

**Making Growth Reach People: A Practical Agenda for  
Poverty Alleviation in the Philippines**

---

**Stephen V. Naul<sup>1\*</sup>**

Southern Leyte State University, Philippines

Email: snaul@southernleytestateue.edu.ph

\*Corresponding Author

**Efren I. Balaba<sup>2</sup>**

Southern Leyte State University, Philippines

Email: ebalaba@southernleytestateu.edu.ph

**Felanie V. Docena<sup>3</sup>**

Southern Leyte State University, Philippines

Email: fdocena@southernleytestateu.edu.ph

**Received:** 9/10/2025

**Revised:** 18/11/2025

**Accepted:** 20/11/2025

---

**Abstract**

This position paper addresses the persistent issue of poverty in the Philippines, where despite official poverty rates declining, many households remain vulnerable due to rising food insecurity, inflation, and climate shocks. The paper proposes a production-centered, 10-pillar framework aimed at reducing poverty by lowering the “cost of survival,” moving jobs closer to communities, protecting incomes from economic shocks, and rapidly rebuilding human capital. Drawing on a synthesis of existing literature and policy analysis, the proposed framework includes initiatives such as sari-sari store “rice pass” quotas, cold-chain systems to reduce spoilage, micro-plant sites near high-poverty barangays, employer-led apprenticeships, school feeding programs, and digital financial inclusion through PhilSys-enabled e-wallets. The action plan outlines measurable outcomes like effective rice price stabilization, insured fishing days, 12-month job retention, and Grade 3 reading gains. The paper concludes by emphasizing that the key to sustained poverty alleviation lies in the execution of these initiatives at the local level, ensuring that growth can be made portable to barangays, markets, and communities across the country.

**Keywords:** Poverty Alleviation, Poverty Reduction, Price Stability, MSME and local jobs, Human Capital Recovery, Philippines

## Introduction

At the end of a long workday, a tricycle driver counts the coins left after rice, fares, and electricity. The math is simple; the story is not. On paper, the Philippines has lowered official poverty to 15.5% in 2023—about 17.5 million people—down from 18.1% in 2021 (Philippine Statistics Authority, 2024; Reuters, 2024). In practice, many households still feel one price spike, one illness, or one storm away from falling through the floor. This paper begins there: with the lived “cost of survival,” not just the national averages.

Aggregate gains coexist with persistent sectoral hardship among indigenous peoples, fisherfolk, farmers, and children, and with self-rated poverty that remains high despite formal improvements (BusinessWorld, 2025; UNICEF Philippines, 2025). Inflation—especially for food—has quietly taxed the poor twice: first at the checkout counter and then again through lost calories, learning, and productivity (Asian Development Bank, 2025; World Food Programme, 2024). Meanwhile, climate shocks and learning losses threaten to freeze mobility just as families begin to climb (World Bank, 2024). The challenge is clear: while poverty has declined, it is still fragile and uneven across sectors and geographies.

The central goal is aligned with Sustainable Development Goal (SDG) 1: No Poverty, which aims to end poverty in all its forms everywhere by 2030. To achieve this, poverty alleviation efforts must move beyond diagnostics and focus on execution at scale—policies and projects that reduce the cost of survival, create proximity to jobs, protect against income shocks, and rapidly rebuild human capital. This framework emphasizes actionable steps, such as creating rice price stability through sari-sari store networks, reducing food waste through cold-chain hubs, providing micro-plant employment opportunities close to high-poverty areas, and promoting financial inclusion through PhilSys-enabled digital identities and zero-fee e-wallets. Hence, this position paper proposes a solution that focuses on addressing these inequities through a production-centered approach.

## Literature Review

### Poverty Measurement and Trends in the Philippines

Poverty measurement in the Philippines has been consistently tracked through official indicators, most notably the poverty incidence reported by the Philippine Statistics Authority (PSA). According to the PSA (2024), the country's official poverty rate was reduced to 15.5% in 2023, a modest improvement from 18.1% in 2021. However, despite this formal reduction, the persistence of poverty remains a significant challenge, especially among rural populations and marginalized sectors such as indigenous peoples, farmers, and fisherfolk. In-depth studies reveal that the decline in poverty rates does not necessarily reflect an improvement in the quality of life for many households. For instance, the poverty threshold has increased due to inflation, particularly in food prices, making it harder for low-income families to meet their basic needs. Moreover, poverty is often characterized by vulnerability rather than a static condition—many families remain just one economic shock away from falling back into poverty (Business World, 2025; Philippine Statistics Authority, 2024). This is evident in the continued high levels of self-rated poverty, which remain unchanged despite the government's poverty alleviation efforts (UNICEF Philippines, 2025). Thus, while there have been improvements, significant challenges remain in reducing the depth of poverty and mitigating its long-term impacts.

