

Evaluating Poverty-Alleviating Programs in Asia: The Case of Self-Employment Assistance Kaunlaran Livelihood Program in the Philippines

Graciela G. Sanglay, MPA¹ and Rusty G. Abanto, Ph.D.²

¹College of Trades and Technology, Camarines Norte State College, South Poblacion, Jose Panganiban, Camarines Norte

²College of Arts and Sciences, Camarines Norte State College, F. Pimentel Ave., Daet, Camarines Norte

DOI: <https://doi.org/10.51244/IJRSI.2024.1101014>

Received: 20 December 2023; Revised: 04 January 2024; Accepted: 08 January 2024; Published: 03 February 2024

ABSTRACT

The Philippines is among the states in South-East Asia whose problem includes poverty. As such, the Self-Employment Assistance (SEA) Kaunlaran Livelihood program was established to reduce poverty in the country through ensuring social equality among individuals by means of micro credit as an avenue to build sustainable community-based associations capable of generating income to augment family needs. However, it was noted that in the past years, the desired outcomes of the program do not reflect significant improvements. As such, the study assessed the program implementation in a microscopic level in one of the municipalities in the province of Camarines Norte, Philippines using a mixed method research design that includes document analysis of existing policies and accomplishment reports, survey on the perceptions of the beneficiaries towards the program, and interview among the implementers. The consolidated data shows that though the program is equipped with several provisions to ensure beneficiary are given equal opportunity to improve their social status, the several areas were noted with issues: the return of investment for the past five years reflects an average of 52% which in turn causes budget allocation for the operation of the program to significantly decrease. Relatively, the implementation as perceived among the beneficiaries weights a mean of 2.8 equivalent to medium level of implementation. However, it a closer inspection, the components of the program along Capital Assistance, Savings Mobilization, and Access to other Social Services hits a mean of 2.3, 2.3 and 2.1 respectively. Thus, summing up to the major challenges identified among the beneficiaries that the benefits out of the program are insufficient which constitutes 34% of responses out of the 115 respondents.

In conclusion, the program needs to be recalibrated based on the information drawn particularly along capital assistance, savings mobilization, access to social services, records management, and monitoring and evaluation.

Keywords: SEA-K, Livelihood Program, Micro credit, Micro enterprise

INTRODUCTION

One of the objectives of the government has always been to ensure that social inequalities and poverty are reduced in the nation, as mandated by the Philippine Constitution. With this, the Department of Social Welfare and Development (DSWD) was established since the end of World War II to ensure that this mandate is executed.

Executive Order 123 specifically vests the DSWD with the responsibility of caring, protecting and rehabilitating that segment of the country's population which has the least in life to restore their normal

functioning and participation in community affairs. As a National Government Agency (NGA), the DSWD is given the duty of working together with other agencies, both government and non-government, to deliver various programs, projects, and services that help benefit the poor. This includes livelihood, core shelter, and supplementary feeding. Under the Implementing Rules and Regulations of the agency, they are also tasked with providing food, non-food, and cash assistance to victims of disasters and calamities.

Several programs have already been implemented to provide livelihood opportunities among individuals. This includes, but is not limited to: (1) *Pantawid Pamilyang Pilipino Program (4Ps)*, which provides cash grants among the poorest families in the country; (2) *Kapit-Bisig Laban sa Kahirapan—Comprehensive Integrated Delivery of Social Services—National Community-Driven Development Program (KALAHI CIDSS—NCDDP)*, which expands the scope of community-driven development programs in the country; and (3) Sustainable Livelihood Program (SLP), which aids the community to establish sustainable livelihood opportunities that will encourage poor families to engage in market-driven micro enterprises for the exploration of employment opportunities.

However, for the past years, despite the provisions of various welfare programs and sustainable livelihoods for the disadvantaged, it still poses a challenge for the country's development. As cited in the press release of the Philippine Statistics Authority (PSA) on December 6, 2019, an estimate of 16.6 percent, or 17.6 million Filipinos, were below the poverty threshold in 2018. These individuals are considered to have a per capita income that is not enough to meet basic needs such as food and other necessities (Mapa, 2019). However, 3 years after, an estimate of 23.7 percent was noted during the first semester of 2021 as reported by PSA. This percentage is equivalent to 26.14 million Filipinos (Mapa, 2021).

There is already a notion from the PSA's report that the Sustainable Livelihood Program might not be enough to meet the needs for a livelihood opportunity that will enable the community to thrive. Furthermore, since the projects were already implemented and institutionalized, a microscopic approach to analyzing the implementation of these programs is a must to determine the underlying issues as to the statistics presented.

By Republic Act 5416, or the Social Welfare Act of 1968, the DSWD is mandated to develop a comprehensive social welfare program. With the ultimate objective of lowering poverty incidence and boosting quality of life, the department is continually enhancing the capabilities and opportunities of the poor, vulnerable, and disadvantaged.

Relative to this, one of the two tracks under the SLP, which is the micro enterprise track, was presented for evaluation: The Self Employment Assistance Kaunlaran (SEA-K) Integrated Program. It is a program of the DSWD that invests mainly in social capital to establish community-based, self-managed, and sustainable credit facilities that will allow the community to develop small-scale enterprises, organizations, and capital assistance for others. It primarily builds the entrepreneurial skills of the beneficiaries, allowing them to establish an organization where they are the primary stakeholders.

In 2010, the Jose Panganiban Local Government adopted Self-Employment Assistance-Kaunlaran (SEA-K) as one of its livelihood programs. The program offers capital assistance through small loans to qualified beneficiaries who intend to start an income-generating project to encourage economic activity. The program employed a micro credit strategy patterned after Bangladesh's Grameen Bank to bridge gaps and address challenges in poverty alleviation via micro enterprise development, which would assist the recipients' transition from a state of survival to self-sufficiency (Ballesteros et al., 2015).

According to the Municipal Social Development and Welfare Office (MSDWO) of Jose Panganiban LGU, despite many employment opportunities in the municipality, abundant natural resources and mineral deposits, a significant portion of its population lives in poverty or cannot protect themselves from income shocks such as health, education, employment, natural disasters, and food prices. The incapacity to cope

with these shocks puts them in a high state of in-depth poverty. As a result, they live below the poverty threshold line—the bottom strata of the population. Therefore, the Local Government Unit needs to address the social-economic status of its constituents—to give them an inherent worth and dignity as a person. Thus, the Local Governments intervention is oriented towards enabling the disadvantaged to cope with their socio-economic realities, to function normally, and to perform their social roles by drawing out their creativity and natural ability to engage in micro enterprise. Believing that every person has inherent potential and that, when an enabling environment is created and that potential is unleashed, even the poorest can become agents of positive change in their own lives, for their families, and for their communities.

With these facts, there is a need to evaluate the existing SEA-K livelihood program in the microscopic level. Specifically, the study sought to:

1. Assess the level of implementation SEA-K in Jose Panganiban, Camarines Norte; and
2. Determine challenges and issues that affects the successful implementation of the program particularly in engaging micro enterprises

METHODOLOGIES

This study had used mixed method research design to determine the level of implementation of SEA-Kaunlaran in the Municipality of Jose Panganiban, Camarines Norte, based on the perception of the beneficiaries and implementers. As Schoonenboom and Johnson mentioned in the works of Johnson et al., mixed methods of research combine qualitative and quantitative research approaches to gain a deeper understanding of the study (Schoonenboom & Johnson, 2017).

The study underwent an ethics review by the committee under the Research Services Division. Upon administering the survey questionnaire, respondents were informed of the voluntary nature of their participation. Furthermore, the information resulting from the study were treated with strict confidentiality in accordance to Data Privacy Act of 2012. This study ensures strict compliance to ethical principles through informed consent, respect for anonymity, confidentiality, and privacy.

Population, Sample Size, and Sampling Technique

The research population pool constitutes the total number of beneficiaries of the SEA-Kaunlaran Livelihood Program of the DSWD of the Municipality of Jose Panganiban, Camarines Norte from its first implementation in 2017. A total of 434 were identified based on the records of the DSWD.

Convenience sampling was utilized in data gathering due to geographical proximity, availability at the given time, and the willingness of the respondent to participate in the study. Thus, out of 434 beneficiaries, only 115 respondents were derived of the figure presented in the records of the Municipal DSWD of Jose Panganiban, Camarines Norte

Description of Respondents

First-hand data were obtained from the staff and personnel of the LGU Jose Panganiban Municipal Social Welfare and Development Office (MSWDO), who have worked under the program for over 3 years. And the respondents in the survey were the 115 out of 434 SEA-K beneficiaries from 2017–2021. Both active and inactive beneficiaries living in Jose Panganiban, Camarines Norte were considered as part of the information gathering.

