



Research Article

Active Aging and Well-Being of Indigent Older Persons in the Informal Economy

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ABSTRACT

One of the 21st-century societal transformations is the growing aging population. The increase in their expectancy is due to improved healthcare and lifestyle choices making their population rise significantly. In the Philippines, the incidence of this growing population plunging into poverty increased. Some elderly are non-beneficiaries of the country's pension system. The indigent older persons' work in the informal economy (IE) provides them with income even if their jobs are unsafe and unsecured. The Qualitative Study was conducted in Maramag, Bukidnon. This study aims to share insights into the elderly's effect of their work on their physical, economic, psychological and social well-being. Havighurst's Activity Theory is used as a guide in understanding their physical and social engagements.

Twenty research participants come from the young-olds (60-74) and the old-olds (75-84) categories, representing few sectors in informality. The findings show that

the older persons' subjective lens, being active physically and socially promotes an improved well-being. However, most do not wish to remain in the IE but aspire to have a more stable income and pension source. Among the recommendation is for government institutions to provide aid, caregiving and health care assistance, and opportunities to harness their skills.

Keywords: Indigent older persons, Informal Economy, Pension, Well-being

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1. INTRODUCTION

The increasing aging population is one of the meaningful transformations in society during the 21st century (United Nations, 2020). According to Population Reference Bureau (2019), the significant increase of life expectancy of the aging population is due to the improvement in health and medical care and better lifestyle choice. Sariyamon et al. (2021) reported that despite this global phenomenon, low-income countries have the most records of the growing population of the elderly. Southeastern Asia holds the most accumulation of the ever-increasing population (Sariyamon et al., 2021, p. 1). One of the challenges the older populations face is poverty (UNDESA, n.d.). In the Philippines, the incidence of senior citizens plunging into poverty has increased (Philippine Statistics Authority, 2020). Afafe (2021) stated in her report that more than 800,000 or 9.1% of elderly Filipinos aged 60 and above live below the poverty line of Php 279 per day. Region X marks the second-highest poverty incidence among senior citizens next to BARMM in the Philippines (Mangelen, 2018).

Poverty drives the indigent older persons to work in the informal sector despite their declining cognitive abilities and bodily functions and even if their health is compromised. Women in Informal employment Globalizing and Organizing (2019) classifies the informal economy into occupational groups such as Domestic Workers, Agricultural Workers, Temporary Office Helpers, and Waste-pickers. Some of them also sell papers, scrap materials, and plastics, create furniture, stitch shoes, repair vehicles, and do gem polishing (WIEGO, 2019). This study sought to gain insight to how working in the informal economy affects the overall well-being of indigent senior citizens. Specifically, the objective of this study is to document how the indigent older persons' experiences in the informal economy affect certain aspects of their well-being. The Activity Theory of Havighurst was being explored and used as a guide for this study. The Activity Theory posited that being active physically and socially in meaningful activities promotes satisfaction and happiness among the aging population (Gu, D., & Dupre, M. E. 2021).

2. METHODOLOGY

This study employed a qualitative research approach. It particularly used the case study to examine the activities, experiences, and general well-being of the indigent older person in the informal economy. The case study method is particularly useful when the researcher

needs to extract an in-depth understanding of phenomenon, issue, or event, in its natural real-life context (Crowe, et al., 2011). The case study enabled the researcher to carefully investigate the situation of selected elderly individuals in certain sectors of the informal economy.

2.1. Research Environment

The study took place in the Municipality of Maramag, in the province of Bukidnon. Maramag is one of the twenty municipalities of the Bukidnon province. The population in Maramag in 2022 was approximately 112,023.00 (2022 Census), representing 6.30% of the entire population of Bukidnon, and 2.16% of the entire region of Northern Mindanao (The Official Website of the Municipal Government of Maramag, 2022).

According to the Regional Development Plan of Region X in 2021, there was a total of 214,436 indigent senior citizens who were beneficiaries of the social pension. In the 2023 records of the Office of the Senior Citizens Affairs or OSCA in the municipality of Maramag, the population of the indigent older persons outnumbered the senior citizens who had monthly regular pensions. According to OSCA, in 2023, 44% (3,247) were Social Pensioners, 48% (3,596) non-pensioners, and 8% (599) were receiving GSIS/SSS pensions.

