with the necessary support to overcome challenges and improve their overall well-being (World Bank, 2001).

Figure 1. Three types of social protection programs



McKinley and Handayani (2013) argue that social protection initiatives play a crucial role in advancing social justice and fostering economic dynamism. These initiatives aim to enhance the well-being and security of citizens by protecting them from vulnerability and deprivation, enabling them to pursue a decent life. Social protection programs also ensure that individuals have the basic social and economic security to meet their essential survival needs.

However, the lack of social protection initiatives makes workers in the informal sector, including cemetery workers, vulnerable. Orbeta (2011) presents that the Philippines' social protection institutions suffer from low coverage of informal sector workers, even if the systems expanded its statutory coverage. The government faces challenges in designing and implementing social protection programs that specifically target the informal sector. The diverse nature of the informal sector across industries, organizations, locations, and income levels further complicates the delivery of social protection. To address these challenges, Samson and Kenny's study (2016) emphasizes the need for more creative and proactive outreach methods in social protection programs targeting informal sector workers compared to those employed in the formal sector. The development and implementation of such programs should adopt a comprehensive approach, encompassing policy, program, and administrative actions. While several Asian countries have designed and implemented social protection programs for informal sector workers, the

study recognizes that administrative and fiscal capacity constraints, as well as limitations in human and technical resources, hinder the effective implementation and evaluation of these programs.

Social Assistance. Social assistance also referred to as social safety nets, encompasses non-contributory programs that aim to improve the lives of vulnerable individuals and families experiencing poverty and destitution. These schemes are designed to provide support to those in need and enhance their living standards, particularly during times of crisis. Examples of social assistance include conditional cash transfers, in-kind and food transfers, fee waivers, donations and relief efforts, and youth feeding programs. Among the various types of social protection, social assistance is one of the most common forms directly targeting informal sector workers. In the Philippines, there are specific social assistance programs designed for the informal sector, which are also applicable to cemetery workers. The first program is the Department of Social Welfare and Development Protective Service Program (DSWD-PSP). The program's key component is the Assistance to Individuals in Crisis Situation (AICS), which offers various forms of assistance such as transportation, medical, burial, educational, food, and cash support services. The second program is the Pantawid Pamilyang Pilipino Program (4Ps), which is the Philippine government's conditional cash transfer program administered by the DSWD. The 4Ps program is modeled after successful conditional cash transfer programs implemented in Latin America and Africa. Lastly, the Social Amelioration Program (SAP) provides cash emergency subsidies to vulnerable individuals, including informal sector workers. The program was established under the Bayanihan to Heal as One Act, aiming to alleviate the financial burdens faced by low-income households due to the COVID-19 pandemic (ADB, 2020; World Bank, 2018; Samson and Kenny, 2016; Cook and Pincus, 2014; Howell, 2001).

Regardless of the informal sector being one of the targeted beneficiaries of Social Assistance programs, reaching and supporting them through the program has been an obstacle for the government. United Nations Office for the Coordination of Humanitarian Affairs (OCHA) (2012) provides that one major issue when it comes to the delivery of social assistance programs is the lack of awareness and communication in the informal sector. Rauf (2020) provided that the guidelines of the programs, such as stringency of requirements and strict assessment, deter possible eligible clients from seeking or accessing the program.

Social Insurance Mechanism. Social insurance is a concept where the government intervenes in the insurance market to ensure that a group of individuals is insured or protected against the risk of any emergencies (or called economic shocks) that lead to financial problems (Morduch, 2017). This is achieved by pooling the risk of all insured individuals (all of the insured individuals pay into a single fund). This fund is used to financially compensate any member of the pool who is affected by a shock (Samson & Kenny, 2016). As stated by the ILO (1991), informal sectors are usually unaware and uncovered by social insurance thus, they are vulnerable to such economic shocks.

