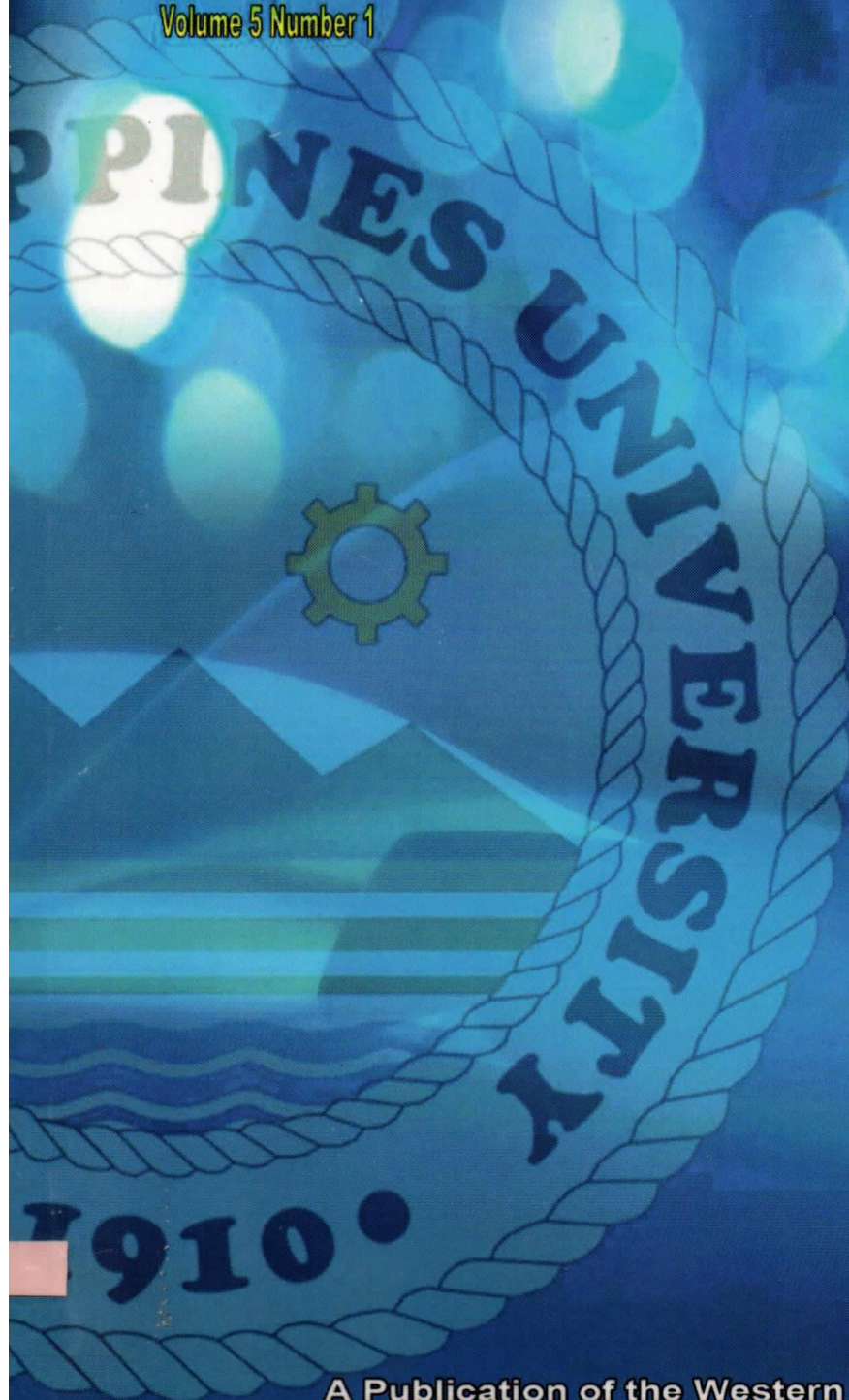


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EDITORIAL STAFF

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Evaluators

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Ability of One Hundred Pesos to Sustain a Day's Expense

Julie Ann S. Conales and Shirley G. Orot
College of Agriculture
Western Philippines University
Aborlan, Palawan

ABSTRACT

This study was conducted during the first semester of SY 2009-2010 to: determine the amount of daily allowance of the respondents; determine who provides the respondent's allowance; determine the respondents' daily expenditures and the corresponding expenses; assess how the respondents allocate a hundred pesos in a day's expense; and to assess whether or not a hundred pesos is enough to sustain the respondents' daily expenses.