The Office of Senior Citizens Affairs of OSCA Maramag recorded hundreds of indigent seniors who still do not have their social pensions. Every year, the OSCA Maramag receives a budget from the DSWD Regional Field Office of Region X for only 100 indigent older persons to be registered for the Social Pension, equally distributed in 20 barangays.

2.2. Study Participants and Selection Procedure

Purposive sampling was employed in conducting this study. A list of names of the indigent older persons was provided by the Office of the Senior Citizens Affairs (OSCA) in Maramag, Bukidnon, and served as a verifying tool that helped identify participants. The participants of the study were chosen based on the following criteria: The participants must be an indigent senior citizen who is in the informal economy of Bukidnon. He or she should come from any of the five of the common informal sector groups namely, home-based workers (those who make a living in the comfort of their homes), street vendors, short-term contractual workers (such as manual laborers), agricultural workers, and gleaners in Maramag, Bukidnon.

A total of 20 participants (four from each sector of informality), or 0.27% of the total population of the senior

citizens in Maramag, Bukidnon, were interviewed individually. The interview was conducted either at their homes or at the site of their jobs. Of these four, two were older women, and the other two were older men. If a certain occupation is an all-male sector, then all four were males. The same applies to an all-female sector. They were asked to give consent before the interview. One older woman and one older man in each sector should come from the young-old classification (60-74 years old) and the other two should come from the old-old (75-84 years old) classification. This number of interviewees from different classifications of elderly should be enough to give variations of experiences about their job in the informal economy.

2.3. Data Gathering Procedure

To identify the participants as indigent seniors, a list of names was requested from the Office of the Senior Citizen Affairs (OSCA) in Maramag, Bukidnon. The researcher retrieved a list of names of indigent older persons within the municipality. This served as a tool during the verification process of the participant's identity. Once the verifying tool was retrieved from the head of OSCA, the researcher then began looking and choosing the participants. They were chosen via ocular observation during the potential interviewee's working hours, or via referral from the OSCA Head. After a verified participant was identified based on the availability of the participant, the interview began once permission was being granted. The participation of the interviewees was purely voluntary. The interview was finished in four weeks, specifically from May 10, 2023 – June 7, 2023 at 5PM.

2.4. Research Instruments

The instrument used was an open-ended interview guide. The guide also contained the informed consent stating the intention of the researcher, the rights of the participants, and the assurance of confidentiality and anonymity of any information given by the interviewees. The interview guide contained questions regarding their personal information and regarding how their jobs in the informal economy affected their well-being were asked. A recording device was used to capture the information the participants gave, with their consent. This helped ensure the accuracy of the recorded information.

2.5. Data Analysis

In analyzing the data, the researcher used Thematic Analysis. It pinpoints, examines, and records patterns or themes within the data gathered (Braun and Clarke, 2006).

The observable patterns across data (or "Themes") provided a detailed description and interpretation of the conditions of the indigent elderly in the informal economy.

3. RESULTS AND DISCUSSION

A. Physical Well-being

A.1. Participants' Physical Condition

The physical well-being of the indigent elderlies, regardless of their work, was categorized into four themes. These were they: **felt healthy, had a medical history, discontinued taking prescribed maintenance medicine, and had current physical health concerns/ medical conditions.**

Twelve participants, mostly from the young-olds, reported that they **felt healthy** allowing them to continue working in the informal economy.

Other participants reported doing the following to stay healthy: **took maintenance medicine/vitamins regularly, incorporated a vegetable diet, and became physically active.**

Seven participants regularly took their maintenance medicine and supplements to enhance immunity, regulate blood pressure, and cure dizziness. These medicines may be herbal, or pharmaceutical.

Some maintained good health by eating vegetables and by being physically active. They felt healthy if they experience no problems with their bodies in their day-to-day lives.

Fourteen of the participants **experienced physical illnesses throughout their lifetime.** These are the same participants with work or age-related health problems, plus two old-old interviewees. Their **medical history** included having cancer, asthma attacks, joint pains, surviving stroke, and overcoming major surgical operations.

Their history of medical conditions still affected their day-to-day operations in life, most especially while working in the informal economy. Because of poverty, three working indigent elderlies were unable to purchase their prescribed maintenance medication and had to rely only on herbal medicine.

