

# Welfare Benefits and Working Conditions of Teachers in The Schools Division in Northern Mindanao, Philippines

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**Abstract** - This study explored how effective is the implementation of the project for the teachers' assistance for optimum well-being specific to welfare benefits and working conditions of teachers in Northern Mindanao, Philippines. This also identifies major problems/issues and concerns/gaps encountered by public school teachers in relation to the welfare benefits and working conditions of DepEd teachers in Northern Mindanao. A survey questionnaire was given to 210 teachers in Northern Mindanao (Region X) which comprised the provinces of Misamis Oriental, Bukidnon and Misamis Occidental. Descriptive statistics was employed in this study while inferential statistics was used in the analysis of selected variables. Findings revealed that welfare benefits extended to the DepEd teachers in Region 10 were: health care benefits,

scholarships, trainings and seminars extended. In terms of housing benefits, generally only very few teachers availed of housing benefits specifically availed from PAGIBIG through housing loans and followed by GSIS housing loans. The rest of the teachers availed thru Home Mortgage Loan, Cooperative and FICCO. Only few teachers availed on the scholarship programs, especially the doctoral degree. This is so because only few scholarships were offered to teachers and in most cases, teachers obtained their master's and doctoral degree using their own personal expense. As to the trainings and seminars attended by teachers, most of these were sponsored by DepEd specifically on Basic Education Curriculum.

*Keywords* - Optimum benefits, welfare, working conditions, effective program

## INTRODUCTION

Project "TAO" (Teacher Assistance for Optimum Well-Being) is the brainchild of Senator Teresa Aquino-Oreta and is spearheaded by the Senate Committee on Education, Culture and Arts of which she is the chairman. The SEAMEO Regional Center for Educational Innovation and Technology (INNOTECH) is the executing agency of the project tasked to conduct a nationwide survey on the employment status, welfare benefits, and working conditions of public school teachers.

When the project officially commenced last March 1999, the steering committee was able to conduct briefing of the Project TAO, its objectives and what it seeks to accomplish. The project aimed to provide the much needed baseline data at the school division level so that the actual cost of improving the employment status and working conditions as well as providing welfare to public school teachers can be rationally determined. Since the project has started, there has been no evaluation conducted by entities/stakeholders of the project TAO.

It is in this context that welfare benefits and working conditions of teachers in the school divisions in region 10 will be monitored and evaluated as well as on the initial development of a TAO Management Information System if any. Likewise, SEAMEO – INNOTECH hired the services of an Information Technology Specialist to design and develop the Management Information System (MIS) software for Project TAO during the period of the training course when this program/project was initially framed-up.

Evaluation study in this context determines how relevant is the program in achieving its intended goals. The purpose of this is to provide a systematic evaluation whether or not a program is operating in conformity to its design and whether or not it is reaching the specified target clientele. A program that has impact is one that achieves some movement or change toward the desired objectives. Thus, it is imperative that this study be conducted to evaluate the implementation of the Project TAO specifically on the working benefits and working conditions of teachers in the school divisions in region 10.

This study may have practical significance in providing some empirical evidences to guide program planner, government workers and policy makers in planning the interventions for the Teacher Assistance for Optimum Well-Being (TAO) project. The findings of this study may also serve as bases for improving the project system approaches. Finally, the analysis of this study is necessary for possible improvement of the mechanisms in sustaining the project.

## **OBJECTIVES OF THE STUDY**

This study endeavored to:

1. Identify welfare benefits of public school teachers in school divisions in region 10 in terms of the following: health benefits, housing benefits, scholarship grants, and seminars and training attended.
2. Determine the working conditions of teachers such as: teaching workloads on average teaching subjects, employment benefits (mid-year/year-end bonus, clothing allowance, step increment, royalty fee, productivity bonus, chalk allowance, multi-grade allowance, hazard fee and other benefits).

3. Identify major problems/issues and concerns, gaps encountered by public school teachers in relation to the welfare benefits and working conditions of teachers and the teachers' assistance for optimum well-being in general.