There are different types of insurance, from life insurance to property insurance like home and automobile policies. However, according to Cook and Pincus (2014), as cited by Samson and Kenny (2016), governments in developing countries such as the Philippines prioritize four types of social insurance as an instrument to promote social justice and alleviate poverty. These are unemployment insurance, disability insurance, social pensions, and health insurance. The identified executive government agencies responsible for providing and managing social insurance with programs designed for the informal sector

are Social Security Systems' (SSS) AlkanSSSyas Program, Philippine Health Insurance Corporation's (PhilHealth) Individually Paying Program (IPP), and Home Development Mutual Fund's (commonly known also as Pag-IBIG) Other Working Groups (OWG) Task Force.

Labor Market Programs. According to Samson and Kenny (2016), labor market programs are interventions aimed at increasing access to decent work. These programs serve informal sector workers in two ways: first, by directly improving their access to decent employment opportunities, and second, by equipping them with employable skills. The Asian Development Bank (2010) also defines labor market programs as policies and programs that promote employment, ensure efficient labor market functioning, and protect workers. These programs also contribute to the registration, regulation, and monitoring of the informal sector by government authorities. In analyzing the labor market performance of the Philippines, Rutkowski (2015) provides that the widespread informality neither benefits from the minimum wage policy nor employment protection legislation. Moreover, they do not benefit from wage growth either, because their bargaining power is weak.

The government's labor market programs targeting informal sector workers can be categorized into various types, including public work employment, loan-based employment, public works programs, occupational health and safety initiatives, and skills development training. Examples of such programs in the Philippines include the Department of Labor and Employment (DOLE) Department Order No. 40-03, the Bureau of Labor Relations' Continuing Labor Education Seminar (CLES), the DOLE Integrated Livelihood and Emergency Employment Programs (DILEEP), specifically the Kabuhayan or DOLE Integrated Livelihood Program (DILP) and Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers (TUPAD), Occupational Safety and Health (OSH) measures, and various training opportunities provided by the Technical Education and Skills Development Authority (TESDA). These initiatives are designed to assist informal sector workers in enhancing their employment prospects and ensuring safer and more productive working conditions.

Cemetery Policies. Cemetery workers also play a role in implementing government regulations related to sanitation, particularly in ensuring proper burial procedures. It is crucial for these workers to be familiar with the guidelines and measures specified in policies that govern and regulate cemetery operations. The relevant government policies governing cemeteries and the conduct of cemetery contractors and workers include P.D. 856, known as the Sanitation Code of the Philippines, P.D. 1096 or the National Building Code of the Philippines, as referenced in specific resolutions of the Housing and Land Use Regulatory Board (HLURB), and A.O. 111 of 2012 and A.O. 156 of 2015 of the City Government of Baguio.

Methodology

The study employed a descriptive-quantitative design. A quantitative study involves making observations and recording those observations in an objective manner (Arcinas, 2016). Specifically, the researcher used a descriptive - survey design of research which utilizes questionnaires as the chief instrument in gathering data. Qualitative data was also used to support and enrich the quantitative findings. Particularly Key Informant Interviews (KII) will also be used to supplement, corroborate, and validate the quantitative data and to have an in-depth analysis of the data gathered. The study is geared towards assessing Baguio City cemetery contractors and workers in terms of concepts under social protection programs & cemetery

policies. Since the present and actual number of cemetery contractors and workers are unknown, random sampling was used in selecting the respondents of the study. During the duration of the data gathering, the researcher was able to gather data from 57 respondents.

Results and Discussion

Socio-Economic Profile of Selected Baguio City Cemetery Workers

With the aim to determine the social protection programs received by Baguio City cemetery workers, it is important to identify first the socio-economic profile of the respondents. The profile consists of the workers' age, sex, civil status, number of household members, length of stay/service in the cemetery, highest educational attainment, monthly income, other income, membership/beneficiary/recipient in government agencies, and membership in banks, insurance companies, cooperatives, and labor organizations or unions. Table 1 presents the socio-demographic profile of the respondents expressed in frequency and percentage.