Two street vendor participants, each from both age categories, **discontinued taking their prescribed medication** upon the advice of their children who feared that it might do their parents no good. Instead, they resorted to taking food supplements following their children's recommendations. Ignoring professional medical advice can be life-threatening. Poverty plays a role in

hindering quality health care for the poor. Local Government Units had been giving away free medicine, but not all kinds of drugs. Besides, most of the prescription medicines are costly.

Six participants were **suffering from bodily discomforts and medical illnesses** regardless of age category. This made it difficult for them to work and provide for their own and their dependents' needs. Their medical illnesses and bodily discomforts included physical exhaustion, inability to endure long hours of work, undiagnosed body pain, or illnesses not matching their observable physical appearance.

A young-old agricultural worker alias Tomas, and an old-old gleaner nicknamed Domisiana experienced undiagnosed body pain. They knew that their bodies are in pain, but cannot exactly tell what it is and what is causing it. Because of poverty and the fear of the medical diagnosis, they refused to see a medical professional.

A young-old 71-year-old male street vendor nicknamed Dominador showed concerning signs of physical abnormalities or symptoms of possible illnesses. Based on the researcher's observation, this person was shaking and coughing badly. However, he claimed that his health was fine. It is probable that he has not been diagnosed at all or properly, or that he simply refused to disclose his medical condition. Thus, his claim of good health did not correspond with the signs of being physically healthy.

A.2. Job's Effect on Physical Health

An issue revolving around the physical well-being of the indigent elderlies in the informal economy was how their job affects their physical health. The effects are both positive and negative. They assessed their job as follows: **it made them stronger; it was light; helped them stay physically active; was no longer enjoyable, and had risks of accidents.**

Two participants, both old-olds, find their jobs enjoyable, **making them stronger**. They are the ones who no longer have dependents to support and whose families are taking good care of them.

Two male home-based workers, a young-old nicknamed Wilfredo and an old-old alias Jaime, said that their job had no negative side effects at all because **it was light**. One worked in his own "Sari-sari store" at home while the other is a "caretaker of chickens" in his boss's home.

Five participants composed of two young-olds and three old-olds said that working helped them exercise, **kept them physically active**, and prevented them from getting

weaker. Previous responses revealed the elderly's dislike of inactivity which made them feel useless and physically frail.

Contrary to the claim of five elderly interviewees that working brought joy by being physically active, 15 participants reported that they no longer enjoy their job since it **causes physical exhaustion and weakness, certain medical conditions, body pain, and sickness.**

Participants with physical adversities came from occupational groups that involve laborious tasks. All agricultural workers who worked as rice farmers, regardless of their age group, complained about being tired all the time and that their **bodies were getting weaker.**

Certain jobs have **caused illnesses** to some workers. For five older persons, working continuously in the informal economy has caused them certain medical conditions. This claim came from two young olds and three old-olds. One older person blamed his suffering from ulcers on working overtime without any meal at the start of the day. To a 75-year-old agricultural worker nicknamed Elias, his appendicitis was the result of working immediately after eating.

One old-old gleaner nicknamed Carda suffered pneumonia allegedly because she was prone to getting feverish after work.

Other participants also **experienced body pain after working**. Without diagnosis, they blamed their jobs for the pain because it is the only thing that they had been doing.

All women gleaners reported easily getting sick after working because they are exposed to the heat of the sun, and sometimes were soaked under the rain. Also, they were at risk of inhaling chemicals or dust particles that may cause them to get ill easily. For some elderly, working in the informal economy **heightens the risks of getting into accidents.**

A.3. Healthy Habits for Longevity

To maintain their good health and have a longer life, the participants did the following: **led a healthy and balanced lifestyle; avoided doing anything that is deemed prohibited; did not take prescribed medication for maintenance; and prayed to God for physical strength.**

All participants were careful with their lifestyles. Their health habits included having a healthy diet, regular exercises, rest, a massage, regular mealtime, taking prescribed medicine and vitamins for maintenance, and consultation with medical professionals.

Fifteen of the participants, reported **having a healthy and balanced diet and lifestyle**. Their diet involved controlling food intake, regularly eating more vegetables and fish, and minimizing the consumption of meat.