## FRAMEWORK

From the foregoing features of the project TAO and its constituents, the conceptual model presented in Figure 2, guided the research process and flow of analysis.

In the evaluation process, there are five (5) boxes with specified concerns in each item such as Box A – describes the current profile and status of Project TAO evaluating the knowledge of TAO implementation and VMG-O, activities/roles of recipients and form of assistance extended. Box B – describes the extent of project implementation how the project is relevant, useful and adequate. From this, boxes A or B could generate problems encountered by the respondents as described in box C. Finally, box D describes another Project TAO component on Welfare Benefits and Working Conditions of teacher. The four boxes (A, B, C & D) determine what interventions could be generated in order to improve/strengthen the designs, system and operations of the project TAO.

## METHODOLOGY

A survey questionnaires was given to two hundred one (201) teachers in Region 10 which comprises the province of Misamis Oriental Bukidnon and Misamis Occidental. The instrument was about the initiatives of Project TAO undertaken by school divisions on welfare benefits and working conditions of teachers. The distribution of the respondents by school division is found in Figure 1.

Descriptive Statistics was employed in this study, while Inferential Statistics was used in the analysis of selected variables used such as Cochran's Q Test and Wilcoxon to test the significance of the study.

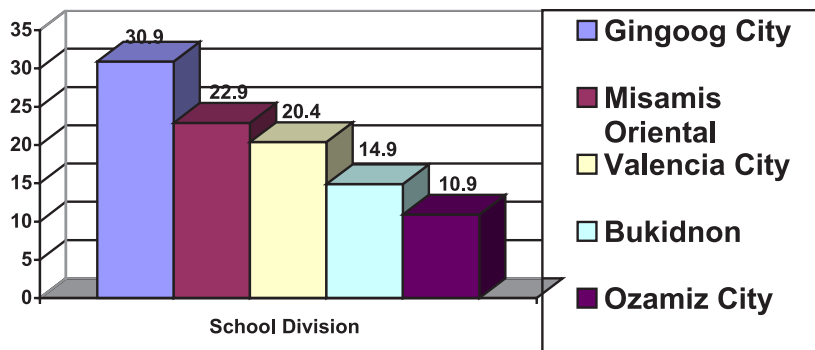


Figure 1. Distribution of the respondents by school division.