### **Food Security and Price Volatility**

Furthermore, food security remains a critical concern in the Philippines, as it significantly influences the well-being of the poor. Rice, being a staple food, is at the center of this issue, with rice price volatility exacerbating the economic vulnerability of low-income households. The World Bank (2025) emphasizes that price fluctuations, particularly in essential goods like rice, directly impact the purchasing power of the poor. Inflation has made basic food items less affordable, especially in rural areas where agriculture is the primary livelihood. Moreover, the Philippines faces challenges in post-harvest losses, which further inflate the cost of food. The World Food Programme (WFP, 2024) reports that the poor are disproportionately affected by these food price fluctuations, as they spend a significant portion of their income on food, leaving little for other essential needs like education and healthcare. Additionally, climate change impacts such as floods and droughts disrupt food supply chains, further contributing to food insecurity. This volatility not only makes food unaffordable but also limits the poor's access to nutritious meals, which affects their health and productivity. Thus, food price stabilization mechanisms and interventions to reduce food waste are necessary to mitigate the effects of these challenges on the poorest households.

### **Employment and MSME Development**

Moreover, the creation of local jobs, particularly through Micro, Small, and Medium Enterprises (MSMEs), is essential for lifting people out of poverty. The National Economic and Development Authority (2023) highlights that MSMEs are crucial to economic growth and poverty reduction in the Philippines, as they account for the majority of employment in the country. However, MSMEs are often located far from high-poverty areas, limiting their impact on poverty alleviation. The development of MSMEs in rural and underserved urban areas is therefore a priority for addressing unemployment and underemployment, which disproportionately affect poor households. By ensuring that jobs are accessible within proximity to low-income communities, these businesses can provide stable, long-term employment and help reduce income inequality. Proximity not only allows for greater access to employment but also empowers communities to become active participants in the local economy, creating a sustainable cycle of growth. Additionally, MSMEs have the potential to create inclusive growth by offering employment opportunities to women, youth, and other marginalized groups, helping reduce social and economic disparities.

### **Human Capital and Education**

In addition, investing in human capital is one of the most effective strategies for breaking the cycle of poverty. Studies have shown that early childhood nutrition and literacy have long-term impacts on income security and poverty reduction. The World Bank (2024) argues that malnutrition during the first 1,000 days of a child's life can result in irreversible developmental delays, limiting future productivity and income potential. Furthermore, the inability to read by the age of 10, often referred to as "learning poverty," is a critical barrier to economic mobility. Early education interventions, such as school feeding programs and targeted literacy initiatives, are essential in ensuring that children from low-income families have the opportunity to reach their full potential. The compounding benefits of investing in early childhood education are well-documented—improved nutritional intake leads to better

school attendance, while literacy enables children to gain skills that translate into higher earnings in adulthood. These investments are crucial for reducing long-term poverty and ensuring that future generations have the tools to escape the cycle of poverty.

### **Digital Inclusion and Financial Access**

Likewise, digital inclusion and financial access play an increasingly important role in poverty reduction, especially in today's connected world. The Department of Information and Communications Technology (2017) emphasizes that access to digital platforms enables individuals to engage in a range of economic activities, from accessing government services to participating in online marketplaces. Digital financial services, such as PhilSys-enabled e-wallets, provide poor households with secure and easy access to banking, credit, and government transfers. These systems are particularly beneficial in rural and remote areas where traditional banking services are scarce. By reducing the barriers to financial inclusion, digital systems enable the poor to save, invest, and access credit, which can lead to greater economic opportunities. Moreover, the ability to track financial transactions via mobile platforms increases transparency and reduces opportunities for corruption. However, for digital inclusion to be effective, it must be paired with the necessary infrastructure, including internet access and digital literacy programs, to ensure that all populations can benefit. When combined with other poverty alleviation efforts, digital inclusion has the potential to significantly enhance financial independence and access to broader economic opportunities.