Research Instrument

In this study, two instruments were used in data gathering. Instruments were developed after conducting

document analysis on the program’s existing documents. The first instrument was a structured interview guide for program implementers. This includes questions regarding the conception and implementation of the program, the program’s outcomes, and the businesses established by SEA-K beneficiaries.

The second instrument utilized was a survey questionnaire designed for SEA-K program participants. The questionnaire’s parameters include social preparation, capability development, capital assistance, monitoring, and evaluation. Each criterion was measured on a five-point Likert scale to provide quantifiable value for the implementation of the program among the beneficiaries.

Statistical Treatment of the Data

Descriptive statistics were employed to analyze the data in this study. The SEA-Kaunlaran Livelihood Program’s description and objectives were examined through the utilization of secondary document analysis.

Moreover, the determination of the implementation status of the program as perceived by the beneficiaries utilized frequency count and weighted mean was used to analyze and present information from the raw data. A scale to determine the perception among the beneficiaries was used. The five-point scale below reflects the interpretation of the respondent’s perception:

Table 1. Five-point scale

Mean	Description	Indicator
4.51 – 5.00	Advanced level of implementation	(ALI)
3.51 – 4.50	High level of implementation	(HLI)
2.51 – 3.50	Medium level of implementation	(MLI)
1.51 – 2.50	Low level of implementation	(LLI)
1.00 – 1.50	No implementation at all	(NI)

Finally, coding was utilized in consolidating and facilitating the classification of the challenges encountered in the implementation of the SEA-Kaunlaran Livelihood Program. This provided empirical insights in relation to the gathered information from the analysis and interpretation of the program’s description, outcomes, and level of implementation.

RESULTS AND DISCUSSIONS

This part presents the results of the data analysis in response to the identified problems covered by this study

SEA-K Program Description

The Self-Employment Assistance Kaunlaran (SEA-K) Program, as implemented by the Local Government Unit of Jose Panganiban, Camarines Norte, through the Municipal Social Development and Welfare Office, is one of the anti-poverty programs of the Philippine government, along with the Kapit-Bisig Laban sa Kahirapan-Comprehensive and Integrated Delivery of Social Services (KALAHI-CIDSS) Project and the Pantawid Pamilyang Pilipino (4Ps) Program. The program focuses on social capital investment for the establishment of social community-based, self-managed, and sustainable credit facilities that will allow poor individuals to access credits for social economic growth. The program is guided by a manual of operation that reflects how it should be implemented at the national and local levels.

Selection of Beneficiaries. The information gathered from the interviewee contrasts with the original selection process of beneficiaries as presented in the Manual of Operation, according to which a project site

identification is to be conducted before acceptance of any application for grants. Relatively, as per DSWD Administrative Order No. 14, s. 2010, Section VIII, No. 2 Identification of Project Beneficiaries, a community profile should first be established to show baseline information about the community’s needs, as well as a presentation of the said data to the community, before the community itself recommends potential families who will be the direct participants of the project.

Relatively, Ballesteros (2017) had indicated in her findings that the beneficiary selection of the SEA-K is on a barangay basis. Thus, the idea that the implementer had subjected the whole municipality in general as considered qualified beneficiaries impacted the number of grantees in references to the report of beneficiaries from 2017 to 2021.

Length of Operation. As mandated under Republic Act 5416, or the Social Welfare Act of 1968, a comprehensive social welfare program should be spearheaded by the DSWD to achieve the mandates of the department. As such, since the enactment of the policies for SEA-Kaunlaran Integrated Program Level I and Level II in 1996, the program has been established all throughout the country with continuous and periodic review of the policies to ensure that the program still responds to the needs of disadvantaged individuals. However, although the information collected from the implementer indicated that the data were dated back to earlier years of 2011, as in line with the report of Acosta and Avalos (2018), which describes SEA-K as being expanded in 2011 to allow a wider scope of benefits, the documents presented were still inconsistent with the claims.

Financial Resources. As for the budget allocation of the program, the Local Government Unit of Jose Panganiban, Camarines Norte, allocated funds that were accounted for under the agency’s General Fund. In this aspect, Section 308 of Republic Act 7160 mandates that municipalities maintain a General Fund to account for all monies and resources received and disbursed from the local treasury. The General Fund consists of monies and resources of the local government that are available for the payment of expenditures, obligations, or purposes not expressly declared by law as accruing and chargeable to or payable from another fund. The funds obtained from each beneficiary are put into the agency’s trust fund. Trust funds, as defined, are constituted of both private and public funds that have been given to the local government or an official of the local government in their capacity as trustee, agent, or administrator, or that have been accepted as a guarantee for the fulfillment of some obligation. A trust fund may only be utilized for the specific purpose for which it was established or for which it came into the possession of the local government unit (Sec. 309, RA 7160).

Table 2. SEA – Kaunlaran Budget Allocation

Year	Fund Allocation (Php)
2017	300, 000.00
2018	250, 000.00
2019	150, 000.00
2020	150, 000.00
2021	150, 000.00
Total	1, 000, 000.00

Source: LGU-JP Annual Budget Report 2017 to 2021

Records show that since 2017 up to the present, LGU-JP has been allocating funds from their General Fund for the purpose of the program. Specifically, from 2017 to 2021, a total budget of Php 1,000,000.00 was allocated for the operation of SEA-K. However, at a closer inspection of the data, an allocation of Php 300, was released in 2017, a decrease of Php 50,000.00 in 2018, and the succeeding years reflect a

decrease of fifty percent.

The decrease in the allocation may be attributed to the low repayment rate consolidated from the past few years up to the present. Thus, from 2019 up to the present, the initial fund allocation of Php 300,000.00 in 2017 was then decreased to Php 150, 000.00. Likewise, MSWDO has added additional programs that have caused SEA-K to become less of a priority. Similarly, Albert et al. (2020) and Diokno-Sicat et al. (2020) both emphasize the importance of including poverty and vulnerability estimates in determining local budgets and eligibility for social welfare programs. Both studies showed that the local government unit (LGU) does not prioritize livelihood program budget allocation.

Table 3. SEA – Kaunlaran Budget Allocation under Trust Fund

Year	Available Balance at the end of the Year
2017	130, 440.00
2018	134, 280.00
2019	163, 220.00
2020	166, 690.00
2021	167, 940.00

Source: LGU-JP Annual Accounting Report of Collection 2017 to 2021

In addition, Table 3 reflects the balance of each year in the Trust Fund, where payments on loan grants are deposited for utilization on re-loan applications. The data presented are based on the Annual Report of Collection of the LGU-JP Accounting Office, which is periodically forwarded to the MSWDO as a copy furnished. In comparison to the budget released from the General Fund, it can be noted that the collection is similarly low. Likewise, the average increase in the collection for the succeeding years shows a relatively low average of 7 percent.

The slow repayment collection can be attributed to several factors identified in the World Bank Social Protection Policy Note No. 13 report by Acosta et al. (2018). The report points out that a considerable number of SKA participants withdraw from the program, and repayment performance is negatively associated with poverty incidence. However, this finding contrasts with that of Mustapa et al. (2018), which suggests that the program helps improve the economic status of its beneficiaries. However, only a limited number of beneficiaries maintain a streamline of their microenterprise, and likewise, the financial resources of the program get negatively affected.

Manpower for Implementation. The interviewee claims that only two (2) staff are responsible for the implementation and upkeep of SEA-K in Jose Panganiban, Camarines Norte. Furthermore, the staff employed is not a full-time employee. Thus, there is a periodic change in staff as each of the contracts ends. A non-permanent employee currently staffs the office and is responsible for the majority, if not all, of the processes, as shown in their process flows.

This further contrast the need for division of labor in the implementation of SEA-K. For example, a qualified individual focusing on supervisory and ministerial functions needs to be in place to direct the processes of the program per the approved manual of operation. Relatively qualified staff who should be evaluating the documents and eligibility of individual applicants to ensure that the selection process is reliable and valid should also be in place, aside from staff who are to collect payments from the beneficiaries, as cited as an example by the interviewee. Finally, a community affairs specialist to evaluate the impact of the program in the community is also necessary to determine the strengths, weaknesses, opportunities for improvements, and threats to the program, and likewise, monitor the development of the

beneficiaries in relation to the intended outcomes of SEA-Kaunlaran Livelihood Program. Similarly, according to Khanam et al. (2018), due to a lack of monitoring systems and well-trained staff, they cannot fully mentor the beneficiaries.

Return of Investment. The program employs loan repayment modalities, which are deployed in two modalities: 1) payment through the association and 2) payments directly to the DSWD. Per the manual of operation, members who opted to pay their amortization via the association are to pay their dues during the weekly meeting to the chairman of the organization. 50 percent of the savings for the Equity Capital Build-Up and 10 percent of the Operational Fund are to be paid weekly. On the other hand, beneficiaries may also remit their monthly amortization to the DSWD for consolidation into the Revolving and Settlement Fund Account, which will then be accounted for by the DSWD field office for the financial report.