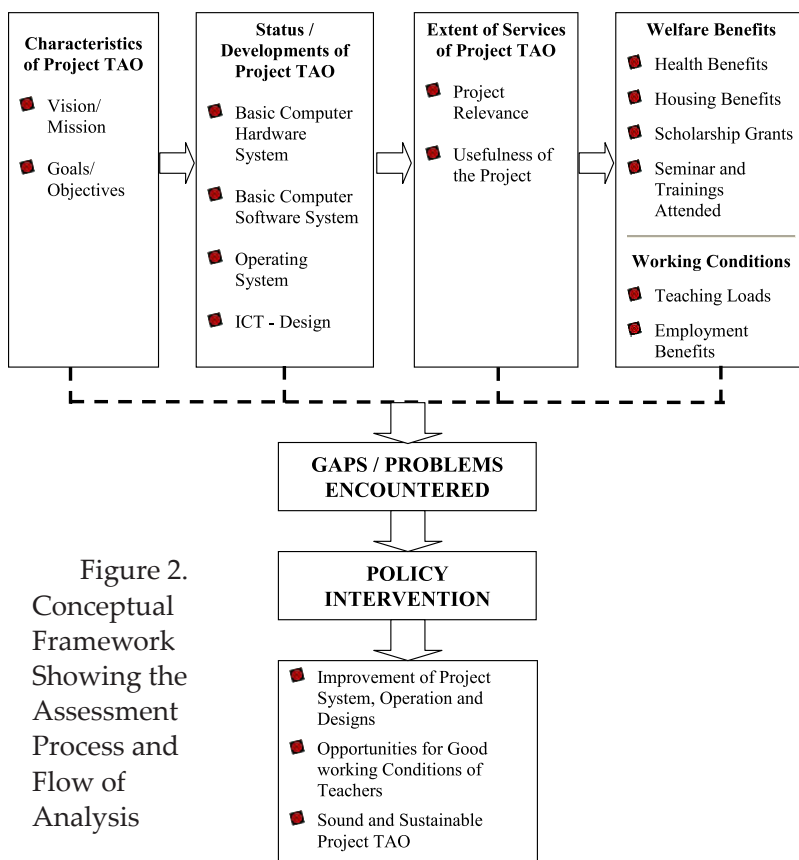


Figure 2. Conceptual Framework Showing the Assessment Process and Flow of Analysis

It could be observed from the table that Gingoog City teachers comprised 30.9 of the respondents followed by Misamis Oriental and only 10.9% came from Ozamis City. In terms of provinces, 53.8% are in Misamis Oriental, 35.3% are in Bukidnon and only 10.9 are in Misamis Occidental.

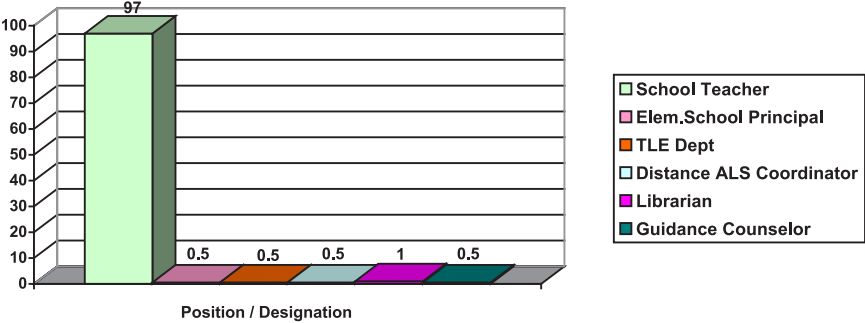


Figure 3. Distribution of the respondents in terms of official designation/position.

### RESULTS AND DISCUSSION

It could be viewed from the table that most of the respondents are teachers. Only few are designated in administrative position.

As to their educational qualifications, 101 or 50.25% of them are bachelor’s degree holders in education or related to education, 64 or 31.84% have masteral units, 30 or 14.93% have master’s degree holders and 6 or 2.99 have doctor’s degree. The respondents are teachers in all subjects in elementary education, Biology, Mathematics, Filipino, General Science, English, PE and health, EPP, Values, Chemistry Physics, Makabayan, Music, MSEP, Social Studies and TLE.

One of the initial development/initiatives of Project TAO undertaken by school division in Region X is on the health benefits for teachers. Its aim is to make the teachers aware of the health benefits extended by their department and maximize their availment of this program.

The results indicate that teachers underwent to medical check-up. This comprises 78.1 of the respondents. However, most of them have their medical check-ups done annually. Only 6% have their check-ups done every month or every 6 months.

It could be noted that about 22% did not avail of any medical check-ups. Reasons for this are economic problems and some of them relied on self-medication which is not advisable according to the doctors. Most people relied on self-medication because of the high cost of consultation and laboratory fees. Specializations on the different fields of medicines are found in bigger cities like Cagayan de Oro. With the increase of transportation cost and medicines, the teachers concerned will just result to self-medication and rely mostly on herbal medicines.

Table 1. Health Benefits for Teachers.

Health Benefits	f	%
<b>A. Regularity of Health Check-up</b>		
annually	145	72.1
every six months	6	3.0
every 3 months	3	1.5
monthly	3	1.5
<b>Total</b>	<b>157</b>	<b>78.1</b>
<b>Reasons for Non regularity of health check-up</b>		
no funds available	20	9.9
dependent on self medication	16	8.0
not interested	8	4.0
<b>Total</b>	<b>44</b>	<b>21.9</b>
<b>B. General Check-up conducted by DepEd</b>		
Urinalysis	117	58.2
Dental	96	47.8
BP	90	44.8
Diabetes Test	63	31.3
Chest X-ray	60	29.9

However, there are medical check-ups which are conducted by DepEd like urinalysis, dental, DBP, sugar level testing and chest X-ray. These services are not always available monthly but annually. For the hospitalization, the Philhealth takes care of the hospital fee and most teachers used their personal money to pay the different health

services. Some subscribe to health insurances which take care of their hospitalization.