This review draws from the Capability Approach by Amartya Sen and the Sustainable Livelihoods Framework, both of which emphasize expanding people's real freedoms to achieve what they value. This paper focuses on expanding capabilities by addressing the constraints on access to basic goods, opportunities for employment, and human capital development. The proposed action plan is designed not only to alleviate the immediate hardships of poverty but also to build the structures that support long-term economic mobility.

Numbers alone can't close this gap. What changes trajectories are things we build: reliable school meals purchased from local producers; barangay-level rice price locks delivered through the sari-sari network; cold-chain hubs that keep fish and vegetables from spoiling; employer-led apprenticeships that convert training into 12-month contracts; and digital rails—PhilSys IDs, zero-fee basic e-wallets, open price boards—that cut the friction between a household and opportunity (ADB, 2025; Department of Agriculture, 2019; Department of Information and Communications Technology, 2017; PhilHealth, 2024; World Bank, 2025e; WFP, 2024).

This paper, therefore, takes an unapologetically production-centered stance. It does not ask for new diagnostics so much as for execution at scale—policies and projects that lower the price of essentials, move jobs closer to people, insure livelihoods against shocks, and rebuild human capital fast. The evidence base is fresh and clear: rice and transport dominate poor families' budgets; small reductions in spoilage and markups deliver outsized welfare gains; early reading and nutrition have compounding returns; and MSME-led, jobs-rich growth is the durable path from vulnerability to security (ADB, 2025; PSA, 2024; WFP, 2024; World Bank, 2025a).

Two commitments guide the pages that follow. First, proximity: solutions must live where poverty is experienced—at the market stall, the classroom, the clinic, the fishing quay—not only in national plans. Second, measurement: every initiative is paired with simple, human outcomes (effective rice price paid by the bottom three deciles, days of fishable weather insured, Grade 3 reading gains, 12-month job retention), so that citizens can see, not just be told, that progress is real. The next section therefore provides the foundation for the principles and 10-pillar action playbook.

## **1. Why This Paper Starts with Action**

The Philippines cut official poverty to 15.5% in 2023, or roughly 17.5 million people, but progress remains fragile and uneven—especially for indigenous peoples, fisherfolk, farmers, and children (PSA, 2024; Reuters, 2024; World Bank, 2025). Food inflation, learning losses, and climate shocks keep pulling families back toward the poverty line (ADB, 2025; WFP, 2024; World Bank, 2024). This commentary therefore leads with production: a concrete playbook of nationally scalable, locally executable solutions.

## **2. Where We Stand: A Clear, Current Poverty Profile**

### *2.1 Headcount, Threshold, and Perception*

Official incidence fell from 18.1% (2021) to 15.5% (2023), yet a typical family of five still needed  $\approx$ ₱13,873 per month in 2023 to escape poverty—up sharply from 2021, reflecting inflation pressures (PSA, 2024; Inquirer.net, 2024). Perception data remain stubborn: around half of families self-identify as poor in recent Social Weather Stations waves, underscoring the gap between formal metrics and lived experience (ABS-CBN News, 2025; GMA News, 2025; Inquirer.net, 2025).

### *2.2 Who and Where Poverty Persists*

The poorest sectors remain IPs ( $\approx$ 32%), fisherfolk ( $\approx$ 27%), farmers ( $\approx$ 27%), with rural rates consistently higher than urban (BusinessWorld, 2025; PSA-Regional Offices, 2025). Children face persistently high poverty incidence and nutrition risks, with BARMM making gains but still requiring conflict-sensitive delivery (PSA, 2024b; UNICEF, 2025; WFP, 2024).

### *2.3 Inequality and the Cost-of-Living Squeeze*

Inequality has eased modestly (Gini  $\approx$ 0.391 in 2023), but food price spikes and climate shocks erase household buffers (World Bank, 2025b; Wealth Insights/PSA, 2024). Rice and transport dominate poor families' budgets; each peso of price relief or commute reduction delivers outsized poverty impact (ADB, 2025; PSA, 2024).