The term of payment for members is still based on the production cycles and profitability of the project or microenterprise established. However, it should not exceed 24 months, except for the seed capital assistance, which was given a one (1) month grace period on top of the 24-month term.

Records show that for the last five years, 88 percent of the annual operational budget from the general fund and trust fund of the program was duly disbursed and obligated among the beneficiaries who applied for loan and re-loan. Out of the Php 1,617,286.00 total operational fund from 2017 to 2021, only Php839,568.00 were collected as payment.

Upon validation to the interviewee, in terms of the payment modality as well as the return of investment: “Payment modality is centralized and the MTO is the only collecting agency for all SEA-K repayment. Some beneficiaries succeeded [in paying] and some don’t.”

Table 4. SEA – Kaunlaran Return of Investment Rate

Year	Combined Amount of Loan Granted (GF & TF)	Collection	Rate of Return
2017	299,390.00	130,440.00	44%
2018	461,576.00	215,468.00	47%
2019	351,000.00	229,940.00	66%
2020	217,320.00	124,470.00	57%
2021	288,000.00	139,250.00	48%
Total	1,617,286.00	839,568.00	52%

Source: Annual Accounting Report of Collection 2017 to 2021

Based on the claims of the interviewee, the collection of payment for all SEA-K beneficiaries is done through the Municipal Treasurer’s Office (MTO), as this is the only office in the Local Government Unit to issue the official receipt required for the liquidation of the disbursed funds. Likewise, the budget allocated for the SEA-K program is included in the General Appropriations Act (GAA) of the municipality as part of its operating budget. Thus, the revolving fund of the program is returned to the MTO.

From the statistics provided, it can be noted that there was an increase in collection during 2019 compared to 2018 and 2017, possibly due to the intensified collection strategies imposed during the transition of administration from the previous Municipal Mayor to the newly elected Mayor. The implementation of the SEA-Kaunlaran Livelihood Program was duly continued and supported by the current administration of LGU-Jose Panganiban. However, in the succeeding years, it can also be inferred that the strategy did not work for long, as in 2020, due to the COVID-19 pandemic, collection of loan payments was put into a slow movement, which is only normal, as cited in the study of Uddin et al. (2020), that the return on investment

for microfinancing institutions is generally affected by the progress and development of the business.

Issues and Concerns. When asked about issues and concerns experienced in the implementation of SEA-K: “the issue of repayment and the line of thinking of those who applied that it is a government fund and that they can have it as dole-out” was duly declared by the implementer. According to her, the repayment modalities of the loan applied for were generally influenced by how the applicants perceived the program. Since the program allows loan applications with a few documentary requirements, the applicants perceived the grant as a subsidy that they were not required to pay.

The interviewee enunciated the issue of repayment, as the documents presented reflect a low level of loan repayment among the beneficiaries of the program since its implementation in 2010. When asked why it became a problem: “we don’t have a staff that will collect the payment from the beneficiaries. The beneficiaries also consider the fund as a subsidy instead of a revolving capital for the micro-enterprise that must be returned to the agency.” The claims of the interviewee reflect that the program has limitations with regards to the number of employees needed to intensify collection.

All of which could have been properly addressed if provisions for monitoring and evaluation were in place. The Manual of Operation strictly states that SEA-K beneficiaries shall have weekly meetings and assemblies for the first year and at least twice a month in the succeeding years. It was also stated that all parties involved in the implementation of SEA-K, particularly the LGU, shall also attend these meetings to discuss progress and issues facing the organization. Monthly reports are also to be accomplished, as is the Organizational Development Checklist for the monthly consolidation of the Field Office, which will then be consolidated for submission to the Central Office.

However, with the limited number of staff as well as the low performance of repayment among the grantees, it is expected that the micro credit approach of SEA-K failed. This was also the case in the study by Razak et al. (2020) found that micro credit businesses in Malaysia failed due to low financial literacy, so recommendations include awareness and usage of government support programs and motivation to enroll in a certificate in financial literacy.

Objectives and Results of SEA-Kaunlaran Livelihood Program

The program generally aims to improve the quality of life of financially disadvantaged individuals through the transformation of labor resources into income by establishing micro-enterprises in the hopes of uplifting their socio-economic and marginalized status. Specifically, it aims to: 1) organize and establish community-based associations that can manage sustainable credit assistance as provided by the agency; 2) forge a strong social bonding among association members and inculcate values to carry out their significant roles in their micro-enterprises as well as manifest social responsibility through networks and linkages with other communities and agencies; 3) augment family income by creating opportunities for income sources through self-managed microenterprises; 4) enhance the beneficiaries’ capacity and capability to expand micro-enterprises through technical assistance, coaching, and mentoring; and 5) establish microenterprises sustainability mechanisms.

Relative to these objectives, the implementation of SEA-Kaunlaran in the Municipality of Jose Panganiban, Camarines Norte, was determined in terms of:

Community-Based Association Development. As mandated in the manual of operation, upon consolidation of the potential members, the LGU workers are to organize the group with five to six members per association, accomplishing necessary forms and requirements. The members of the group are required to attend a three-day training course to learn about the SEA-Kaunlaran Credit Scheme’s principles, philosophy, rules and regulations, and procedures. In the case of groups that fail to meet the required number of

members, a 7-day mandatory group training shall be attended by the group. Afterwards, they are organized to an association to thrive for themselves. However, interviews reflect that no community-based organization was developed for the past years upon its implementation. When asked of what the possible reason could be why there are no/limited community-based associations developed from the span of implementation of SEA-K: “Maybe there should be a change of paradigm to instill to the mind of the public that government funds are not only for dole-out. And everyone should be taking his part to make government effort in implementing the program. The attitude of *ningas cogon* must be eliminated. It should be a community effort monitored by the implementer so that the aim and rationale of the program will be achieved.” Likewise, people’s capacity-building and community participation are inherent processes in development. As such Gabo et al. (2015) proposed that community-based association development is both a resource and a recourse, with capacity-building activities centered on training and educational activities for community leaders and members. To put it another way, it begins with information, progresses to formation, and then transformation.

Strengthening of Social Bonding among Associations. To ensure that the microenterprises and associations thrive in the different environments, one of the key areas to be looked at is strong linkage and a wider network range. Forging strong bonds among related agencies secures resources and endless potential for growth and expansion among enterprises.

SEA-Kaunlaran provides opportunities for social interaction among related and relevant associations to ensure that the microenterprise becomes sustainable and can access social services that will allow the expansion and improvement of their associations based on their needs.

Although claims of trainings provided were stated during the interview, this claim is not dully supported by any accomplishment or any documentary evidence that will allow beneficiaries to strengthen social bonding for microenterprise growth, development, and expansion. Likewise, Blattman et al. (2016) looked at how social capital affected grant returns and business success among the ultrapoor in post-war Uganda. According to the findings, social networks offer collaboration, funding, and business advice.

Augmentation of Family Income. As one of the main goals of the program is to augment the family income of beneficiaries and supplement their needs as well as their economic status through the establishment of microenterprises, SEA-K promotes income generation through self-employment in the locality. It serves as an alternative income source for the beneficiaries to sustain their needs.

No further documentary evidence was presented as to the income augmentation, since, according to the implementer, with limited individuals manning the office and the program, it is hard to monitor the income augmentation among the beneficiaries. Usually, they wait for the beneficiaries to pay directly to the MTO to determine the credit performance of the beneficiaries.

This limitation has somehow resulted to generally not identifying whether the program was able to alleviate poverty and economic status through income generation from microcredit as that of the findings of similar to the study conducted by Tammili et al. (2018), whose results show a positive outcome in terms of income improvement brought on by participation in various microcredit programs. However, these points were not duly verified as there is no proof nor any conducted activities to support any claims of family income augmentation.

Continual Enhancement. To allow the beneficiaries to expand their microenterprises, provisions for appropriate and relevant technical assistance for continual improvement are included in the program’s mandate. As such, the provision of technical assistance for business management and productivity is part of the program’s components. Citing the manual of operation, this component of the program involves technical consultancy services to aid the beneficiaries in production, product development and upgrading,

procurement of raw materials, business and financial management, marketing, and networking. This component also ensures the long- and short-term goal attainment of the microenterprise in accordance with technological advancements and trends.

When asked if there were any provisions for continual enhancement among beneficiaries, “there is lack of continuity”. The answer is supplemented by the lack of any evidentiary documents or proofs of any activities conducted to enhance beneficiaries’ skills and knowledge relevant to the community-based associations or microenterprises developed. Relatively, the study by Angeles et al. (2019) addressed the issue of stagnation. The study suggests competitiveness and literacy as growth enablers in addition to capital access. The findings might influence decision-makers to enhance existing policies and expand opportunities for skill-based employment.