Table 1. Socio-economic profile of selected Baguio City Cemetery workers

Profile	Frequency	Percentage
I. Age		
18 yrs old and below	0	0
18 yrs old to 29 yrs old	11	19.3
30 yrs old to 39 yrs old	23	40.4
40 yrs old to 49 yrs old	9	15.8
50 yrs old to 59 yrs old	11	19.3
70 yrs old and above	0	0
Total	57	100.0
II. Sex		
Male	56	98.2
Female	1	1.8
Total	57	100.0
III. Civil Status		
Single	14	24.6
Married	37	64.9
Widowed/Widower	0	0
Living common law	5	8.8
Separated	1	1.8
Total	57	100.0
IV. Number of Household Members		
Average	5.03	
V. Length of stay/service in the cemetery		
Average	22.50	
VI. Highest Educational Attainment		
Elementary Undergraduate	8	14.0
Elementary Graduate	13	22.8
High School Undergraduate	12	21.1

High School Graduate	15	26.3
Technical/Vocational graduate	3	5.3
College Undergraduate	6	10.5
College Graduate	0	0
Others	0	0
Total	57	100.0
VII. Monthly Income		
Less than P3,000	5	8.8
P 3,001 to P 6,000	12	21.1
P 6,001 to P 9,000	18	31.6
P 9,001 to P 12,000	12	21.1
P 12,001 to P 15,000	6	10.5
P 15,001 and above	4	7.0
Total	57	100.00
VIII. Other income activities aside from working in the cemetery		
Agriculture	1	1.8
Construction	47	82.5
Mining	0	0
Food and Beverages	2	3.5
Manufacturing	4	7.0
Service Industries	2	3.5
Business Owner	1	1.8
Others	0	0
Total	57	100.0
IX. Membership in the following government agencies		
SSS		
Active Member	3	5.3
Inactive Member	13	22.8
Not a Member	41	71.9
Total	57	100.00
GSIS		
Active Member	0	0
Inactive Member	0	0
Not a Member	57	100.0
Total	57	100.0
PhilHealth		
Active Member	3	5.3
Inactive Member	12	21.1
Not a Member	42	73.7
Total	57	100.0
Pag-IBIG		
Active Member	1	1.8

Inactive Member	2	3.5
Not a Member	54	94.7
Total	57	100.0
X. Beneficiary or recipient in the following government agencies		
DOLE	3 out of 57	5.2
DSWD	18 out of 57	31.5
TIN	14 out of 57	24.5
XI. Membership in private financial institutions and labor organizations		
a. Banks		
No bank accounts	47	82.5
BDO	5	8.8
Metrobank	4	7.0
CardBank Inc.	1	1.8
Total	57	100.0
b. Insurance Companies		
No insurance policy	55	96.5
Manulife	1	1.8
Sun Life	1	1.8
Total	57	100.0
c. Cooperatives		
No cooperative membership	57	100.0
Total	57	100.0
d. Labor Organization		
No labor organization membership	15	26.3
Baguio City Cemetery Contractors and Workers Association	42	73.6
Total	57	100.0

For the first indicator, age, the data present that most of the respondents fall under 30 years old to 39 years old (23 respondents - 40.4 percent). The second largest group is followed by both 18 years old to 29 years and 50 years old to 59 years old, who got 11 respondents (19.3 percent) each. 9 respondents (15.8 percent) fall under 40 to 49 years old. While 3 respondents are under 60 years old to 69 years old. In terms of sex, 56 or 98.2 percent of the respondents are males while only 1 (1.8 percent) is a female. The only female respondent identifies herself to be a lesbian. The civil status of the selected cemetery workers presents that 14 (24.6 percent) identify themselves as single, 37 (64.9 percent) are married, 5 (8.8 percent) are living in common law, and 1 (1.8 percent) are separated. Regarding the number of household members, the selected cemetery workers present an average of 5.03 or 5 members for each household. In terms of the length of stay/service in the cemetery, the selected cemetery workers present that they stay in the cemetery for an