## **3. What the Evidence Says: Poverty is a Price, Jobs, and Human-Capital Problem**

### *3.1 Prices: Food, Energy, and Essentials*

Food inflation has been the pivotal drag on faster poverty reduction. Stabilizing per-kilo prices of staples (especially rice), cutting postharvest losses, and improving market

transparency all show high benefit-cost ratios (ADB, 2025; Department of Agriculture, 2019; WFP, 2024).

### *3.2 Jobs: Demand-Led and Close to Home*

Sustained poverty reduction correlates with job-rich growth and MSME productivity, especially when employment is near high-poverty barangays and supported by logistics and digital access (World Bank, 2025; National Economic and Development Authority, 2023).

### *3.3 Human Capital: Early Nutrition and Learning*

Child malnutrition and learning poverty (inability to read proficiently by age 10) act like a “tax” on lifetime earnings. Targeted school feeding, iron-rich and protein-dense foods, and micro-tutoring generate large, durable returns (DOST-FNRI, 2025; UNICEF, 2024; World Bank, 2024).

## **4. Principles for a Production-Centered Anti-Poverty Agenda**

### *4.1 Lower the Cost of Survival*

Start where families feel it every day: the grocery bill, the power bill, and the ride to work or school. Keep rice and other staples predictable by shrinking spoilage and middlemen costs, offer targeted rice quotas at steady prices in sari-sari stores, auto-enroll eligible homes in lifeline electricity/water rates, and make the first few kilometers of daily commuting free or discounted for low-income riders. Even small drops in these routine costs—₱2–₱5 per kilo of rice, a few hundred pesos off the power bill, 10–15% cheaper commutes—free up cash for food, school needs, and savings, which is exactly how households climb out of poverty and stay out.

### *4.2 Secure Incomes against Shocks*

When a typhoon hits, fishable days disappear, or food prices jump, poor families shouldn’t be forced into high-interest debt. Pair simple, automatic “triggers” with fast help: index insurance that pays directly to e-wallets when wind, rain, or waves exceed set levels, and temporary top-ups to cash assistance when local food inflation spikes. Add short-term, paid community work that rebuilds protective assets—mangroves, flood canals, fish habitats—so the next storm hurts less. The goal is quick, rule-based protection that turns disasters from life-ruining events into manageable setbacks.

### *4.3 Move Jobs Closer to People*

Cut the distance between workers and decent work. Cities can run “deal rooms” that bundle land, permits, and training for firms willing to open micro-plants within a few kilometers of high-poverty barangays, while reserving a slice of government purchases for small, local suppliers with simple e-bidding. Tie skills programs to signed employer needs so training leads to real hires, not just certificates. Shorter commutes, local hiring, and steady orders for MSMEs turn public pesos and private investment into neighborhood paychecks—fast.

### *4.4 Build Human Capital Fast*

Feed minds and bodies at the same time. Serve hot, reliable school meals sourced from nearby farmers and fisherfolk, and run a community tutoring corps that gives struggling readers small-group help until they catch up. At the same time, get families enrolled in

primary care so common illnesses are treated early and cheaply. Better nutrition, early reading gains, and routine checkups compound into higher attendance, stronger skills, and fewer medical shocks—quiet, powerful steps that raise lifetime earnings and keep kids from inheriting poverty.

#### *4.5 Digitize and De-Friction Government*

Make access simple: accept PhilSys IDs everywhere to open accounts and get services, publish strict service time limits and scorecards for permits, and text out daily market prices so buyers and sellers see the same numbers. When identity, payments, and information flow smoothly, people spend less time in lines and more time earning; small firms bid on government orders without fixers; and households make better choices with clear, real-time prices. Less hassle, more trust—and a state that helps people move faster than poverty does.

### **5. The Action Playbook: 10 Pillars and Practical Initiatives**

#### *Pillar 1 — Keep Food Affordable and Predictable*

- Barangay “Rice Pass” (QR quotas at sari-sari stores) to lock a stable per-kilo price for poor households (DA, 2019; PSA, 2024).
- Extend/retarget RCEF to drying & storage co-ops; solar cold-chain hubs to cut postharvest loss (BusinessWorld, 2024; WFP, 2024).
- Market open-price boards (SMS/USSD) linking farm gate to retail (World Bank, 2025).