Four of the indigent older persons maintained their physical health **by always eating on time**. These older persons were two old-old females. The other two were young-old males. They consider it a must to have a regular eating schedule so that their body will be filled with the necessary nutrients for their daily operations. This was also to avoid dizziness and nausea if one forgets to take meals while working.

Eleven participants, mostly old-olds, **exercised regularly** to strengthen their aging bodies. There were also young olds who exercised regularly. While some older persons considered their jobs to be their exercise, others found time to go for a walk or to jog.

In contrast to doing physical work to strengthen the body, some **prioritized having physical rest**, gave time for their bodies to recuperate, and became healthy and functional. A few enjoyed a body massage after work.

To remain healthy and productive, seven participants **were taking their prescribed medicine/vitamins for maintenance**. Doing this helped them regulate their blood pressure, and alleviate headaches, dizziness, or any forms of bodily inconvenience that hindered their productivity.

Consulting medical professionals was what four participants did to keep track of their health. This gave them an idea about their current medical status and the medication to take.

Two young-old and one old-old participant have recently recovered from their illnesses completely. The 72-year-old female street vendor nicknamed Carda recovered from stroke, while the 66-year-old gleaner nicknamed Felisitas survived from leukemia. From the old-olds category, a male home-based worker nicknamed Jaime also recovered from a stroke. They constantly look after their health by **taking maintenance medicines regularly, completely changing their diets, and incorporating more vegetables into their meals**.

For some participants, **avoidance of anything that they consider prohibited** kept them healthy. These included refraining from vices or minimizing smoking cigarettes and drinking alcoholic beverages. Some participants also avoided too much physical exhaustion from work.

Not all indigents can visit hospitals or medical facilities for consultations because they lived in a remote

area or have no one to accompany them to these facilities. Also, the lack of finances discouraged some elderly from seeking advice from medical practitioners. One 83-year-old gleaner nicknamed Domisiana, who lived alone, said she just **prays to God for physical strength** to enable her to continue supporting herself.

B. Economic Well-Being

This section discusses issues revolving around the economic well-being of the indigent working in the informal economy. It answered two sets of questions about a) what the participants do with the money they earn, and b) whether or not their monthly income is sufficient for their needs.

B.1. The expenditures of the elderly from their earnings were for the following: *daily needs, monthly bills, health needs, leisure, and support of dependents*.

The top priority of the participants' spending was their **daily needs** for food. Fish and vegetables are considered cheaper than other foods but keep them filled. Farmers need not buy rice during harvest season because they can get it for free from the owner of the land they till. Other priorities also included household supplies and their personal needs. Regardless of their age category, the participants had similar priorities when spending money to meet their daily needs.

The next priority was their **monthly bill** for electricity and water. However, most farmers and gleaners in remote areas did not have electricity and got their water from deep wells.

Nine participants spent their earnings on their **health needs**. These were participants who currently have physical health concerns, or dependents who relied on them for medical support.

One 70-year-old male home-based worker nicknamed Wilfredo, and 75-year-old short-term contractual worker nicknamed Javier spent money to play the lottery for **leisure**. These two participants no longer had anyone to support. This made them have some extra resources to use for leisure.

Other older persons, mostly among the young-olds with dependents, spent their money **to provide financial support to their family members** for medication, education, and special occasions such as birthday celebrations. Three old-old breadwinners said that they do not feel obligated to shoulder every need of their household. Usually, they voluntarily provide for their financially capable children.

B.2. As regards income sufficiency, fifteen of the participants answered that their income is insufficient to cover their monthly needs while four participants reported that their income is sufficient.

Participants with **insufficient income** claimed that their wages could not catch up with the skyrocketing prices of necessities. Most of them continued to function as their family's breadwinners. Their role included providing for food, medication, birthday celebrations, and occasional educational support to their grandchildren.

Some participants were already social pension recipients but continued to work to earn money while waiting for their small pensions to arrive. They receive little or no financial support from family members. **Their children are also poor so they continue looking after them.**

Five participants reported **having sufficient income** and were supported financially by their family members, most especially by their children. One lived alone and support only himself. Two have an extra amount for leisure (e.g., for betting on the lottery).

Most of the abovementioned participants no longer had dependents. Instead, three were receiving support from their financially capable children. Among the five, one had a dependent who did not greatly affect the budget of the family and received monetary support from other family members. One young-old home-based worker nicknamed Jaime lived on his own as he did not have any family, and did not have anyone to support him. This allowed him to have an extra amount to spend on betting. Thus, the both young-old and the old-old had similar experiences regarding income sufficiency.