average span of 22.50 years. In terms of education, the findings present that the majority only attained the basic level of education. Chiefly, 15 respondents (26.3 percent) are high school graduates, 13 (22.8 percent) are elementary graduates, 12 (21.1 percent) are high school undergraduates, 8 (14.0 percent) are elementary undergraduates, 6 (10.5 percent) are college undergraduate, and 3 (5.3 percent) are technical-vocational graduates. The monthly income of the respondents shows they are considered poor and low-income earners based on the 2019 PIDS. Mainly, 18 (31.6 percent) respondents are earning P6,001 to P9,000 monthly, 12 (21.1 percent) are under P3,001 to P6,000, 12 (21.1 percent) belong to P 9,001 to P12,000, 6 (10.5 percent) earn P12,001 to P15,000, 5 (8.8 percent) are earning less than P3,000, and 4 (7.0) are making P15,001 and above. As presented in Table 2, there are other income-generating ventures of cemetery workers. Data shows that 47 (82.5 percent) of the work in the construction industry, 4 (7.0 percent) work in manufacturing, 2 (3.5 percent) each for the food and beverages, and service industries, 1 (1.8 percent) each work in the agricultural sector, and 1 (1.8 percent) is a business owner. It was noted that the majority of them (47 or 82.5 percent) partake in construction activities. When it comes to the membership, beneficiaries, or recipients in government agencies, findings provide that 18 (31.5 percent) out of 57 are beneficiaries of DSWD. Out of the 18, 12 are SAP recipients and 6 are 4Ps beneficiaries. While for DOLE, only 3 (5.2 percent) out of 57 are recipients. The 3 are TUPAD recipients. In terms of tax registration, only 14 (24.5 percent) out of 57 are registered taxpayers. The study also shows that most of the selected cemetery workers respondents have no access or did not avail of services in private financial institutions. 47 (82.5 percent) have no bank accounts, 55 (96.5 percent) have no insurance accounts or policies, and all are not members of any cooperatives. Regarding membership in labor organizations or unions, 42 (73.6 percent) of the respondents claim that they are members of the organization named “Baguio City Cemetery Contractors and Workers Association.”

Level of Satisfaction of Baguio City Cemetery Workers in Terms of Social Assistance Programs

The first problem dealt with the level of satisfaction of Baguio cemetery workers regarding social assistance programs. This is anchored on the objectives and assistance designed for informal workers which are offered by DSWD’s Protective Service Program (PSP) – Assistance to Individuals in Crisis Situation (AICS), Pantawid Pamilyang Pilipino Program (4Ps), Social Amelioration Program (SAP), and donations from other government agencies and private sectors. Table 3 presents their level of satisfaction in terms of social protection programs. In terms of the level of satisfaction with social assistance programs, Table 2 presents that the respondents are partially satisfied by DSWD’s PSP-AICS with a weighted mean of 1.79, partially satisfied by the 4Ps with a weighted mean of 1.92, partially satisfied by the SAP with a weighted mean of 2.12, partially satisfied by donations from the private sector with a weighted mean of 2.12. Overall, the Baguio cemetery workers recipients of social assistance programs are partially satisfied with the social protection programs of the government with an overall mean of 2.01.

Table 2. Level of Satisfaction of Baguio City Cemetery Workers in Terms of Social Assistance Programs

Social Assistance Programs	Weighted Mean	Descriptive Equivalent
1. DSWD’s PSP – AICS PSP – AICS	1.79	PS
2. 4Ps	1.92	PS
3. Social Amelioration Program	2.12	PS
4. Donations from government agencies	2.12	PS
5. Donations from the private sectors	2.12	PS
Overall Mean for Social Assistance Programs	2.01	PS

Legend:

Numerical Rating	Weighted Mean	Percentage	Descriptive Equivalent
4	3.25-4.00	81.25-100	High Satisfaction (HS)
3	2.50-3.24	62.5-81.24	Moderate Satisfaction (MS)
2	1.75-2.49	43.75-62.49	Partial Satisfaction (PS)
1	1.00-1.74	0.01-43.74	No Satisfaction (NS)