Why this works: It attacks the *mechanics* of high prices—spoilage, opacity, and long chains—rather than relying on blunt price controls.

#### *Pillar 2 — Raise Producer Incomes and Bargaining Power*

- Land-titling blitz with drones + paralegals, free irrigation enforcement, mechanization pools (RA 10969; RA 11203; NEDA, 2023).
- Home-grown school feeding with local procurement quotas (WFP, 2024).

Why this works: Titles unlock credit; steady offtake locks in farm and fish income.

#### *Pillar 3 — Job-Rich Growth, Within 15 Minutes of Home*

- Municipal “deal rooms” to locate micro-plants near poor barangays; MSME set-asides with 3-click e-bidding; public works that build protective assets (RA 9501; RA 11032; ADB, 2025; World Bank, 2025).

Why this works: Reduces commute friction and converts public pesos into local payrolls.

#### *Pillar 4 — Women’s Economic Time: Care Infrastructure*

- Barangay micro-crèches (licensed home daycare micro franchises) (UNICEF, 2025).

Why this works: Time poverty is income poverty; childcare unlocks work hours.

*Pillar 5 — Shock-Proofing Livelihoods*

- Index-based climate micro-insurance for crops and near-shore fishing; disaster cash-for-work that builds mangroves, reefs, and canals; CPI-indexed 4Ps top-ups (ADB, 2025; WFP, 2024; World Bank, 2024a). Why this works: Climate and price spikes no longer trigger debt spirals.

*Pillar 6 — Cut the Cost of Essential Services*

- PhilHealth Konsulta enrollment drives and capitation top-ups; energy-efficiency swaps (LEDs, efficient fridges) for urban poor; VAT rebates via e-receipts for bottom deciles (PhilHealth, 2024; NEDA, 2023; PIDS, 2025). Why this works: Lower monthly bills and fewer medical shocks keep households above the threshold.

*Pillar 7 — Skills that Convert to Jobs*

- EBET employer-led apprenticeships with hiring bounties; TESDA enterprise-based training co-located with firms; green-jobs bootcamps (RA 12063; TESDA, 2025.). Why this works: Training is funded by outcomes—retention and verified wages.

*Pillar 8 — Human Capital Recovery at Pace*

- Learning-poverty tutoring corps (1:3 remedial sessions) and nutrition-for-attendance swaps with local eggs/milk (UNICEF, 2024; World Bank, 2024b; WFP, 2024). Why this works: Early gains in reading and nutrition compound into earnings.

*Pillar 9 — Digital Rails for Inclusion and Finance*

- PhilSys + e-KYC onboarding booths, zero-fee Basic Wallet, LGU credit scoring using e-receipts, remittance fee caps with public cash-outs, and DICT National Broadband to schools/RHUs/markets (BSP, 2024; DICT, 2017; PSA, 2025). Why this works: Identity + payments + data = access to jobs, credit, and programs.

*Pillar 10 — Government that Produces: Faster, Cheaper, Transparent*

- EODB/ARTA sprints and public scorecards, city poverty/price/job dashboards, emergency price transparency, unified social registry and convergence portal (RA 11032; PSA, 2024a; PIDS, 2025). Why this works: Frictionless delivery multiplies every peso spent.

## **6. Implementation Roadmap: A 6-18 Month Build Sequence**

(1) First 90 days: PhilSys + Basic Wallet onboarding; Konsulta sign-ups; city dashboards; open-price boards; select barangays for Rice Pass pilots (BSP, 2024; PhilHealth, 2024; PSA, 2025).

(2) Months 4–9: Launch deal rooms; EBET cohorts tied to employer MOUs; school feeding with local procurement; cold-chain hubs in fish/farm clusters (RA 12063; WFP, 2024).

(3) Months 10–18: Scale index insurance, VAT rebates, mechanization pools, land titling blitz; extend broadband to public facilities (ADB, 2025; DICT, 2017; NEDA, 2023). Milestones:

- Effective rice price for bottom 30% at least ₱5/kg below market in pilot cities.
- Placement/retention  $\geq 70\%$  for EBET cohorts after 12 months.
- Konsulta enrollment +30%, primary-care utilization +20%.
- Reading proficiency +15–20 ppts among tutored Grade 3–4.