Sustainability of Microenterprise. Upon inquiry of the number of sustained community-based associations or any micro-enterprises sustained within the last five years, “there are more than ten active beneficiaries who continue to pay and borrow for their small businesses such as sari-sari store, cassava malungay chips, salt processing and anchovy production.” However, the reliability of the claim cannot be verified at the time of the interview, as there are no evidentiary documents or proofs to validate that the number of sustained micro-enterprises exceeded ten for the last five years. Similarly, Mustapa et al. (2018) found that participation indicators such as years of participation, training hours, and center meetings have a positive effect on micro-enterprise performance and sustainability.

Level of Implementation of SEA-K Livelihood Program

A total of 115 respondents out of 434 beneficiaries willingly responded to the survey questionnaire due to following reasons: 1) some beneficiaries with outstanding balances are hiding 2) some are no longer traceable; 3) some beneficiaries had already transferred location; 4) some beneficiaries are already living overseas; 5) some beneficiaries are deceased; and 6) some beneficiaries had been convicted. The survey measures the level of implementation of the SEA-Kaunlaran Livelihood Program in terms of: 1) Social Preparation; 2) Capability Building; 3) Provision of Technical Assistance for Business Management and Productivity; 4) Capital Assistance; 5) Savings Mobilization for Capital Build-up and Related Funds Build-up; and 6) Accessing of other Social Services.

Social Preparation. The Manual of Operation defined Social Preparation as a component that involves raising awareness and knowledge of the community on the participative data gathering and formulation of community development and plans in relation to the establishment of community-based association which will in turn alleviate poverty in the community.

Table 5. Level of Implementation in terms of Social Preparation

Indicators	Mean	Description
The program provides orientation and information dissemination in the locality	3.7	HLI
Conduct of participatory rural appraisal is regular and informative.	3.7	HLI
The program provides accurate and up-to-date information to both potential applicants and current beneficiaries.	3.8	HLI
The selection process is effective	3.6	HLI
The eligibility checking is reliable	3.6	HLI
Average	3.7	HLI

From Table 5, it can be gleaned that the mean across all the indicators reflects a high level of implementation that ranges from a mean of 3.6 to 3.8. Furthermore, it was also noted that the highest mean

score as perceived among the beneficiaries is the provision of accurate and up-to-date information for both potential applicants and current beneficiaries.

It means that the beneficiaries are greatly satisfied with the information dissemination provided by the implementer to ensure that all target and qualified applicants are duly informed and encouraged to apply for the grant provided by the government through the SEA-Kaunlaran Livelihood Program. Relatively, effective information dissemination positively influences the outcomes of the program, as supported by the study of Hossain et al. (2020), to which the information reflects a notable impact as to the transformation intended among the beneficiaries through relevant capability and policy orientation. Based on the study, there is a positive correlation between the success of the program and the effectiveness of the information dissemination strategies.

Capability Building. To ensure that the qualified beneficiaries are going to be productive and knowledgeable about the concept of microcredit as an avenue for financial assistance in the development and establishment of community-based associations as well as the values that will lead to the success of goals and objectives formulated through social preparation, capability-building activities that enhance the beneficiaries' knowledge, skills, and attitudes are included as part of the program's components. This includes training on the establishment of an association, financial management, managerial skills, and other relevant skills.

Table 6. Level of Implementation in terms of Capability Building

Indicators	Mean	Description
Orientation activities for qualified applicants that are spearheaded by the agency are informative.	3.8	HLI
The program provides seminars and trainings on business management	3.6	HLI
The program provides seminars and trainings on entrepreneurial management	3.6	HLI
The program provides seminars and trainings on financial management	3.8	HLI
The program provides seminars and trainings on organization of community-based associations	3.2	MLI
Average	3.6	HLI

The mean scores along the indicators, reflected in Table 6, show a high level of implementation, with mean scores ranging from 3.6 to 3.8. This shows that the provision for capability building, including orientation activities for beneficiaries as well as trainings and seminars on business management, entrepreneurship, and financial management, is highly implemented by the implementer. However, it was also noted that the provision of seminars and training on the organization of community-based associations was rated 3.2, equivalent to a medium level of implementation. This implies that certain training and seminars are only provided in compliance with what is asked for in the Manual of Operation. This further goes with the records showing that no community-based associations were established. Only individually owned microenterprises were developed. Although it was claimed by the implementers of the SEA-Kaunlaran Livelihood Program that there were a few established, the responses slightly contradict the claim.

This implies that the perception of the beneficiaries as to the capability-building provisions of the program contrasts with the outcomes of the program, as there are a limited number of community-based organizations developed through the program. This also contrasts with the idea presented in the study conducted by Razak and Hossain (2020) which gives emphasis on acquiring skills and training, as well as the development of microenterprises to facilitate job creation.

Provision of Technical Assistance for Business Management and Productivity. Since one of the major outputs of the program is the establishment of community-based associations in the locality that will allow

self-employment and, in return, augmentation of family income and meeting basic needs, the provision of technical assistance as to maintaining the microenterprise is also a component of SEA-K. According to the manual of operation, this component of the program involves technical consulting services to aid the beneficiaries in production, product development and upgrading, procurement of raw materials, business and financial management, marketing, and networking. This component also ensures the long-term and short-term goal attainment of the microenterprise in accordance with technological advancements and trends.

As such, the respondents rated the provision of technical assistance for business management and productivity of SEA-K. Table 6 reflects the indicators which specifies technical assistance that may be provided by the implementing agency as to the management and sustainability of the developed community-based organizations and microbusiness. Indicators includes: provision of mentoring services in effective and efficient resources management, provision of coaching services in ensuring effective and efficient management of resources, provision of technical assistances on issues encountered, activities that increases productivity of the beneficiaries, and provision of focal group discussions on the best practices for enhancements of microbusinesses.

Table 7. Level of Implementation in terms of Provision of Technical Assistance for Business Management and Productivity

Indicators	Mean	Description
The program provides mentoring services to ensure effective and efficient resource management	3.0	MLI
The program provides coaching services to ensure effective and efficient resource management	2.9	MLI
The program provides technical assistance for issues encountered.	2.1	LLI
There are activities that increases productivity of the beneficiaries.	2.3	LLI
The program conducts focal group discussions on the best practices of ensuring effective and efficient resources management	2.1	LLI
Average	2.5	MLI

The provision of technical assistance for business management and productivity showed a mean of 2.5, equivalent to a medium level of implementation. Although the mean measured under medium level of implementation, it can also be noted that the mean is on the borderline between the low and medium levels of implementation. On closer inspection, this rating is greatly affected by the ratings of the respondents on the provision of technical assistance for issues encountered at a mean of 2.1, the provision of activities that increase the productivity of the beneficiaries at 2.3, and the conduct of a focal group discussion on the sharing of best practices in ensuring effective and efficient resource management at 2.1. All the mentioned indicators were rated as having a low level of implementation, which connotes that limited implementation of the said indicators was considered. This further implies that the mentioned indicators were only implemented as the need arises.

On the contrary, it was also noted that the provision of coaching and mentoring services to ensure effective and efficient resource management was shown to be at a medium level of implementation at 3.0 and 2.9, respectively. This implies that the beneficiaries' perceptions as to the indicators mentioned were implemented just to meet the standards or requirements stipulated in the manual of operation.

The mean scores reflect a varying response to the different indicators. This further implies that the beneficiaries are not satisfied with how this component of the program is implemented.

Technical assistance is relatively important for programs as it allows close monitoring and resiliency of

micro businesses. Cited from the study of Orbeta et al. (2020) which suggests combining livelihood support with other forms of assistance, such as coaching in life skills and encouraging saving, to make it more efficient. To strengthen the existing support, such as business monitoring and technical assistance.

Capital Assistance. The provision of financial resources through micro credit to individual applicants or organized groups is the main component of the SEA-Kaunlaran Livelihood Program. This resource serves as the financial investment of beneficiaries in the establishment of a community-based association that can sustain production and augment the family income of its members. Likewise, the resources mentioned includes the establishment of a credit facility for the members in the establishment of their individual micro-enterprises for the generation of sustainable employment and income among the beneficiaries.

To determine the perception of the beneficiaries in terms of the capital assistance provided by SEA-K among its beneficiaries, Table 8 is presented below. The table summarizes the indicators as to the provision of capital assistance among the beneficiaries. This includes indicators as to the accessibility, sustainment, monitoring, evaluation, and sufficiency of the capital assistance provided by the program to ensure the establishment of micro enterprises and micro businesses through the organization of community-based organizations duly manned and organized by the community themselves:

Table 8. Level of Implementation in terms of Capital Assistance

Indicators	Mean	Description
The program provides a sufficient capital for business operation	2.4	MLI
The capital is easily accessible to the beneficiary	2.7	MLI
The capital provided can sustain the micro enterprise	2.7	MLI
Monitoring of capital disbursement is regularly done	1.8	LLI
Evaluation of capital disbursement is regularly done	1.7	LLI
Average	2.3	LLI

As presented in Table 8, the beneficiaries rated the provision of capital assistance at a mean of 2.3, which is equivalent to a low level of implementation. This implies that the indicators mentioned were implemented in some areas to somehow meet the requirements of the manual of operation. In a closer inspection it was noted that the access to capital assistance as well as its sustainment to micro enterprises were noted to be at a medium level of implementation at a mean of 2.7 each. This connotes that the capital assistance is readily available for applicants and that it provided them with enough seed for micro enterprises.