C. Social Well-being

The participants' social well-being pertains to their relationships with their partners, family members, and neighbors.

C.1. Themes about their relationship with their partners included **missing loved ones, having arguments, always forgiving, having a good relationship with their spouses,** and **being burdened by their spouse's needs.**

All participants have or have had spouses. Seven persons, mostly old-olds, whose spouses already passed away are **missing their other halves.**

The thirteen participants, mostly young-olds who were still living with their partners, revealed that sometimes they **have arguments** that were normal for couples. They believed that arguments made their relationship stronger over the years. This experience of normal argument was more common to males than to the females.

Two young-old females and one old-old male said that they **constantly forgive their spouses.** They quickly resolved their conflict by not holding grudges with one another to keep a peaceful household. No matter how much these couples fight, they were ready to make amends with their loved ones.

Thirteen participants (mostly young-olds) said they have **good relationship with their spouses.**

An old-old agricultural worker nicknamed Elias and a young-old short-term contractual worker nicknamed Franky also claimed that their spouses had been good to them; In return, **they liked doing nice things for their partners,** such as buying them their medication and doing the laundry. Being at peace with their significant other plays a huge factor in motivating them to still do the hard work to support their families.

In contrast, a 66-year-old agricultural worker nicknamed Tomas said with a giggle that he loves to **playfully pick fights with his wife.** He fought with his wife whenever she refuses to cook food for him after a long day of work on the farm.

Six reported that they **did not engage in fights** with their spouses to avoid causing chaos in their homes. Although there had not been a disparity between age categories for this theme, it was observed that male participants were less likely to engage in fights with their spouses.

Two young-old short-term contractual workers nicknamed Miguel and Franky reported **being burdened by their spouse's needs.** Franky washes the clothes for his wife who has diabetes and cancer. He no longer allowed his wife to do the laundry because thereafter she got feverish at night. He also paid for most of her medical bills and medicine.

Miguel is a person with a disability after an accident paralyzing his arm. His wife has also been paralyzed after falling from farming coffee, thus broke a part of her spinal cord. Miguel claimed to be burdened by his wife's needs as he struggled to look for a job.

C.2. Relationship with other Family members

Seventeen participants, regardless of occupational and age group, reported having a **good relationship with their family members.** Four participants, two from the young-olds and two from old-olds category were happy whenever they see their loved ones. The 79-year-old female street vendor nicknamed Teresita was proud of and happy with her hard-working daughter. The aforementioned vendor, and 73-year-old male short-term contractual

worker nicknamed Franky was also appreciative of their industrious family members.

Some participants took pride of their children who they considered to be good people, who understood and helped each other in the household. Thus, the elderly needed not face challenges in life alone because they had someone to rely on. These “good people” provided for their needs and took care of the elderly’s well-being. They made sure that their older family members were remembered, even those not living in the same household.

Participants also shared that it gave them joy to be in the company of their family members.

However, some participants **did not have a good relationship** with their other family members. Three participants from the young-olds category had conflicts with their children. These are the 71-year-old male street vendor nicknamed Dominador, the 70-year-old male home-based worker nicknamed Wilfredo, and the 65-year-old gleaner nicknamed Rosario. Wilfredo and Rosario managed to forgive to avoid further trouble. Rosario offered prayers to God for those people who hurt her for their hearts to soften.

Dominador in conflict with his family members, however, had not forgiven them. He claimed to have no one to take care of his needs. He complained that he still provided for his unemployed, lazy son in his prime thirties. He not only worked to earn a living but also did the household chores.

Also, one participant from the old-olds category (an 84-year-old short-term contractual worker nicknamed Arturo) claimed to have a good relationship with his family members but grumbled about his family members’ conflict with one another. Although he got along with his family members, he still felt uncomfortable staying at their house. Witnessing his son and grandchild fought was stressful for him, an uncommon experience not shared with the other old-old participants.

Longing for deceased family members was the lament of a 68-year-old short-term contractual worker nicknamed Franky, despite seeing his other children grow up. He missed his deceased son who died in a motorcycle accident a decade ago.