Producer postharvest loss –20%, farmgate-to-retail spread –10%.

## **Conclusion**

Here's the uncomfortable truth: poverty in the Philippines persists not for lack of insight but for lack of execution—we know exactly where to push (rice, transport, nearby jobs, early reading and nutrition), and we can prove it with scoreboards that anyone can check. The charge now is to run the 10 pillars as standard kits in real places—barangays, classrooms, RHUs, markets—lock in sustainability (financing that lasts, institutions that outlive terms, systems that survive storms), and hard-wire learning: fund practical research, test variants, publish results, scale what works, retire what doesn't. If over the next 6–18 months we deliver cheaper staples at the sari-sari, shorter commutes to steady pay, automatic insurance when waves or prices spike, and visible gains in Grade 3 reading, then the poverty line stops being a cliff and becomes a ladder families can climb—and keep climbing. That is the eye-opener and the mandate: act locally, measure honestly, learn relentlessly, and make the math kind enough that every household can count the progress for themselves.

## **Acknowledgements**

I would like to extend my heartfelt thanks to Sir Felanie Docena and Sir Efren Balaba for their invaluable contributions to this scholarly work. Their recommendation of the Wisdom Journal of Humanities and Social Science was pivotal in shaping my scholarly argument and recommendations for poverty alleviation. Equally, I am deeply grateful for their collaborative efforts and equal contributions as co-authors of this paper.

## References

Asian Development Bank. (2025). *Asian Development Outlook: Trade uncertainty challenges resilience in Asia and the Pacific* (April 2025). <https://www.adb.org/>  
<https://doi.org/10.22617/FLS250135-3>

ABS-CBN News. (2025). *Half of Filipino family's self-rate as poor — SWS.*  
SWS: 49% of Filipino families rate themselves as poor in second quarter | ABS-CBN News

Reuters. (2024). *Philippines says poverty rate fell to 15.5% in 2023.*  
Philippines poverty rate at 15.5% in 2023, statistics agency says | Reuters

BusinessWorld. (2025). *Most Filipino children live in poor households — PSA.*  
50% of Filipino families feel poor, SWS poll shows - BusinessWorld Online

Context.ph. (2025). *PSA: Fisherfolk, farmers remain poorest sectors.*  
<https://context.ph/2025/04/01/psa-data-poverty-declines-indigenous-peoples-farmers-struggle/>

Asian Development Bank. (2024). *Slower inflation, higher investment and consumption to support Philippine growth through 2024–2025* (News release).  
<https://www.adb.org/news/slower-inflation-higher-investment-and-consumption-support-philippine-growth-through-2024-2025>

Bangko Sentral ng Pilipinas. (2023). *Circular No. 1170: Customer due diligence; KYC using digital identity.*  
<https://www.bsp.gov.ph/Regulations/Issuances/2023/1170.pdf>

Bangko Sentral ng Pilipinas. (2024). *Memorandum No. M-2024-006: Prioritization of PhilID and other PhilSys formats as acceptable IDs.*  
<https://www.bsp.gov.ph/Regulations/Issuances/2024/M-2024-006.pdf>

Bangko Sentral ng Pilipinas. (2025, June). *List of banks offering Basic Deposit Accounts (as of Q1 2025).* <https://www.bsp.gov.ph/Lists/Directories/Attachments/18/BDA.pdf>

Department of Agriculture. (2019). *Administrative Order No. 09, s. 2019: Guidelines for accreditation of FCAs as RCEF beneficiaries.*  
[https://www.da.gov.ph/wp-content/uploads/2019/10/ao09\\_s2019.pdf](https://www.da.gov.ph/wp-content/uploads/2019/10/ao09_s2019.pdf)

Department of Agriculture. (2021). *Memorandum Order No. 64, s. 2021: Implementing guidelines for the Rice Competitiveness Enhancement Fund (RCEF).*  
[https://www.da.gov.ph/wp-content/uploads/2021/10/mo64\\_s2021.pdf](https://www.da.gov.ph/wp-content/uploads/2021/10/mo64_s2021.pdf)