The respondents of the study were the 69 first year BSAB students of WPU. Data were analyzed and interpreted using descriptive statistical tools: frequencies, totals, percentages, ranks and averages.

The average daily allowance of the respondents is PhP 78.17 provided mostly by their parents and spent mainly for food with an average of PhP 34.81; fare with an average of PhP 18.46; and photocopying with an average of PhP 16.06. The other expenses of the respondents include: cell phone load, project, internet; and cigarette with an average of PhP 21.02, PhP 20.00, PhP 15.00, and PhP 10.00, per day, respectively.

If given one hundred pesos per day, their priority expenses are the following: food, photocopying, cell phone load, fare, internet, project and cigarette. Almost three-fourths of the respondents perceived that one hundred pesos is more than able to sustain a day's expense.

INTRODUCTION

Money is a very important means used in the conduct of economic activities. Because it encompasses almost every human endeavor, anything that happens to it affects the stability of the economy. Since the day it has been used up to now, money has been a symbolic medium of exchange. Although the coins and

the papers have no intrinsic value of their own, they have become symbols of value created by human imagination (Bello and Costales, 2000).

It is a fact that nowadays money creates the socio economic gaps among people. This is so because the more money a person has, the more things he is able to buy and the better his position in the society. To boost the social value of money, society associated status and prestige are acquired by those who produced, possessed, and accumulated it since by so doing, they contributed to the overall welfare of everyone. Thus, money became a major determinant of the relative importance of privilege of different classes of people in society.

However, the value of money created by the human mind is not at all the same from time to time. The fact that the value of money years ago and now was a significant difference cannot be denied. Years ago, Philippine coins and bills are of a significantly higher value. Filipinos tend to buy what they need and what they want by using only a little of the money they have. This is not the case nowadays. Today, people tend to buy only what they need and sometimes even less because it is just what they can afford. With the same amount of money used for spending years ago, only a little amount of goods can be bought today.

Poverty is one great dilemma of every Filipino family. With the amount of money a breadwinner earns everyday and with the increasing prices of necessities, the Philippines has been confronted with a large number of problems rooted from poverty.

Many of the students are experiencing the effect of the socio-economic problems and are therefore faced with the need to budget the money they received from their parents and other relatives in order to manage their daily spending.

One hundred pesos may have been more than enough for student's daily expenses a couple of years ago. These days, it is playing a large part in the lives of students everyday. In other places especially in Metropolitan areas, spending fifty pesos a day obviously proves to be insufficient while other bills higher than a hundred peso might be too much to spend daily. With the increasing price of goods, spending one hundred pesos is one way of knowing whether what used to be sufficient before is still sufficient or not today. Hence, this study is geared toward determining the ability of one hundred pesos to sustain a day's expense of a student at Western Philippines University (WPU).

METHODOLOGY

All first year BSAB students (69) were interviewed to determine their perception on the ability of one hundred pesos to sustain a day's expense.

An interview schedule was used to gather the needed information such as: respondents' daily allowance, source of respondents' allowance, daily expenditures of the respondents and the corresponding expenses, and respondents rating on the sufficiency of one hundred pesos to sustain a day's expense. It was prepared in English but was translated to Tagalog during the conduct of interview to make sure that the respondents understand the questions and therefore answer them correctly.

The data were analyzed using descriptive method. Statistical tools such as frequency, percentages, totals and averages were used in the analysis of data which were presented in tabular form.

RESULTS AND DISCUSSION

Age and Gender

Table 1 presents the age and gender of the respondents. The age of the respondents ranged from 16 to 24 with a mean of 17.72 years. Majority (73.91%) of the respondents are female and only 26.09% are male.

Table 1. Age and gender of the respondents.