However, it was also noted that the evaluation of capital assistance provided was rated at 1.7 which is equivalent to a low level of implementation. This can be gleaned that the said indicator was only implemented among selected beneficiaries as the need arises.

It can further insinuate that the rating given by the beneficiaries reflects a negative perception among the beneficiaries as the rating for sufficiency of the capital assistance provided is rated at a low level, which further emphasizes that with the status of the economy and the recent outbreak of the pandemic, the capital assistance provided by the program is no longer effective to establish a micro enterprise.

It can further imply that the sufficiency of the capital assistance presented greatly affects the perception as well as the output of the program for the development of micro enterprises. Given that the economic status of the country is not favorable for budding entrepreneurs, beneficiaries seem to utilize the limited monetary amount for something that would satisfy their immediate needs instead of risking business opportunities that may or may not succeed.

This idea is greatly supported by the article in Angeles (2019), which reflects that 81 percent of Filipinos believe that financial resources are one of the constraints that hinder innovation and start-up businesses. Thus, the limited resources also pose a constraint for the beneficiaries to start their own micro enterprises, as in the case of SEA-Kaunlaran Livelihood Program beneficiaries in Jose Panganiban, Camarines Norte.

Savings Mobilization for Equity Capital Build-up and Related Funds Build-up. As part of the program’s goal for micro-enterprise business sustainability, one of the components of the program involves the inclusion of a provision for savings mobilization for both equity capital and related fund build-up. Equity capital is defined in the Manual of Operation as the equivalent amount of credit required to establish the community-based association. The establishment of such a program allows the members helped by the livelihood program to continue receiving it upon evaluation as good payers. On the other hand, related funds are equivalent to operational funds that will sustain the day-to-day operation of the association, or the micro enterprise established. This also includes an emergency fund to support members who are faced with crises and certain emergencies, including death, accidents, and serious illness.

Table 8 below reflects the perception of the beneficiaries as to the level of implementation of savings mobilization of the program:

Table 9. Level of Implementation in terms Savings Mobilization for Equity Capital Build-Up and Related Funds Build-Up

Indicators	Mean	Description
The program provides activities to encourage savings mobilization for both equity capital and related funds.	2.3	LLI
Monitoring of equity capital-build up is done regularly	2.2	LLI
Evaluation of equity capital-build up is done regularly	2.2	LLI
Monitoring of related funds up is done regularly	2.3	LLI
Evaluation of related funds up is done regularly	2.2	LLI
Average	2.2	LLI

As reflected in Table 8, beneficiaries had rated this component of the program at a mean of 2.2, which is equivalent to a low level of implementation. Generally, it shows that savings mobilization, be it in equity capital or related funds, was not fully implemented. A mean score of 2.2 to 2.3 across the five indicators shows this perception among the beneficiaries, which includes the provision of activities that would encourage beneficiaries to save money for equity capital and related funds, as well as regular monitoring and evaluation of equity capital savings and related fund savings to ensure that the micro-enterprise established is sustainable and can withstand losses along the operation.

Low implementation of the savings mobilization implies that there are only limited activities or provisions that would allow beneficiaries to save money for different purposes. Razak et al. (2020) concluded that financial literacy influences confidence in establishing savings decisions and adherence to savings plans since this also greatly changes the behavior as well as the attitude of individuals towards financial management.

With this, the limited resources and limited financial literacy programs offered among the beneficiaries result in the limited number of micro enterprises and community-based organizations developed as expected from the program.

Accessing of Other Social Services. Aside from skills and knowledge development and enhancement along

with business management, financial management, and entrepreneurship, access to other social services is one of the key components of the program, which allows beneficiaries to forge a network and linkages with other relevant organizations and civil societies based on their needs. With this, the provision of trainings and social gatherings for the said purpose is included in the program. Likewise, constant monitoring and evaluation are conducted to determine even the slightest progress among the beneficiaries. As reflected in Table 10, the beneficiaries rated the provision of access to other social services. Indicators include the provision of access to business groups and civil societies, linkages with non-government organizations, seminars, and trainings to access social services, monitoring and evaluation of accessed social services, and forged linkages.

Table 10. Level of Implementation in terms of Accessing of Other Social Services

Indicators	Mean	Description
The program provides access to business groups and civil societies	2.1	LLI
Linkages to non-government organizations are provided through coordination	2.0	LLI
Trainings and seminars on how to access other social services are provided	2.2	LLI
Monitoring and evaluation of social services accessed by the beneficiaries are conducted	2.2	LLI
Monitoring and evaluation of linkage forged by beneficiaries are conducted.	2.2	LLI
Average	2.1	LLI

As reflected in Table 9, the beneficiaries had rated the provision of access to other social services of the program at a low level of implementation with a mean of 2.1, which further implies that this component of the program was not fully implemented in a manner that will allow the beneficiaries to realize linkages and networks as an avenue for expansion and access to other services depending on their needs.

For example, small and Medium Size Entrepreneurs (SMSE) can take advantage of these opportunities through the Department of Trade and Industry’s shared facilities for product development, manufacturing, and packaging. SEA-K beneficiaries could grow their own micro enterprises using these opportunities.

Relatively, Williams, et al. (2022) have recently focused on how social capital for bridging and bonding aids organizations. Access to the network’s benefits varies for different organizations. Contrary to common belief, there might be a basic necessary capability for Community Development Organizations to obtain network benefits.

Relevantly, given these facts presented, the overall perception of the beneficiaries as to the different components of the SEA-Kaunlaran Livelihood Program, which includes: 1) social preparation; 2) capacity building; 3) provision of technical assistance for business management and productivity; 4) capital assistance; 5) savings mobilization for equity capital and related fund build-up; and 6) accessing of other social services is at 2.75, or equivalent to a medium level of implementation. This connotes that the implementation of SEA-K is at a level that shows compliance with what is mandated in the Manual of Operation.

However, on a closer inspection of the data, only Social Preparation and Capability Building are perceived by the beneficiaries as highly implemented, which shows a positive perception among the beneficiaries. This further implies that the social preparation and capability-building activities of the SEA-Kaunlaran Livelihood Program in Jose Panganiban, Camarines Norte, are working and are acknowledged by the beneficiaries.

On the other hand, for the rest of the components, the rating provided by the beneficiaries significantly decreases. From the medium level of implementation in the Provision of Technical Assistance for Business

Management and Productivity to the low level of implementation in Capital Assistance, Savings Mobilization for Equity Capital and Related Funds Build-Up, and Accessing of Other Social Services. The data further implies that although provisions of technical assistance for business management and productivity are offered, since limited to no association was developed in response to the output of the program, the program was not actually fully realized as to the maturity of the beneficiaries.

The results clearly show that the level of implementation for the whole program reflects only that of the minimum requirements of the manual of operation. However, this greatly contradicts to the output of the program as there are only limited number of outputs manifested among the identified including: 1) organize and establish community-based associations that can manage sustainable credit assistance as provided by the agency; 2) forge a strong social bonding among association members and inculcate values to carry out their significant roles in their micro-enterprises as well as manifest social responsibility through networks and linkages with other communities and agencies; 3) augment family income by creating opportunities for income sources through self-managed micro enterprises; 4) enhance the beneficiaries’ capacity and capability to expand micro-enterprises through technical assistance, coaching, and mentoring; and 5) establish micro enterprises sustainability mechanisms.

Thus, these areas are considered for evaluation and improvement to determine underlying factors as to why the program did not fully realize its components, which greatly influence the output of the program and could somehow aid in the alleviation of poverty through the establishment of community-based associations providing employment opportunities for financially disadvantaged individuals in the locality of Jose Panganiban, Camarines Norte.

Challenges Encountered by the Beneficiaries and Implementer in the Implementation of SEA-Kaunlaran Program

Every program proposed is intended for evaluation and identification of weak points as well as challenges for continual improvement, and the SEA-Kaunlaran Livelihood Program in Jose Panganiban, Camarines Norte, is no exception. The following are perceived challenges coded based on the interview conducted with both implementers and beneficiaries for the betterment of the program.

Perceived Challenges by the Implementer. During the interview with the former community affairs officer assigned to the supervision and implementation of SEA-K in Jose Panganiban, Camarines Norte, several points were noted in the transcripts in relation to the description of the program as presented in Table 11. Areas of concern that were identified include records management, selection of beneficiaries, length of operation, financial resources, manpower for implementation, and return on investment.

