**Name: Ritz G. Buquid**

**Grade 12 Toper 301**

**This study investigates education, microfinance, and poverty in the Philippines using the vector error correction model (VECM) method. The test results of macroeconomic variables and bank-specific factors for Non-Performing Loans (NPLs) in the Philippines use VECM. Provides results that the NPL variable provides a positive and significant response to credit increases in the short and long term. This means that high and low credit levels lead to high and low NPL levels. The inflation variable used as a macroeconomic indicator has different effects on the NPL level in the short and long term. In the short term, the inflation variable is detrimental to the NPL level. This means that the increase in the inflation rate does not affect the NPL level. Meanwhile, in the long term, inflation has a positive and significant effect on the NPL level. That is, an increase in the inflation rate increases the NPL level. Inflation that increases this increase is caused by government policies that increase the price of goods which causes prices to rise as well. Then this can affect people's purchasing power so that the business world weakens. Resulting in hampered credit.**

**Drean, B. (2021). Education, Microfinance, and Poverty in Philippines. Tamansiswa Accounting Journal International.**

**https://ssrn.com/abstract=3890128**

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**Grade 12 Toper 301**

**This study examines essential factors that affect children’ quality of response towards a non-traditional learning platform specifically, self-learning modules (SLMs) as Philippine public school’s mode of service-learning delivery. Our objective is to determine the predictive power of access to internet, household food security, and parental involvement on the level of students’ engagement in these modular classes amid the health crisis. Drawing online responses from parents of public-school students (n=359), our regression analysis confirms the viability of our model F(3,355) = 19.2, p<.001. While we found that food security and parental involvement are predictors of students’ satisfactory engagement in their SLMs, internet access is not. Therefore, our model suggests that children with parents who take time to be involved in their studies and who reside in households with enough food are more likely to engage positively in their modular classes, whether or not the household has access to the internet.**

**Arif, G. M., & Farooq, S. (2014). Rural poverty dynamics in Pakistan: Evidence from three waves of the panel survey. The Pakistan Development Review, 53(2), 71-98.**

[**https://doi.org/10.1080/03004279.2021.1954969**](https://doi.org/10.1080/03004279.2021.1954969)

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**Grade 12 Toper 301**

**The Philippines is a country of extreme divergence polarized by its meteoric economic growth, natural – and human – wealth, colonial history, and entrenched poverty. Children and youth (ages one to 18) make up over 40 per cent of the nation’s population and remain a highly marginalized and maltreated cohort in Philippine society whose daily lives unfold within the precarious context of paradoxical encounters between the archipelago’s traditional forces of culture, religion, patrimonialism, and the indelible vigor of neoliberal capitalism with its dogma of modernizing the under-developed. This thesis aims to investigate the complex nature of precarious childhoods in the Philippines and elaborate upon the varying factors which have contributed to the precarious state of affairs in the nation. Besides understanding the different forces which have exacerbated societal precarity (e.g. contemporary political-economy, socio-cultural practices, and Catholicism), this project intends to assess how children’s rights discourse and rights-based practices to development have unfolded in the country. Through multidisciplinary analytic lenses, an interdisciplinary literature review, and in-depth interviews with key informants, the present thesis will highlight why precarity has become a ‘life condition’ for a vast number of Filipino youth and children, and how rights-based approaches to development and children’s empowerment are directly at odds with normative Filipino socio-cultural practices. By utilizing up-to-date academic and journalistic sources, the precarious plight of Filipino children and youth will also be located within the wider context of President Rodrigo Duterte’s ‘war on drugs’, and in doing so I will showcase how the initiative has constituted as a step towards the criminalization of poverty.**

**Seger, A. (2021). Precarious Lives of Children and Youth in the Philippines: Critical Perspectives on Rights-based Approaches to Development and Empowerment (Master's thesis, NTNU).**

**https://hdl.handle.net/11250/2784742**