Characteristics	Frequency (n=69)	Percent (%)
Age		
16-18	54	78.26
19-21	14	20.29
22-24	1	1.45
Mean = 17.72 years		
Gender		
Female	51	73.91
Male	18	26.09

Amount and Source of Allowance

Table 2 presents the daily allowance of the respondents. Their allowances ranged from PhP30.00 – PhP 120.00. Majority (46.37%) had allowances ranging from PhP 61.00 - PhP 90.00 and the least (26.09%) received PhP 91.00- PhP 120.00 per day. The average daily allowance of the respondents was PhP 78.18.

The daily allowance of the respondents was provided by their parents (84.06%), by their brothers and sisters (10.14%), by relatives (4.35%), and by guardian (1.45%).

Orot and Burro (2009), in a similar study conducted among first year BS Accountancy students of New Era University (NEU), Quezon City reported that a NUE student had an average daily allowance of PhP145.5. This amount is much higher than the average daily allowance received by a WPU student which is only PhP 78.18 but lower than the amount received by college students in a state university in Davao City which is PhP 50.00 per day (Estremera, 2009). In a students' exchange forum Fiodore (2004) asked an Ateneo de Manila student if a hundred pesos is enough for his daily expenses in school. The student replied that it might be difficult to survive in Ateneo with 100 pesos but 150 pesos will be more than enough.

These findings imply that the allowances received by the students vary according to place where the school they enrolled-in is located.

Table 2. Amount and source of the respondents' daily allowance.

Items	Frequency (n=69)	Percent (%)
Daily Allowance		
30 – 60	19	27.54
61 – 90	32	46.37
91 – 120	18	26.09
Mean = PhP 78.17		
Source		
Parents	58	84.06
Brother/Sister	7	10.14
Relatives	3	4.35
Guardian	1	1.45

Daily Expenses

The daily expenses of the respondents and the amount spent for the different items such as food, fare, photocopying and other expenses are shown in Table 3. The respondents spent PhP 20-60 for food with an average of PhP34.81. They spent PhP 0 – 30 for fare with an average of PhP 16.06. The respondents also incurred expenses for cellphone load which ranged from PhP 10 – 30 with an average of PhP 21.02. The respondents spent PhP 10-30 for project with an average of PhP 20.00. Three respondents allotted portion of their allowance for internet with an average of PhP 15.00. One respondent spent PhP 10.00 for cigarette daily.

In a study of Orot and Burro (2009), it was revealed that the daily allowance of the first year BS Accountancy students of NEU was spent for the following expenditures and average amounts: food – PhP67.83, transportation – PhP39.65, Block fund – PhP33.00, computer rental – PhP24.93, photocopying – PhP9.09, and cellphone load – PhP 27.5. In the same way, students in WPU and NEU primarily spent their allowances on food and transportation fare. However, it was observed that the amounts spent for similar items were much higher in NEU which is located in Metro Manila than in WPU which is situated in a far flung province.

Fiodore (2004) in a student forum interviewed an Ateneo de Manila student. The student mentioned that surviving with 100 pesos might be difficult. For sure there are foods available at 60 pesos and PhP 40 will be enough for transportation, but there are too many handouts. Occasionally, there are group meetings at night, and movies/plays they have to see. However 150 pesos will be more than enough.

These findings show that the expenses incurred by a student enrolled in far provinces are much lower than those enrolled in Metropolitan areas. A student receiving less than a hundred pesos while enrolled in WPU will hardly survive once they enroll in other schools located in Metropolitan areas due to higher expense differentials.

Table 3. Amount and daily expenses of the respondents.

Expenses	Frequency (n=69)	Percent (%)
Food		
20-40	45	65.22
41-60	24	34.78
Mean = PhP 34.81		
Fare		
0-9	36	52.18
10-20	24	34.78
21-30	9	13.04
Mean = PhP18.46		
Photocopying		
5-15	35	50.72
16-25	29	42.03
26-35	5	7.25
Mean = Php 16.06		
Load		
10-20	31	44.93
21-30	17	24.64
Mean = 21.02		
Project		
10-20	4	5.80
21-30	2	2.90
Mean = PhP 20.00		
Internet		
PhP 15.00	3	4.35
Cigarettes		
Php 10.00	1	1.45

When the respondents were asked about their perception on the sufficiency of their allowance to meet a day's expense, 66 or 95.65% perceived that their allowance is sufficient or enough while three or 4.35% perceived that their daily allowance is insufficient or not enough to meet their daily expenses because their wants are unlimited and the prices of goods are high (Table 4).