Regarding the overall result, social assistance programs of the government particularly through the DSWD do reach out to members of the informal sector like the selected cemetery workers. However, partial satisfaction for each program entails that there are issues and challenges in the delivery of social assistance programs. Importantly, only 18 out of the 57 workers, or 31.5 percent have availed the programs. It implies the following. First, the low percentage entails that there is a need for the government especially the DSWD to exert more efforts in communicating the programs and delivering its mandate to promote social justice, especially for less fortunate and vulnerable members of the community. Second, the DSWD as the primary agent for social assistance programs more likely prioritizes groups other than the cemetery workers. Even though cemetery workers as informal sector members are considered beneficiaries under their programs, DSWD criteria prioritize the “poorest of the poor.” This can be exemplified by DSWD’s Geographically Isolated and Disadvantaged Area (GIDA), wherein budget allocation and assistance program are prioritized in these areas since the poverty incidence are considered the highest in the country. Compared to the cemetery workers who reside in the city, households and groups under GIDA (which are usually from the rural poor communities – such as farmers and indigenous peoples) are given more attention and focus due to their socio-economic conditions. The findings also strongly confirm the problems that were identified during the program implementation. Some of which are the following.

First is the public's lack of awareness when it comes to the programs of the DSWD. Some publications indicate a need to further strengthen and enhance the implementation of DSWD programs such as the PSP. The second disadvantage would be the budget constraints of the department. As much as the departments such as DSWD wanted to please the needs of their beneficiaries, they need to manage their resources due to the limited allotment of budget (DSWD, 2019). Third, the low satisfaction and low availment of the

programs can also be attributed to how the department will assess and decide on the beneficiaries. The assessment and selection of beneficiaries present two disadvantages to informal sector workers, especially cemetery workers. First, from the features of the informal sector, its members lack government documentation or are missing in government records. An example would be registration in barangays or other government agencies. Table 2 of the respondents' socio-economic profile alone presents that the majority are not registered in government agencies. This was one of the main identified issues during the SAP distribution. Many failed to receive cash assistance since they cannot present identification cards, certifications, or documents that they reside in the barangay (PNA, 2020). The second disadvantage is the stringency of the assessment and the process of the programs. The strictness leads to an apparent problem in almost all bureaucratic organizations, red tape. The result validates the study of Bretschneider (1997), Scott and Pandey (2000), and Rauf (2020) provided that the identified rules and regulations, such as stringency of requirements and strict assessment, prevent possible eligible clients from seeking or accessing the program.

Level of Awareness of Baguio City Cemetery Workers in Terms of Social Insurance Programs

The second problem focused on the level of awareness of Baguio City cemetery workers regarding social insurance programs. The indicators on social insurance were based on the relevant features of SSS and its AlkanSSSy Program, PhilHealth and its Individual Paying Program (IPP), and Pag-IBIG programs. In terms of the level of awareness of Baguio City Cemetery Workers, Table 3 indicates that workers are partially aware in terms of relevant features of the SSS with an overall mean of 1.91, and are totally not aware of the AlkanSSSy Program with an overall mean of 1.00. For PhilHealth, the findings present an overall mean of

Table 3. Level of awareness of Baguio City Cemetery workers in terms of Social Insurance Programs

Social Insurance Programs	Weighted Mean	Descriptive Equivalent
1. SSS	1.91	PA
2. AlkanSSSy Program	1.00	NA
3. PhilHealth & IPP Features	1.76	PA
4. Pag-IBIG & OTW Features	1.69	NA
Overall Mean for Social Insurance Programs	1.51	NA

Legend:

Numerical Rating	Weighted Mean	Percentage	Descriptive Equivalent
4	3.25-4.00	81.25-100	High Awareness (HA)
3	2.50-3.24	62.5-81.24	Moderate Awareness (MA)
2	1.75-2.49	43.75-62.49	Partial Awareness (PA)
1	1.00-1.74	0.01-43.74	No Awareness (NA)

1.76 which classifies the workers as partially aware. In terms of Pag-IBIG, the Baguio cemetery workers are not aware with an overall mean of 1.69. The overall mean for Social Insurance Program is 1.51 which depicts the workers as having no awareness.