C.3. Relationship with Neighbors

Regarding their relationship with neighbors, the participants had the following descriptions: good, unpleasant, and indifferent.

Sixteen participants reported that they had a **good relationship with their neighbors**. Eight of these

participants came from the young-olds category, and the other half from the old-olds.

The good relationship gave them a sense of peace being in harmony with the people living near them. Six of these participants, five from the young olds and one from the old-olds claim to had no conflicts with their neighbors.

Three participants, two female young-olds and an old-old male agricultural worker described their neighbors as good people. The 75-year-old agricultural worker Elias even called their neighbors reliable. According to another participant, her neighbors treated her like a member of their family.

This was a common sentiment to those they had a good relationship with their neighbors, regardless of their age categories.

On the negative side, two old-old participants reported **not having a good relationship with their neighbors**. They heard insulting words from their neighbors and at some point, felt bad about themselves. Despite such treatment, these two persons still considered their insulting neighbors as good people. They explained that the past commotion was a one-time event only and they had already forgiven their neighbors.

Miguel, the disabled young old short-term contractual worker said that his good neighbors pitied his family’s situation. Tomas, and an old-old short-term contractual worker nicknamed Arturo share the same experience. They claimed that their neighbors, although good persons, also did not or cannot help them. Arturo simply avoided his neighbors thus kept himself from getting into trouble and dodged being hurt.

Two street vendors namely Teresita and Dominador, and a short-term contractual worker nicknamed Miguel said **they did not have time to interact long with their neighbors** because they needed to keep working. When they were not working, they spent their free time resting. They used their time mainly to be productive financially.

C.4. Social Involvement

Another aspect of the older person’s social well-being was assessed through their social engagement in civic or religious organizations.

a. Civic Organizations

The majority of the participants did not engage in civic organizations in the community. Thirteen persons had no membership in civic organizations. They **did not join such groups** because they lived remotely from the town

and find it tiring to be involved in such. Most of these indigent older persons would rather spend time working to make ends meet than join these groups. Also, these participants preferred spending their free time relaxing in preparation for their jobs on the next day. People living in remote places consider it unwise to spend money on fares and gasoline for unimportant town visits.

Of these 13 participants without involvement in civic organizations, five belonged to the young-olds and eight to the old-olds categories. The old-olds were less likely to join any form of civic organization.

Six participants (four from the young-olds and two from the old-olds category) were engaged in community organizations. This showed that the young-olds were more likely to join community organizations. These organizations included “*Dayong*” (“Assistance”) group. The group collected individual monetary contribution of 100 pesos to help the family of a deceased member. In return, the members of this group are expected to do the same for them when their time comes.

Some workers belonged to an organization of Senior Citizens in their locality. They paid ten pesos monthly monetary contribution, ran errands, and participated in activities of this organization. In exchange, they can request important copies of documents.

A 66-year-old male agricultural worker nicknamed Tomas is a member of the government organization National Irrigation Administration of the Philippines. As a NIA member, he was responsible for distributing water of the irrigation system to the farms of his fellow farmers in their locality. From this organization, he received an honorarium of 2,400 pesos every December for the Christmas celebration with his family members. He enjoyed doing his job because he gets to socialize with his friends.

Franky, a male short-term contractual worker was once a member of the “Knights” fraternity but was now inactive due to his old age. He can no longer go to their meeting place. Also, his fraternity “brothers” did not invite him to meetings, activities, or visits. Now, he joins only purok activities that informed him and his family of the latest updates and projects in their locality.

Miguel, a short-term contractual worker, who also belonged to the organization of senior citizens, also belonged to the civic organization group of Persons with Disabilities (PWD) in their area. He attended scheduled monthly meetings a few times only for the PWD organization. For his PWD membership, he received aid last December.

Lastly, a 65-year-old female gleaner nicknamed Felisitas became a beneficiary member of the “Pantawid

Pamilyang Pilipino Program” (4Ps) when her child was a college student. She still receives a monetary allowance from this program every two months. In return, she attended meetings of the 4Ps beneficiaries for regular updates on their organization.