Department of Information and Communications Technology. (2017). *National Broadband Plan.* <https://dict.gov.ph/ictstatistics/national-broadband-plan/>

DOST-Food and Nutrition Research Institute. (2024). *2023 National Nutrition Survey (Part 1): National Nutrition Summit presentation.*  
<https://share.google/yDE1OLefABCnm4dwT>

DOST-Food and Nutrition Research Institute. (2025). *DOST-FNRI unveils 2023 Filipinos' state of health and nutrition* (News release).  
<https://share.google/5M8qpHucApbfFWrho>

GMA Integrated News. (2025). *SWS: 47% of Filipino family's self-rate as poor in Q2 2025.* <https://www.gmanetwork.com/news/money/economy/964345/50-of-filipino-families-consider-themselves-poor-sws-survey/story/>

International Monetary Fund. (2024). *Philippines: 2024 Article IV Consultation—Press release; and staff report*. IMF Country Report No. 24/351.  
<https://share.google/g2fGgeJ7RnSAJzyPE>

National Economic and Development Authority. (2023). *Philippine Development Plan 2023–2028*. <https://share.google/0GzeJR9cN9FHFTlFY>

PhilHealth. (2024). *Konsulta (Primary Care Benefit) — Implementing guidelines & enrollment resources*.  
<https://share.google/cKoignjmxfMEMOLPt>

Philippine Statistics Authority. (2024). *Proportion of poor Filipinos registered at 15.5% in 2023* (Press release). <https://psa.gov.ph/poverty-press-releases>

Philippine Statistics Authority. (2024). *A family of five needs at least P13,873 per month to meet basic food and non-food needs (Full Year 2023)*.  
<https://share.google/O7nE1GX2Cc3Fs08tv>

Philippine Statistics Authority. (2025). *Poverty among basic sectors, 2023 (Highlights)*. <https://share.google/suE6PzreAv2rQWppe>

Republic Act No. 9501. (2008). *Magna Carta for Micro, Small and Medium Enterprises*.  
<https://www.officialgazette.gov.ph/2008/05/23/republic-act-no-9501/>

Republic Act No. 11032. (2018). *Ease of Doing Business and Efficient Government Service Delivery Act*. <https://www.officialgazette.gov.ph/2018/05/28/republic-act-no-11032/>

Republic Act No. 10969. (2018). *Free Irrigation Service Act*.  
<https://www.officialgazette.gov.ph/2018/02/02/republic-act-no-10969/>

Republic Act No. 11203. (2019). *Rice Liberalization (Tarification) Act*.  
<https://www.officialgazette.gov.ph/2019/02/14/republic-act-no-11203/>

Republic Act No. 12063. (2024). *Enterprise-Based Education and Training (EBET) Framework Act*. (See TESDA media resources confirming RA number and IRR).  
<https://www.tesda.gov.ph/Media/NewsDetail/20380>

TESDA. (2025). *TESDA powers up workforce development with signing of EBET Act IRR* (News post). <https://www.tesda.gov.ph/Media/NewsDetail/20395>

TESDA. (2023–2028). *National Technical Education and Skills Development Plan (NTESDP) 2023–2028*. <https://www.tesda.gov.ph/About/TESDA/47>

United Nations Children's Fund (UNICEF), (2025). *Child Nutrition Report 2025* (global).  
<https://www.unicef.org/media/174091/file/>

UNICEF Philippines. (2024). *UNICEF Philippines Country Office: 2024 Annual Report*.  
<https://share.google/robKupLocjVnoRVSk>

World Bank. (2024). *Ending learning poverty: What will it take? – Country brief: Philippines*. <https://share.google/RLTiMCIVh47OipIkP>

World Bank. (2024). *Philippines Economic Update: Securing a rich and resilient future*. <https://share.google/yO7tWeN0edXVj82px>

World Bank. (2025). *Philippines: Poverty and Equity Brief*.  
<https://share.google/n0lLvFJaNorcUSQbo>

World Food Programme. (2024). *Philippines Annual Country Report 2024 (PH03)*.  
<https://share.google/j4vYmZAyZew1lOSPq>

World Food Programme. (2025). *2024 Typhoon season: WFP Philippines response report*. <https://share.google/KaG4O0lQBLZR7NJn5>