As to the problems of the health services and claiming health benefits, the respondents considered the hospital's policy in admitting and releasing patients and other requirement such as advance payment before the patient is admitted, (38.3%) as the most pressing problem. This is followed by the slow processing of papers in the hospital and Philhealth (13.4).

It could be deduced that the teachers in general do not practice regular medical check-ups. One of the programs of Project TAO is the housing benefits for Teachers. Teachers were asked if they availed on the housing benefits and the results are found in Table 2.

Table 2. Availment benefits for teachers by the respondents

Housing Benefits according to agencies	<i>f</i>	%	Amount of loan	Amortization	Payment Duration
GSIS	18	9.0	P137,428.57	P2,120.16	19.72
PAG-IBIG	28	13.9	P201,312.50	P2,150.60	20.72
HOME MORTGAGE	6	3.0	P171,333.33	P2,075	18.33
COOPERATIVE	2	1.0	P21,000	P850	2.5
FICCO Housing Benefits	2	1.0	P40,000	P1,450	2.5
SSS	1	0.5	P130,000	P1,000	25.00
TOTAL	57	28.4			

It could be noted that only 28.4 of the teacher respondents availed of the housing of the housing loan offered by government and cooperative institution. Most of them borrowed from Pag-ibig Fund since it did not suspend its housing loan programs unlike the GSIS. The Home Mortgage is still new in comparison with the Pag-ibig Fund.

The amount of loan borrowed from the GSIS ranged from PhP 37,000 to PhP 321,000, from Pag-ibig (PhP 87,000 – PhP 310,000), Home



Mortgage (PhP 157,000 – PhP 200,000), SSS (PhP 130,000), Cooperative (PhP 12,000 – PhP 30,000) and from FICCO (PhP .30,000 - PhP.50,000). The respondents were able to avail higher amount of loans from the PAGIBIG fund in comparison with other financing institution. The three institutions have offered/required the same amortization with an average of PhP 2,000 pesos and almost the same payment duration. Only cooperatives have shorter term payments.

One of the most pressing problem encountered by the borrowers were payment of loan/monthly amortization (24.6).Due to the economic situation the country faces today, prices go up without the corresponding increase of salaries, the teachers find it difficult to make ends meet which a lot of people experiencing today.

The second problem was the building materials used by the contractors (19.3). The materials are sub-standard especially for low-cost housings. These are the types of housings the teachers could afford.

Other problems they encountered were the house and lot area, house assumption and delayed remittances from DepEd office which led to payment of surcharges.

In school budget, staff development expenses for teachers are allotted yearly. This will be able teachers to attend seminars (local, regional and national or even international) and to be sent to scholarships.

Table 3. Presents the Scholarship Enjoyed by Teachers.

Scholarships	f	%	Duration
<b>Masteral Degree</b>			
English	6	3.0	1.16 years
Math	6	3.0	0.75 years
Science	6	3.0	0.43 years
THE	1	0.5	1.0 years
<b>TOTAL</b>	<b>19</b>	<b>9.5</b>	
<b>Doctoral Degree</b>			
Science Education	2	1.0	2 months
Mathematics	1	0.5	2 months
<b>TOTAL</b>	<b>3</b>	<b>1.5</b>	

Only few teachers availed on the scholarship programs especially the doctoral degree. This is so because only few scholarships were offered to teachers and in most cases teachers obtained their master's and doctoral degree by spending in their own.

The scholars enjoyed monthly stipend, book allowance, travel allowance, tuition fee and their monthly salary.