Table 4. Sufficiency of one hundred pesos to cover daily expenses as perceived by the respondents.

Purpose	Frequency (n=69)	Percent (%)
Sufficient	66	95.65
Insufficient	3	4.35

Priority Expenses

Table 5 presents the order of priority of the respondents' expenditures if given one hundred pesos a day. Food ranked first in the priority list of the respondents with a mean score of 4.94. The average amount the respondents intend to use for food was PhP37.61. Photocopying ranked second with a mean score of 3.39. The average amount which the respondents intend to spend for photocopying was PhP 16.49. Cell phone load ranked third in the priority expenses of the respondents with an average amount of PhP 22.32. The other items the respondents intend to spend with one hundred pesos were: fare, savings, projects, internet and cigarettes which ranked fourth to seventh respectively. As stated by Rasmussen (2007), everyone who is capable of earning money should learn how to manage it properly in order to ensure that they will have enough of it to apply to the causes that they choose. Monclava (2009) also emphasized that having a regular college allowance gives the students the ability to independently function in school. Budgeting college allowance is not an annoying task if the students know how to set up a simple and realistic budget that they can stick to so that they will not constantly beg their parents and others for money, as what majority of the BSAB students are doing nowadays. The most important things like food and fare should be prioritized. Thus, students strived to live within their budget.

Table 5. Priority expenses of the respondents with one hundred pesos a day.

Expenses	Average Amount	Mean Score	Rank
Food	37.61	4.94	1
Photocopying	16.49	3.39	2
Cell phone Load	22.32	2.17	3
Fare	19.91	1.75	4
Savings	23.65	0.75	5
Projects	27.05	0.17	6
Internet	15.00	0.13	7
Cigarettes	10.00	0.04	8

Savings Allocation

Table 6 shows the reasons of the respondents for allocating part of their allowance for savings. Twenty-three or 44.23% of the respondents allocated their allowance for savings so that they can use it in case of emergency. Eighteen or 34.61% intended to use the savings for their projects and requirements. The rest of the respondents (21.16%) intended to use it for medicine and for other personal needs. This shows that BSAB students of WPU inspite of the meager amount of allowance received from their parents strived to save for their future expenses. This coincides with the finding of Estremera (2009), that the college students in a state university in Davao City have been used to budget their allowance that they even manage to save some of it because there are days when their school expenses exceed their daily allowance. As emphasized by Dinosaurs (2008), saving money for future use is very important. Students need to realize at an early age that they should spend less than they do, and that saving money for future needs is very important.

Table 6. Reasons for allocating part of allowance to savings.

Purpose	Frequency (n=52)	Percent (%)
In case of emergency	23	44.23
Project/Requirements	18	34.61
Medicine	2	3.85
Personal Needs	9	17.31

Ability to Sustain a Day's Expense

When the respondents were asked to rate the ability of one hundred pesos to sustain their daily expenses, more than three-fourths (75.36%) said that one hundred pesos is more than able to sustain their daily expenses, 20.29% replied that it is able to sustain, and only 4.35% mentioned that one hundred pesos is unable to sustain their daily expenses (Table 7). This result implies that given one hundred pesos a day, a BSAB student of WPU can conveniently meet his daily needs and an allowance of one hundred pesos a day is more than enough for his daily expenses.

Table 7. Ability of one hundred pesos to sustain daily expenses as perceived by the respondents.

Ability to Sustain	Frequency (n=69)	Percent (%)
More than able to sustain	52	75.36
Able to sustain	14	20.29
Unable to sustain	3	4.35

CONCLUSION

Based on the result of the study it can be deduced that for a BSAB student at WPU, one hundred pesos a day is more than able to sustain a day's expenses but fifty pesos allowance a day even in this locality which is far behind Metropolitan areas is no longer enough for a student as reflected in their average daily expenses of PhP 78.17. It is evident that what used to be sufficient before is no longer enough nowadays. This provision of allowance therefore takes proper decision and adjustment as to the amount of allowance parents have to give to the students to sustain their daily expenses.

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