Hence, the young-olds were more likely to join civic organizations than those in the old-olds category. The participants in this study who joined civic organizations were usually males.

b. Religious organizations

Members of religious organizations mostly come from the old-olds category. It was composed of four young-olds and six old-olds. Five, mostly old-olds were members of the Basic Ecclesial Community. Two female participants were members of the Catholic Women’s League. Alias Alejandro, an 80-year-old male street vendor nicknamed, was a member of the Knights of Columbus. A male homebased worker nicknamed Wilfredo, aged 70, was a member of a religious musical group called “Cursillo”. The last one was a member of a protestant religious group called “Gasa balik sa Diyos”.

Ten said they were regular members only and do not hold a position. According to them, their gains from the membership are: **obtaining gifts from God; service to the Lord or the church; and service for people and charity works.**

Participants who frequently attended services said they can serve the Lord by actively participating in church activities. They obtained God’s gifts through sermons that serve as their moral compass.

These participants experienced the benefits of serving God, the people, and the church in the long term. Dominador, the young-old street vendor regularly attended church services with the expectation of God’s continuous blessings.

Two participants were active members of the “Catholic Women’s League” (CWL) through which they served God and the church.

Another activity was rendering services for people and doing charity work. Five participants were members of the BEC (Basic Ecclesial Community), a well-known church group. Their activities involved continuous service to God by praying, worshipping, and helping fellow group members financially and emotionally. They also sang songs to BEC members on their birthdays. One participant, however, cannot regularly attend BEC meetings because she lived remotely from her neighbors.

Alias Wilfredo, a young-old home-based worker was a member of a religious musical group called the

“Cursillo”. The group’s activities were similar to BEC. The members sang at dawn (called Manañita) to members celebrating their birthdays. In addition, “Cursillo” members also provided monetary contributions to help troubled members. They enjoyed hanging out with their friends or group members.

“Cursillo” members anticipated God’s blessings as they rendered service to other members of their organization.

One 65-year-old female gleaner nicknamed Felisitas was a member of a church organization called “Gasa balik sa Diyos” (returning God’s gifts). She liked participating in the group’s charity work even with the little that she had because she believed that God will bless her in return.

C.5. Socializing

Participants who belonged to religious groups attend church gatherings and spend time with their friends and fellow church members. Their group provided them a sense of belongingness. It served as an avenue for them to have good time with their friends, church members, and persons of their age with similar experiences and thoughts. Thus, it contributed to the improvement of their well-being (Alan et al., 2021).

D. Psychological Well-being

As regards the elderly’s psychological well-being, they were asked whether or not they are happy with their jobs and the reason behind their answers. Their responses are clustered into: **entirely happy, and not always happy**.

Seventeen participants said that they were entirely happy with their current jobs. Regardless of age category, the most common reason for their satisfaction is that their **jobs enabled them to provide for themselves and their families with food, medication, personal and household necessities, and financial support for their family members**.

Another reason for their happiness includes the **provision of freedom to do what they wanted with their money** from their jobs, including playing the lottery.

Five of these seventeen elderly were completely happy with their jobs being their **only source of livelihood**. Three of them are from the young-olds and two are from the old-olds. They were settled in a familiar job as they can no longer get a new one due to their age.

Four of the seventeen happy indigent workers liked their job because it **kept them active and strong**. Two of them were from the young-olds and the other two from the old-olds. Most of these happy indigent elderly workers were males. This validates the activity theory which posits that the elderly become happy when physical activities and social interactions are maintained (Abyad, 2018).

Wilfredo, a young-old home-based worker enjoyed his **not-so-strenuous job**. It did not require him to carry heavy loads. He could come home early if his boss allows him to. This provided him with work-life balance and most especially a time to do the things he enjoys doing.

A young-old agricultural worker nicknamed Javier similarly enjoyed his job. His **familiarity with farming** makes him happy and content. Years of working as a farmer enabled him to acquire skills and knowledge regarding farm work and eventually to enjoy it.

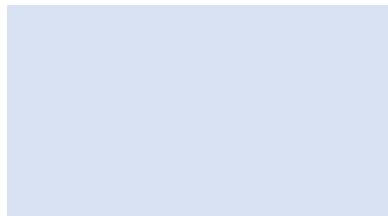
One short-term contractual worker nicknamed Vergel and a gleaner nicknamed Carda, both from the old-olds category, shared that their **jobs made them visit different places**. The nature of their jobs took them to places rich in resources. Moreover, they enjoyed the moments when they were outside their homes and in new places.