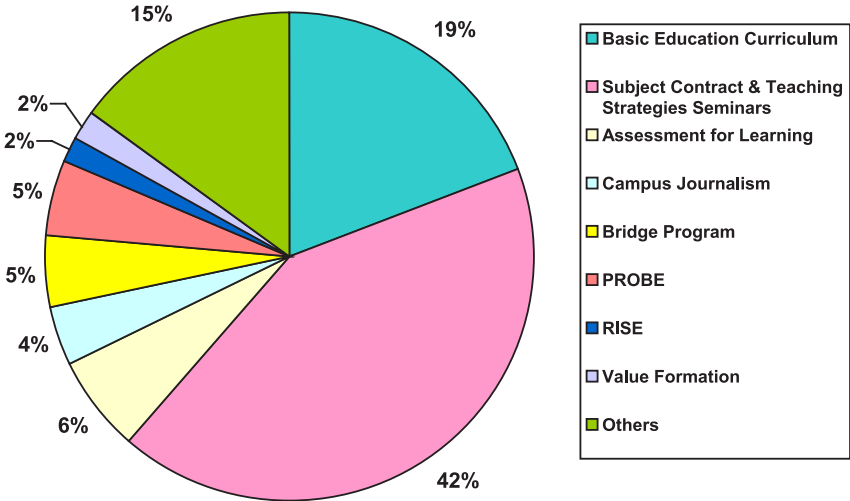


Figure 4. Trainings / Seminars Attended by Teachers

Data revealed that most of them attended seminars/trainings in subject contents and teaching strategies. This is followed by the Basic Education Curriculum. Seminars on assessment for learning were also conducted. Topics like rubrics and portfolio assessment for authentic learning, testing and grading system were emphasized. Other seminars were the Bridge Program, PROBE, RISE, Campus Journalism, value formation. There were also other related seminars like Child Family School, Sexual Harassment, Administrative and Supervisory Competence of School Administrators, GSP, Maintenance of Computer Hardware, AIDS, Drugs and Drug abuse, SARS Prevention, Civil Service Scholarships, Intellectual Property Management, Educational Reforms, Guidance & Counseling, Out of School Youths, and Payroll servicing.

An average of three seminars were attended by the respondents which ranged from one to 6 seminars. Twenty-seven of them were able to attend 6 seminars/trainings, 14 of them attended 5 seminars, 19 attended 4 seminars, 13 attended 3 seminars, 17 attended 2 seminars and 47 attended 1 seminar. This also means that 64 or 31.8% of the respondents were not able to attend the seminars or did not respond.

As to the scholarship of the seminars/trainings, most of the seminars were sponsored by the DepEd and usually the seminars/trainings were conducted at an average of 4 – 5 days.

Teachers were also asked on the status of their working conditions and employment benefits. The working conditions refer to the teaching loads and other administrative/supervisory loads. The employment benefits refer to other benefits (aside from the salary) such as step increment, bonuses and others. The data obtained are presented in Table 4.

Table 4. Working Conditions and Employment Benefits of Teachers

<b>Working Conditions and Benefits</b>	<b>f</b>	<b>%</b>
<b>Teaching Loads</b>		
10-13 subjects	2	1.0
7-9 subjects	29	14.4
5-6 subjects	130	64.7
3-4 subjects	18	9.0
1-2 subjects	9	4.5
No response	13	6.4
<b>TOTAL</b>	<b>201</b>	<b>100.0</b>
<b>Employment Benefits</b>		
Mid year & years-End bonus	196	97.5
Clothing Allowance	191	95.5
Step Increment	177	88.1
<b>Employment Benefits</b>		
Loyalty Fee	139	69.2
Salary differential	115	57.2
Chalk Allowance	63	31.3
Productivity bonus	56	28.0
Multigrade Allowance	14	7.0
Hazard Fee	6	3.0

Most of the teachers are teaching on the average of 5-6 subjects. Only few had 10-13 subjects and also 1-2 subjects. Some of them were given administrative or supervisory assignments such as academic head, student club advisers, sport coordinator, Band and CAT coordinator, canteen in-charge, librarian, school paper adviser, prefect of discipline and science camp project director. As to extra compensation for the additional assignment, 46.8% of the respondents accepted the assignment with no overtime pay in service credits. Only 14 or 7% was given service credits. This shows that teachers worked on their usual assignment and added tasks without expecting additional remunerations.