Table 11. Perceived Challenges by the Implementer in the Implementation of SEA-Kaunlaran

Area	Statements
Records	· <i>“we were not able to keep as much records we [as] could because there are only 2 of us in the office that time. The use of electronic copies [had] not adopted yet that time.”</i>
Selection of beneficiaries	
Length of operation	
Financial resources	· <i>“there is only meager budget allocation for the program. . . “</i>

Manpower for implementation	<ul style="list-style-type: none"> · <i>“there should be enough manpower”</i> · <i>“we were not able to keep as much records we [as] could because there are only 2 of us in the office that time. The use of electronic copies [had] not adopted yet that time.”</i>
Return of investment	<ul style="list-style-type: none"> · <i>“the issue on repayment and the line of thinking of those who applied that it is government fund and that they too can have it as dole-out”</i>

Based on the interview conducted, claims that they can only keep and update as many records as they can due to the limited number of staff that handle the job. Furthermore, when asked about other issues, such as the monitoring of sustained micro enterprises and community-based associations formed, the evaluation of the credit performance of beneficiaries, documentation of trainings and seminars conducted, etc., no evidentiary documents or proofs were presented, which further supports the problem of the lack of record keeping in the program’s implementation. Relatively, as stated, there is only a meager amount of allocation provided by the LGU in Jose Panganiban, Camarines Norte, for the implementation of the program.

On the other hand, the statement contradicts the data presented in Table 3, which reflects that a collection through the years that was deposited in the Trust Fund is included as part of the revolving fund of the program. The consolidated fund from the General Fund and the Trust Fund shows a budget that amounts to over a hundred and fifty thousand pesos (Php 150,000.00), which is significantly different from the claims of the interviewee.

The challenge on the return of investment is greatly influenced by the payment modality of the program. No compelling action encourages the beneficiaries to pay their credits, which results in a very low collection rate for the past few years. The data that was presented in Table 4 shows a collection rate of 52 percent for the last five years starting in 2017, thus the program was considered a dole-out by the administration.

Table 11 summarizes the challenges along the components of the program whether what specified in the manual of operations were fully implemented to achieve the desired outcomes in the community. These components include: 1) Social Preparation; 2) Capability Building; 3) Provision of Technical Assistance for Business Management and Productivity; 4) Capital Assistance; 5) Savings Mobilization for Capital Build-up and Related Funds Build-up; and 6) Accessing of other Social Services.

Table 11. Perceived Challenges by the Beneficiaries

Perceived Challenges and Problems	Frequency	%
No orientation or information dissemination was conducted	3	3%
The participatory rural appraisal is not regular and informative	1	1%
The selection process is not clear	1	1%
No seminar or training on business and entrepreneurial management was provided	4	3%
No mentoring or coaching services on financial management and business management is provided	6	5%
No discussion on best practices for ensuring effective resources management was provided	16	14%
The benefits are insufficient	39	34%

The capital build-up is not enough to sustain the business	3	3%
Related funds such as emergency and operational funds were limited.	5	4%
No services on sustainability of the micro-enterprise was provided	37	32%
TOTAL	115	100%

The results of the survey show that 34 percent of the 115 respondents agreed that the benefits provided by the SEA-K are insufficient to meet the needs of establishing a micro enterprise. In addition, 37 of the respondents also agreed that they had not received any service whatsoever that would allow the sustainability of microfinance, which therefore reflects the low number of sustained micro enterprises established over the past few years. 14 percent of the respondents also agreed that no discussion of any kind had been done on the sharing of best practices to ensure effective resource management among the beneficiaries.

On the other hand, the beneficiaries had all agreed that up-to-date information was not an issue, including the provision for orientation activities for qualified applicants, financial literacy seminars and trainings, fair and just benefits, and access to other social services. Relatively, they agreed that no other issue was raised as to the implementation of the program other than what had been reflected in the table.

Thus, the data collected from the manual of operation, the implementers interviews, and the beneficiaries' interviews all cohesively show that the implementation of the SEA-Kaunlaran Livelihood Program was not fully implemented along the different components, namely: 1) Social Preparation; 2) Capability Building; 3) Provision of Technical Assistance for Business Management and Productivity; 4) Capital Assistance; 5) Savings Mobilization for Capital Build-up and Related Funds Build-up; and 6) Accessing of other Social Services. Furthermore, there are lapses as to the expected outcomes of the program as stipulated in the manual of operations including: 1) community-based associations developed, 2) strengthening of social bonding among associations, 3) augmentation of family income, 4) continual enhancement, and 5) sustainability of micro-enterprises.

Policy Recommendation for the improvement of the SEA-K Livelihood Program

As noted from the review of related literatures and parallel studies as well as the results of the data collection from evaluating the implementation of the SEA-Kaunlaran Livelihood Program in Jose Panganiban, Camarines Norte, the development of an Implementing Rules and Regulations that would address the issues as perceived from the existing policy, the implementing body and the beneficiaries would aid in the improvement of the program.

The proposed policy recommendation for the improvement of SEA-Kaunlaran Livelihood Program is generally divided into eight (8) major areas of concern: Social Preparation, Capability Building, Provision of Technical Assistance, Capital Assistance, Savings Mobilization, Access to Social Services, Records Management, and Monitoring and Evaluation.

Generally, two aspects of the social preparation component of SEA-K were identified in the recommendation to capture the concern about the qualifications as well as ensure value formation among the beneficiaries. It is proposed to seek linkages among relevant agencies that conduct research to establish baseline information as to the demographic profile of the community, which will also serve as the basis for the evaluation procedure. On another note, since the orientation program is already in place, it is also suggested that intensification as well as the provision of a more comprehensive information dissemination be conducted to ensure knowledge acquisition as to the program itself and values formation among the beneficiaries and potential applicants.

In terms of capability building, linking with other agencies that offer extension activities through poverty alleviation extension projects and programs may provide opportunities for feasible community-based organizations and the development of microenterprise business proposals.

Relatively, the role of financial literacy and commitment signing would secure a comprehensive budget proposal, savings mobilization, as well as re-payment assurance, which is one of the major concerns of the current implementation of the program.

On the other hand, technical assistance to be provided by the implementers may include mentoring and coaching programs that will secure sustainability plans and resilience actions among the established community-based organizations and micro enterprises.

Furthermore, the capital assistance provision of the program should be taken into consideration through the conduct of collaborative market analysis and feasibility studies among partner SUCs to provide baseline information as to whether there should be changes in the grants or the inclusion of other benefits for the purpose of the program. Likewise, intensive payment modalities to be conducted by the implementers may secure improvement in the loan performance of beneficiaries as well as updated payment ledgers, allowing security of funds available in the future. Likewise, emphasize that it is the beneficiaries' responsibility to return the amount loaned by the program on the approved payment scheme.

Relatively, in terms of savings, monitoring, and evaluation as to compliance with the developed savings plan shall be utilized by the implementers to ensure that the status of each beneficiary is noted and observed in relation to the status report of the program.

In addition, social services and linkages are best strengthened through gatherings and conferences. Thus, the implementers may consider conducting these activities to promote business partnerships among beneficiaries or secure funding from other agencies that provide grants for start-ups and micro enterprises developed in the community.

Moreover, records management aspect of the program may be enhanced by re-establishing the organizational structure of the program to ensure that there is enough staff to cover all documentation and monitoring of the program with the help of the local government unit as the prime supporter of the program's implementation. And finally, the monitoring and evaluation aspect of the program secures the updates as well as the determination of the progress of the program's implementation in the locale. As such, an annual monitoring and evaluation report is recommended to the implementers with the aid of partner SUCs that offer commissioned services in research to ensure that the expected outcomes of the program are duly observed and manifested. Likewise to improve the SEA-Kaunlaran Livelihood Program based from the key findings of the study.

CONCLUSION AND RECOMMENDATIONS

The SEA-Kaunlaran Livelihood Program's aim to reduce if not totally eradicate poverty is one of the best strategies of the Philippine government in its goal to ensure a sustainable country. However, several outcomes needs further attention. Among them are the number of community-based associations that were developed, but there is no documentation or evidence to prove the existence of any that were developed. Furthermore, there is also no evidence of any activities that sustain and support social bonding among beneficiaries or any form of activity that would allow opportunities for partnerships with other organizations. Relatively, due to a lack of sufficient documentation, there is also no evidence to validate the augmentation of family income among the beneficiaries and the provision for continual improvement that supports the sustainability of micro enterprises. Thus, the results of the findings cannot categorically

determine the initiative as a dole-out program. Furthermore, the level of implementation of the SEA-Kaunlaran Livelihood Program as perceived by the beneficiaries reflects a weighted mean of 2.75, which is equivalent to a medium level of implementation and further describes that the program implementation was at a level that complied with the minimum standards of the program scribed in the Manual of Operation. Several aspects had influenced the result mentioned: the perception among the beneficiaries when it comes to social preparation shows a high level of implementation, as does the provision of capability-building activities and technical assistance for business management and productivity at a medium level of implementation. However, in the aspects of capital assistance, savings mobilization, and access to other social services, a low level of implementation was noted. This may be attributed to several factors, including issues and concerns such as the implementation of the program in the areas mentioned in the Manual of Operation. Likewise, the challenges and issues encountered by the implementer and beneficiaries in the implementation of the SEA-Kaunlaran Livelihood Program in Jose Panganiban, Camarines Norte, have been identified. These include records management, financial resources, manpower, monitoring, and evaluation of return on investment, loan payment modality, sustainability of micro enterprises, and best practices for effective resource management. These factors have been found to have a negative effect on the implementation of the program if not given attention.