Two female gleaners from the young-olds category nicknamed Rosario and Felisitas, and Elias, an agricultural worker from the old-olds category had **mixed feelings about their jobs**.

These two gleaners reported that their job became bearable when they were not working alone and had someone to talk to. Most of the time, they felt unhappy especially when working alone. Elias found his job tiring already but was still grateful that his job provided for his family’s needs.

Table 1: Table Summarizing Themes

TABLE SUMMARIZING THEMES		
	Positive Experience	Negative Experience
A.) Physical Well-being		
• Physical Condition	Felt healthy (with subthemes below)	Had a medical history



- Took maintenance regularly
- Had a vegetable diet
- Became physically active

Discontinued taking prescribed medicine
Suffered from bodily discomforts and medical illnesses

	Positive Experience	Negative Experience
<ul style="list-style-type: none"> • Jobs Effect on Physical Health 	Job made them stronger Job was light Keeps them physically active	Caused physical exhaustion/weakness, certain medical conditions, body pain, and sickness. Heightened risks of getting into accidents.

	Positive Experience	Negative Experience
<ul style="list-style-type: none"> • Healthy Habits for Longevity 	Led a healthy & balanced lifestyle <i>(with subthemes below)</i> <ul style="list-style-type: none"> • Ate on time • Exercised regularly • Prioritized physical rest • Took prescribed medicine/vitamins for maintenance • Consulted medical professionals • Incorporated more vegetables into their meals Avoided doing anything they consider prohibited Prayed to God for physical strength	

B.) Economic Well-being	Positive Experience	Negative Experience
<ul style="list-style-type: none"> • Expenditures 	Daily Needs Monthly Bills Health Needs Leisure Support to Dependents	

	Positive Experience	Negative Experience
<ul style="list-style-type: none"> • Income Sufficiency 	Few claimed having sufficient income	Most claimed having insufficient income

C.) Social Well-being	Positive Experience	Negative Experience
Social Relationships		

<ul style="list-style-type: none"> Partners 	<p>Constantly forgiving Had good relationships with their spouses <i>(with subthemes below)</i></p> <ul style="list-style-type: none"> They liked doing nice things for their partners Playfully picked fights with spouse Did not engage in fights with spouse 	<p>Missed deceased spouse Had arguments</p>
<ul style="list-style-type: none"> Family Members 	<p>Had a good relationship with family members</p>	<p>Being burdened by spouse's needs. Did not have a good relationship with family members Longed for deceased family members</p>
<ul style="list-style-type: none"> Neighbors 	<p>Most have good relationship with neighbors</p>	<p>Few did not have a good relationship with neighbors Indifferent with neighbors</p>

Social Involvement	Positive Experience	Negative Experience
<ul style="list-style-type: none"> Civic Organizations Religious Organizations 	<p>Joined Civic Organizations (mostly the young-olds)</p> <p>Joined Religious Organizations (Mostly the old-olds)</p> <p><i>(Benefits in joining religious organizations)</i></p> <ul style="list-style-type: none"> Obtained gifts from God Provided service for the Lord and church Provided service for the people and charity works 	<p>Did not join Civic Organizations (mostly the old-olds)</p> <p>Did not join Religious Organizations (Mostly the young-olds)</p>

Psychological Well-being	Positive Experience	Negative Experience
<ul style="list-style-type: none"> Happiness with job in the informal sector. 	<p>Job provided for themselves and for their families with food, medicine, personal and household necessities, and financial support. Job provided freedom to do what they want with their money Job was the only source of livelihood</p>	<p>Mixed feelings with job.</p>

4. CONCLUSION

The study shows the interconnectedness of the socio-economic factors (educational attainment, civil status, living arrangements, and income) and the general well-being of the indigent older persons in the informal economy. Most participants do not have the privilege of access to many opportunities. Nonetheless, for many, their job provides them income and makes them active. Working in the IE to support oneself or household dependents or to be active affects one's physical, social, and psychological well-being.

The findings validate the Activity Theory of Havighurst that the older persons achieve satisfaction and happiness through engaging in personally significant physical and social activities. However, it does not take into consideration how the persons - in this case, the indigent older persons - are affected by the inequality of distribution of resources in society. Most of the participants also show negative responses when they are forced to engage in activities they find tiring. However, from their subjective viewpoint, working in the IE gives life satisfaction and happiness in general.

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