The low results (Partial to No Awareness) in the level of awareness and low percentage of membership in the following social insurance programs validate the challenge of the agencies to reach out and deliver social insurance mechanisms to the members of the informal sector. The result can be validated by Damerau (2015), wherein informal workers are partially or not aware nor interested and have not been sufficiently covered by the following agencies is mainly related to the seeming impossibility of them constantly contributing to the system due to the seasonal and irregularities of their income.

Since they suffer irregularities in their source of income, their resources are limited and unstable. In this case, cemetery workers would instead maximize and prioritize their income, spending it on essential needs. With the irregularities and limited income, if they will be members, they believe that they cannot catch up to their responsibilities in contributing to the agency. This mentality and behavior has been intractably yet recognizably instilled in many informal sector members.

The findings can be anchored as well based on the thoughts of a German economist, Ernst Engel, which stated, “With rising income, the share of expenditures for food (and, by extension, other) product declines.” As elaborated by Adawey (2007), Engel found that according to studies regarding families’ budget and expenditure patterns, the income elasticity of demand for food was relatively low in which “the significant shift in expenditures affects demand and employment structures”. Thus, as concluded, the poorer family will spend a larger share of their total spending on food and other primary needs than the wealthier family. While the income of the family increases, there is a constantly increasing percentage spent on insurance. In this case, middle to high-income families shares a portion (varies to household income) of their expenditures on medical insurance. About the level of awareness, groups associated with poverty and economic vulnerability, including informal sectors and especially cemetery workers, would focus their attention more on their primary needs rather than on any insurance.

Level of Awareness of Baguio City Cemetery Workers in Terms of Labor-Market Programs

The third problem deals with the level of awareness of Baguio City cemetery workers regarding labor market programs. The indicators of the labor market program were based on the DOLE’s role in the right of workers to self-organization, DOLE-DILEEP’s Kabuhayan and TUPAD Program, Occupational Safety and Health (OSH) Program, and TESDA Skills and Livelihood Program. Regarding labor market programs, Table 4 indicates that the selected respondents are not aware of the DOLE’s role in the right of workers to self-organization with a weighted mean of 1.00, not aware of the DOLE-DILEEP’s Kabuhayan Program with a weighted mean of 1.00, not aware on the DOLE-DILEEP’s TUPAD Program with a weighted mean of 1.02, not aware on the OSH Program with a weighted mean of 1.12, and not aware on the TESDA Skills and Livelihood Program with a weighted mean of 1.14. Overall, the selected Baguio cemetery workers are not aware of the labor market programs of the government, with an overall mean of 1.06. The total lack of awareness can be linked with the findings presented in the socio-economic profile of the respondents under the membership of labor organizations. It shows that 42 are members of the

Baguio City Cemetery Contractors and Workers Association. Although both data posited that they are members of the stated organization, looking deeper into these parts of the study indicator, these findings reveal that they never participated in other activities and processes required by DOLE. This is why as argued in the socio-economic profile of the respondents under the membership of labor organization, the findings present that the members have weak organizational development characteristics and the association has a weak foundation.

The “no awareness” result also corresponds to the problems identified and solutions proposed by ILO. The findings mirror the lack of resources that individuals experienced in the informal sector: lack of information, low level of education, fear of the consequences of becoming visible to the authorities, and so on. They have problems with the quality of leadership, low levels of membership, and limited organizational capacity (Birchall, 2001). Most people in the informal sector remain outside of any organized grouping. In Manila

Table 4. Level of awareness of Baguio City Cemetery workers in terms of Labor Market Programs