As such, the following recommendations would be beneficial to the implementers: reviewing the mechanisms as to the attainment of the specific program outcomes be conducted by the implementers to evaluate the underlying issues as to why the outcomes were not met in the past years. Collaborative interventions among SUCs and relevant agencies with similar advocacies and objectives would improve the quality of outputs, particularly in the development of community-based associations, social bonding among associations, and continual enhancement, which will in turn result in the augmentation of family income through sustained micro enterprises.

Implementers may also consider reviewing the existing manual of operation along the lines of the program components to ensure that the program's objectives for the beneficiaries are duly met and, likewise, to produce sustainable and effective members of society who will also aid other members of the community in economic and social status upliftment. Particularly specific practices include an intensified and comprehensive orientation and re-orientation program for the beneficiaries to secure knowledge and values formation among the beneficiaries; the conduct of inter-agency extension and technology transfer as the basis for the development of community-based organizations and micro enterprises; a continual mentoring and coaching program to establish a sustainability plan; an intensified payment collection modality to update and enhance loan performance; mentoring and evaluation of beneficiary performance; and finally, the conduct of social conferences and gatherings as an avenue for linkage and partnership to expand the micro enterprises. In addition, it is also a suggestion to evaluate the implementation practices in alignment with expected outputs to reduce, if not eliminate, any negative implications or perceptions from both the beneficiaries and the implementers themselves. The aspect of human resources may be considered for hiring and establishing to ensure that the tasks are evenly distributed, and likewise, records management is secured for future reference. In relation to this, activities that would enhance the performance of the beneficiaries while sustaining their developed micro enterprises as well as the community-based organizations developed may reflect positive feedback among the beneficiaries if given attention.

And finally, consider adopting the policy recommendations of the research along the different areas of concern to enhance the implementation of the SEA-Kaunlaran Livelihood Program in the Municipality of Jose Panganiban, Camarines Norte.

LITERATURES CITED

1. Acosta, P., Avalos, J. (2018). The Philippines Sustainable Livelihood Program: Providing and expanding access to employment and livelihood opportunities. World Bank Social Protection Policy

- Note, World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/29873/126694-REVISED-SPL-Policy-Note-13-SLP.pdf?sequence=1&isAllowed=y>
2. Al Mamun, A., Muniady, R., Fazal, S.A. and Malarvizhi, C.A. (2019), “Micro-enterprise development training and entrepreneurial competencies among low-income households in Malaysia”, *Asia Pacific Journal of Innovation and Entrepreneurship*, Vol. 13 No. 3, pp. 354-366. <https://doi.org/10.1108/APJIE-06-2019-0042>
 3. Albert and Dacuycuy. (2017) Assessment of the Effectiveness of DSWD Internal and External Convergence as Operationalized by the Regional, Provincial and City/Municipality Action Teams. Discussion Paper 2017-32. Philippine Institute for Development Studies
 4. Albert, J., Vizmanos, J. (2020). Vulnerability to Income Poverty in the Philippines: An Examination of Trends from 2003 to 2015. © Philippine Institute for Development Studies. <http://hdl.handle.net/11540/11744>
 5. Allen, M. (2017). The sage encyclopedia of communication research methods (Vols. 1-4). Thousand Oaks, CA: SAGE Publications, Inc doi: 10.4135/9781483381411 <https://methods.sagepub.com/reference/the-sage-encyclopedia-of-communication-research-methods/i2620.xml>
 6. Al-Mamun, A., Mohiuddin, M., & Mariapun, S. (2014). Investigating the Effects of Amanah Ikhtiar Malaysia’s Microcredit Programmes on Employment in Rural Malaysia. *Journal of Southeast Asian Economies*. 31. 471-483. 10.1355/ae31-3H.
 7. Almeida, A. B., Gaerlan, A. A., & Manly, N. E. (2016). *Research Fundamentals: From Concepts to Outputs, A Guide for Researchers and Thesis Writers*. Quezon City: Adriana Publishing Co., Inc.
 8. Angeles, I.T., Calara, M.S.P. & De Guzman, A.B. (2019). The Mediating Effect Of Microfinancing On Access To Finance And Growth Of Microenterprises: Evidence From The Philippines. *J Glob Entrepr Res* 9, 24 (2019). <https://doi.org/10.1186/s40497-019-0150-x>
 9. Auguste, S., Bricker, A. (2017). Gender gap in entrepreneurship: evidence from Argentina. *DLSU Business & Economics Review*, 27 (1), pp. 1-27.
 10. Ballesteros, M, Orbeta, A, Corpus, J, and Ancheta, J. (2017). Assessment of implementation issues and livelihood success on the Sustainable Livelihood Program (SLP) of the DSWD. PIDS Discussion Paper 2017-54. Quezon City: Philippine Institute for Development Studies. <https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidsdps1754 rev.pdf>
 11. Ballesteros, M. M., Rosellon, M. D., Llanto, G. M., & Magtibay, J. E., Orbeta, A. C., Bolanos, L. Z., & Salazar, C. P. (2015). “Assessment of the DSWD SEA-K Strategy,” Research Paper SeriesRPS 2015-03, PH Philippine Institute for Development Studies (PIDS). <https://dirp4.pids.gov.ph/webportal/CDN/ PUBLICATIONS/pidsdps1509.pdf>
 12. Bautista, V. (2013). Governing the Social Welfare Sector. <https://www.ombudsman.gov.ph/UNDP4/wpcontent/uploads/2013/01/Chap4.pdf>
 13. Bishaw, A., & Glassman, B. (2016). Poverty: 2014 and 2015. US Department of Commerce, Economics and Statistics Administration, US Census Bureau. <https://www.census.gov/library/publications/2016/acs/acsbr15-01.html>
 14. Blattman, C., Fiala, N., Martinez, S. (2014). Generating Skilled Self-Employment in Developing Countries: Experimental Evidence from Uganda, *The Quarterly Journal of Economics*, Volume 129, Issue 2, May 2014, Pages 697–752, <https://doi.org/10.1093/qje/qjt057>
 15. Blattman, C., Green, E., Jamison, J., Lehmann, MC, and Annan, J. (2016). The returns to microenterprise support among the ultrapoor: a field experiment in postwar Uganda, *American Economic Journal: Applied Economics*, 8(2), pp. 35-64
 16. Cantal, E., Fischer, A., Ramos, C. (2021). Targeting versus social protection in cash transfers in the Philippines: Reassessing a celebrated case of social protection. *International Institute of Social Studies, the Netherland*. <https://journals.sagepub.com/doi/pdf/10.1177/02610183211009891>
 17. Cho, Y., Robalino, D. & Watson, S. Supporting self-employment and small-scale entrepreneurship: potential programs to improve livelihoods for vulnerable workers. *IZA J Labor Policy* 5, 7 (2016). <https://doi.org/10.1186/s40173-016-0060-2>