However, teachers were aware of their employment benefits such as midyear and year-end bonus, clothing allowance because all of them receiving these benefits yearly. This also includes chalk allowance and productivity incentive bonus. Some benefits which are given to teachers but not all will be able to receive yearly are step increments, loyalty fee, salary differentials, multigrade allowance and hazard fee. Local government unit officials also give year-end bonuses to teachers if their local funds warrant.

The following are the problems encountered by the respondents in the implementation of Project TAO and the solutions they have provided:

Because of lack of funds, the heads of office could not implement Project TAO fully. They can only purchase few computers, other equipment, materials and supplies. Since only few computers were purchased, it could not accommodate all teachers in each school. Hence, there is a problem of training all teachers to become computer literates. More time is needed for hands-on especially on the familiarization of the different parts of the computer and also how to use the different softwares. This is very important considering for instance that the GSIS is now implementing the e-card where all transactions will be done through the internet.

They offered solutions like seeking assistance from the LGU and PTA for additional computers and provide logistics for the project implementation. One suggested that the unspent personnel services from the General Appropriation Act be spent for the acquisition of computers and other facilities and that the DBM will give empowerment

to the principals to do the purchase. Since the problem is the ratio of computers to the number of teachers, they recommended that proper scheduling on the usage of computers be done.

Most of the teachers were not trained on the programs of Project TAO because there is no money for echo seminars and there is a lack of qualified personnel to teach teachers on the different softwares available.

Their solution is to ask assistance from the local government units (LGU) or from Parents Teachers Association (PTA) for financial support. This problem existed because of lack of funds which is the number one problem in the implementation of this project.

Some heads of office were not informed about this project. This means that not all schools were informed about it. One problem that is foreseen lies in the fact that since this project goes with the incumbency of its author in the Senate, this will die to its natural death unless somebody in the Senate or who will replace Senator Oreta in the Senate Committee on Education, Culture and Arts will continue and be interested in this project.

## **CONCLUSIONS AND RECOMMENDATIONS**

Welfare benefits extended to the DepEd teachers in region 10 were health care benefits, scholarships, trainings and seminars attended by teachers. In terms of health care benefits, majority of the respondents had a regularity of health check-up done annually specifically on Urinalysis, followed by Dental, BP, Diabetes Test and Chest X-ray. However, generally it could be deduced that teachers do not practice regular medical check-up. This finding recommends that DepEd teachers should enjoy regular health check-up every six months or once a year.

In terms of housing benefits, generally only very few teachers availed of housing benefits specifically availed from PAGIBIG through housing loans and followed by GSIS housing loans. The rest of the teachers availed thru Home Mortgage Loan, Cooperative and FICCO. Hence, there were problems encountered by the borrowers on the payment of loan monthly amortization.

Only few teachers availed on the scholarship programs especially the doctoral degree. This is so because only few scholarships were offered to teachers and in most cases teachers obtained their master's and doctoral degree using their own personal expense.

As to the trainings and seminars attended by teachers, most of these were sponsored by DepEd specifically on Basic Education Curriculum. This finding recommends that teachers should encourage participation in seminars and trainings conducted by DepEd such as Multimedia Instruction, ICT related activities and other extra curricular activities.

In terms of working conditions of teachers, specifically on teaching load assignments/ subjects, most of the teachers are teaching on the average of 6 – 7 subjects, other teachers taught 10 – 13 subjects. This finding recommends that uniformity in assigning loads/subjects be given to teachers with no other designations unless be given other extra assignments in the exigency of the service.

For general employment benefits for teachers, DepEd Secretary urged the House of Representative to approve **House Bill 4734** that authorities, public school teachers to be compensated an additional one time increase of salary in the amount of P9,000 and another P3,000 year after. This study recommends that the proposed bill should be acted as soon as possible to be able for DepEd teachers be compensated on the nature of their noble works.

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