Labor Market Programs	Weighted Mean	Descriptive Equivalent
1. Right of workers to self-organization	1.00	NA
2. DOLE-DILEEP’s Kabuhayan Program	1.00	NA
3. DOLE-DILEEP’s TUPAD Program	1.02	NA
4. Occupational Safety and Health (OSH) Program	1.12	NA
5. TESDA Skills and Livelihood Program	1.14	NA
Overall Mean Labor Market Programs	1.06	NA

Legend:

Numerical Rating	Weighted Mean	Percentage	Descriptive Equivalent
4	3.25-4.00	81.25-100	High Awareness (HA)
3	2.50-3.24	62.5-81.24	Moderate Awareness (MA)
2	1.75-2.49	43.75-62.49	Partial Awareness (PA)
1	1.00-1.74	0.01-43.74	No Awareness (NA)

for instance, 93 percent of people (and 96 percent of women) are not members of any type of organization (non-governmental, community-based, or sectoral). They also tend to have a skeptical attitude toward them. Moreover, a Manila study found that 54 percent of those surveyed saw no advantage in self-help groups (Joshi, 1997). The total absence of awareness of these programs signifies the challenges and problems of the government to reach out to informal sectors. This can be corroborated by a report conducted by the Washington-based NGO, Consultative Group to Assist the Poor (CGAP), about government relief and assistance for categorized labor-vulnerable groups during the COVID crisis. CGAP (2020) provides that labor-assistance programs have failed and unsuccessfully to reach targeted worker beneficiaries regardless of the scale of response in over 140 countries. CGAP (2020) provided two reasons: First, same with the identified problems of informal sectors regarding social protection programs, there is

little to no organized data on the targeted beneficiaries. Guidelines on who will qualify for the program and have made challenges and barriers for informal sector workers, as observed during the distribution of COVID-19 assistance and relief (Jerving, 2020). Moreover, the workers may be challenging to identify, reach and coordinate because they tend to fall outside the classification of individuals formally documented and registered with government agencies. Even during normal times, they may not be qualified for social protection and labor market programs that use means testing and other mechanisms to determine eligibility. Second, the identification and targeting of beneficiaries are challenging. Issues around properly identifying poor people have been documented and tackled for years regarding social assistance and labor support. In some cases, there are several ID systems, there is duplication, or people cannot get identification and are therefore invisible (Rajagopalan & Tabarrok, 2020).

Level of Knowledge of Baguio City Cemetery Workers Regarding Cemetery Policies

The fourth problem deals with the level of knowledge of Baguio City cemetery workers regarding cemetery policies. The indicators for cemetery policies were based on some provisions of the IRR of Chapter XXI of the Sanitation Code of the Philippines. HLURB Resolution No. 681 Series of 2000 and 797 Series of 2007, and City of Baguio Administrative Order (A.O.) No. 111 s 2012 and A.O. 156 s 2015. Table 5 provides that the respondents are moderately knowledgeable on Sections 4-5 of the IRR of Chapter XXI of the Sanitation Code with a weighted mean of 3.06, moderately knowledgeable on the selected provisions of HLURB Resolution No. 681 Series of 2000 and 797 Series of 2007 with a weighted mean of 2.86, moderately knowledgeable on City of Baguio A.O 111 s 2012 with a weighted mean of 3.07, and moderately knowledgeable on City of Baguio A.O. 156 s 2015 with a weighted mean of 3.08. Overall, the selected Baguio cemetery workers are moderately knowledgeable in terms of policies that govern cemetery works with an overall mean of 3.02.

Table 5. Level of awareness of Baguio City Cemetery Workers in Terms of Labor Market Programs

Labor Market Programs	Weighted Mean	Descriptive Equivalent
1. IRR of Chapter XXI of the Sanitation Code (Sec. 4-5)	3.06	MK
2. HLURB Resolution No. 681 Series of 2000 and 797 Series of 2007	2.86	MK
3. City of Baguio A.O 111 s 2012	3.07	MK
4. City of Baguio A.O. 156 s 2015	3.08	MK
Overall Mean for Cemetery Policies	3.02	MK

Legend:

Numerical Rating	Weighted Mean	Percentage	Descriptive Equivalent
4	3.25-4.00	81.25-100	High Knowledge (HK)
3	2.50-3.24	62.5-81.24	Moderate Knowledge (MK)
2	1.75-2.49	43.75-62.49	Partial Knowledge (PK)
1	1.00-1.74	0.01-43.74	No Knowledge (NK)

The findings imply that the selected cemetery workers are knowledgeable about the burial, disinterment, and exhumation requirements. This can be attributed to several factors. Primary, the knowledge regarding policies on the cemetery has been passed through older workers in the cemetery and the burial structures only require basic masonry skills. Moreover, according to the cemetery caretaker Mr. Ocampo, Public Service Assistant of CEPMO, way back on the publication of the ordinance, the contractors and workers are given copies of the policies and ordinance. Also, an orientation was conducted for each group regarding the said ordinances. This aided why the cemetery workers are knowledgeable about the 2012 ordinance. The policies only achieved moderate knowledge instead of high knowledge because some guidelines are not being followed and were violated. The researcher noted the following identified issues narrated by some respondents. Some include issues regarding the pricing and sub-standard of work; the prohibition of selling, fabrication, and carving of headstones and marbles; complaints of relatives and clients about the impracticality of the 5-year tenancy period for burial lots; prohibition of construction of new and or improvements of existing mausoleums; proper conduct of exhuming and disinterment; and prohibits the drinking of liquor and other intoxicating drinks, smoking, and gambling within the cemetery premises.

Conclusions

Based on the findings, the following conclusions have been drawn. First, the level of satisfaction of Baguio City cemetery contractors and workers in terms of the social assistance program of the government is partially satisfied. Second, the level of awareness of Baguio City cemetery contractors and workers in terms of the social insurance programs is not aware. Third, the level of awareness of Baguio City cemetery contractors and workers in terms of the labor market program is not aware. Lastly, the level of knowledge of Baguio City cemetery contractors and workers in terms of policies that govern cemetery work is moderate

Recommendations

1. There is a need to improve Baguio City cemetery workers' awareness and understanding of the government's social protection programs through education and orientation venues. Government agencies who handle social protection programs such as DSWD, SSS, PhilHealth, Pag-IBIG, DOLE, and together with Local Government Units (LGUs) as the leading agency should conduct information dissemination on barangays and industries to improve, not just cemetery workers but in general, the informal workers' awareness and compliance on such programs. This can be done thru designing training programs, seminar-workshops, or short courses introducing the workers to social insurance, social assistance, and the labor-market program; and producing Information Education Communication (IEC) materials.

2. Local government units such as the barangay and the city government and/or concerned government agencies in charge of social protection programs must adopt an integrated approach, creative methods, and alternative schemes to entice informal sectors such as the cemetery workers to avail the programs. Good practices can be benchmarked and adopted from other LGUs. An example would be how the LGU and SSS Branch of Las Pinas in 2011 was able to entice, cover, and collect from self-employed members with irregular income, particularly drivers of tricycles, through their TrikanSSSyA Program.

3. Improve or amend provisions on the access of low-income informal sector workers to social protection programs by creating another category or sub-category, especially for those without the capacity to self-finance. Requirements and processes may also be eased significantly on the part of the informal sector.
4. Proposal of a training seminar workshop for the cemetery workers, hopefully, led or facilitated by the barangay units near the cemetery (Barangay San Luis or Barangay Victoria Village) and/or the City Government of Baguio under the City Environment and Parks Management Office (CEPMO) or City Social Welfare and Development Office (CSWDO). The training would cover two topic areas. The first would be a seminar on social protection programs and cemetery policies. Second would be a training workshop on organizational development that will lead to the formation and registration of a workers' association/organization in the Baguio Public City Cemetery.
5. For the academe, members of the academe can include in their lectures or discuss the findings of the study. Incorporating the relevance of social protection programs and vulnerabilities of social groups such as the informal sector can be a rich source in topics about social-economic justice and in the fields of political science, sociology, economics, public administration, and law.

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