18. Claridge, T. (2020). Social Capital and Poverty Alleviation. Institute for Social Capital. <https://www.socialcapitalresearch.com/social-capital-and-poverty-alleviation/>
19. Corpus, J., Magno-Ballesteros, M., Orbeta, A. (2019). Socioeconomic profile of sustainable livelihood program participants: Evidence from a household survey, PIDS Discussion Paper Series, No. 2019-20, Philippine Institute for Development Studies (PIDS), Quezon City. <https://www.econstor.eu/handle/10419/240971>
20. Cramer, M. (2020). What Does Give a Man a Fish Mean? The Word Counter. <https://thewordcounter.com/what-does-give-a-man-a-fish-mean/>
21. Department of Labor and Employment (DOLE), (n.d.). DOLE Integrated Livelihood Program and Emergency Employment Programs (DILEEP), viewed October 10, 2020. <https://bwsc.dole.gov.ph/programs-and-projects-submenu1/dileep.html>.
22. Department of Social Welfare and Development (DSWD). (2011). Guidelines on the implementation of the Sustainable Livelihood Program. Administrative Order no.11 Series of 2011.
23. Department of Social Welfare and Development. (1996). Department Order No. 45 series of 196. Manila, Philippines: Department of Social Welfare and Development.
24. Dillon, E., Stanton, C. (2017). Self-Employment Dynamics and the Returns to Entrepreneurship, NBER Working Paper No. 23168. https://www.nber.org/system/files/working_papers/w23168/w23168.pdf
25. Diokno-Sicat, C., Adaro, C., Maddawin, R., Castillo, A., Mariano, M. (2020). Baseline Study on Policy and Governance Gaps for the Local Government Support Fund Assistance to Municipalities (LGSF-AM) Program. © Philippine Institute for Development Studies. <http://hdl.handle.net/11540/11730>.
26. Diokno-Sicat, C., Mariano, M. (2018). A Public Expenditure Review of Social Protection Programs in the Philippines PIDS. Discussion Paper Series NO. 2018-31. Quezon City: Philippine Institute for Development Studies. <https://www.econstor.eu/bitstream/10419/211051/1/1663327238.pdf>
27. Dizon, T. (2015). Capital grants push more Valenzuela 4Ps members to entrepreneurship. Tuloy Progreso Valenzuela. E-newsletter. <https://valenzuela.gov.ph/article/news/10477>
28. DSWD. (2010a). Amendments To Department Order 45 Series Of 1996 Re: Policies For Self-Employment Assistance Kaunlaran (Sea-K) Integrated Program Level I And Department Order 17 Series Of 1997 Re: Policies For Self-Employment Assistance Kaunlaran Integrated Program Level II. Administrative Order No. 13 s., 2010. Department of Social Welfare and Development. [https://www.dswd.gov.ph/issuances/AOs/AO 2010-013.pdf](https://www.dswd.gov.ph/issuances/AOs/AO%2010-013.pdf)
29. DSWD. (2010b). Guidelines On The Implementation Of The Self Employment Assistance-Kaunlaran (Sea-K) Family Enterprise Project. Administrative Order No: 14 Series 2010. <https://www.dswd.gov.ph/issuances/AOs/AO2010-014.pdf>
30. DSWD. (2015). Monitoring Sub-manual. DSWD. 2015. Sustainable Livelihood Program Field Operations Manual. Manila, Philippines: Department of Social Welfare and Development.
31. DSWD. (2017). (Proposed) Sustainable Livelihood Program. 2017 Accomplishment Report. Manila, Philippines: Department of Social Welfare and Development.
32. DSWD. (2019a). Comprehensive guidelines on the implementation of the Sustainable Livelihood Program. Memorandum Circular no.22 Series of 2019.
33. DSWD. (2019b). Pantawid Pamilyang Pilipino Program, Program Implementation Status Report, 4th Quarter of 2019. Available at: <https://pantawid.dswd.gov.ph/wp-content/uploads/2020/04/Pantawid-Pamilya-4th-Quarter-of-2019.pdf>
34. DSWD. (2019c). Sustainable Livelihood Program CY 2019 Accomplishment Report. [https://livelihood.dswd.gov.ph/storage/reports documents/SLP% 20Physical% 20Accomplishment% 20Report% 20as% 20of% 20July% 202019.pdf](https://livelihood.dswd.gov.ph/storage/reports_documents/SLP%20Physical%20Accomplishment%20Report%20as%20of%20July%202019.pdf)
35. DSWD. (2021). Pantawid Pamilyang Pilipino Program. FAQs Frequently Ask Questions. <https://pantawid.dswd.gov.ph/wpcontent/uploads/2021/02/FAQs-Fact-Sheet.pdf>
36. Durlak, J. (1998). Why Program Implementation is Important, Journal of Prevention & Intervention in the Community, 17:2, 5-18, DOI:10.1300/J005v17n02_02.

37. Ervin, N., Kulbok, P. (2018). Population Assessment, Program Planning, and Evaluation. Advanced Public and Community Health Nursing Practice, 2nd Edition. ISBN 978-0-8261-3843-9.
38. Fields, G.S. (2019). Self-employment and poverty in developing countries. IZA World of Labor. <https://www.semanticscholar.org/paper/Self-employment-and-poverty-in-developingcountriesFields/6a059b0fea23c5fa7ab2b3fee36a0067d71c2035>
39. Gabo, L., et al. (2015). Philippine Journal of Social Development. Volume 7. College of Social Work and Community Development University of the Philippines Diliman, Quezon City. ISSN 2094-523X
40. Healey, J. (2010). The Essentials of Statistics. Belmont: CA: Wadsworth. <https://www.ascdegreecollege.ac.in/wp-content/uploads/2020/12/The-Essentials-of-Statistics-A-Tool-for-Social-Research.pdf>
41. Hossain, B., & Naimul Wadood, S. (2020). Impact of urban microfinance on the livelihood strategies of borrower slum dwellers in the Dhaka city, Bangladesh. Journal of Urban Management, (November 2019), 0–1. <https://doi.org/10.1016/j.jum.2019.12.003>
42. Isaac, K. (2016). The Self-Employment Assistance (SEA) Program. Congressional Research Service R41253. <https://crsreports.congress.gov/product/pdf/R/R41253>
43. Jayachandran, S. (2020). Microentrepreneurship in Developing Countries. NBER Working Paper Series, Working Paper 26661. https://www.nber.org/system/files/working_papers/w26661/w26661.pdf
44. Jayachandran, S. (2020). Microentrepreneurship in Developing Countries. NBER Working Paper Series, Working Paper 26661. https://www.nber.org/system/files/working_papers/w26661/w26661.pdf
45. Johnson, R., & Kuby, P. (2013). Statistics. 1st Philippine Reprints: Cengage Learning Asia Pte. Ltd.
46. Junio, M. (2018). Evaluation of DOLE Integrated Livelihood and Emergency Employment Program (DILEEP) in the adopted community of the University of the Assumption. UA AY 2016-2017. <https://rpo.ua.edu.ph/wp-content/uploads/2020/08/Ad-Meliora-2016-2017-4.-DILEEP-46-56.pdf>
47. Khanam, D., Mohiuddin, M., Hoque, A. (2018). Financing micro-entrepreneurs for poverty alleviation: a performance analysis of microfinance services offered by BRAC, ASA, and Proshika from Bangladesh. J Glob Entrepr Res 8, 27 (2018). <https://doi.org/10.1186/s40497-018-0114-6>
48. Kumar, R. (2011). Research Methodology. London: SAGE Publications, Ltd.
49. Lumencandela Boundless Statistics. (n.d.) Tests for Ranked Data. <https://courses.lumenlearning.com/boundless-statistics/chapter/tests-for-ranked-data/>
50. Mahmud, W., & Osmani, S. R. (2016). The theory and practice of microcredit (Vol. 130). <https://www.taylorfrancis.com/books/mono/10.4324/9781315413174/theory-practice-microcredit-wahiduddin-mahmud-osmani>
51. Mapa, C. D. (2019). Proportion of Poor Filipinos was estimated at 16.6 Percent in 2018. Quezon City: Philippine Statistics Authority. <https://psa.gov.ph/poverty-press-releases/nid/144752>
52. Mapa, C. D. (2021). Official Poverty Statistics of the Philippines. Quezon City: Philippine Statistics Authority.
53. Marks, L. (2022). How Capability Building Can Future Proof Your Service Business. <https://www.runn.io/blog/capability-building>.
54. Merriam-Webster. (n.d.). Beneficiary. In Merriam-Webster.com dictionary. Retrieved March 26, 2023, from <https://www.merriam-webster.com/dictionary/beneficiary>.
55. Mustapa, W., Al Mamun, A., & Ibrahim, M. (2018). Development Initiatives, Micro-Enterprise Performance and Sustainability. International Journal of Financial Studies, 6(3), 74. MDPI AG. <http://dx.doi.org/10.3390/ijfs6030074>
56. National Historical Institute. (1996). Filipinos in History. Commemorative Publication on the Centenary of the Philippine Revolution and the martyrdom of Jose Rizal, (Volume II, pp.84). https://dfa.gov.ph/images/AMabini/C_Managepoint_sessions_Diane_Rar1423.pdf
57. NEDA. 2017. "Reducing Vulnerability of Individuals and Families." Philippine Development Plan 2017-2022 Abridged Version. Pasig City: National Economic and Development Authority. <https://pdp.neda.gov.ph/wp-content/uploads/2017/01/PDP-2017-2022-07-20-2017.pdf>
58. Orbeta, A., Ballesteros, M., Corpus, J. Paqueo, V.; Reyes, C. (2020). Impacts of the Sustainable

- Livelihood Program's Microenterprise Development Assistance with Seed Capital Fund on poor households in the Philippines. © Philippine Institute for Development Studies. <https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidsdps2036.pdf>
59. Philippine Statistics Authority (PSA). (2020). 2020 Annual Poverty Indicators Survey (APIS) final report. Quezon City: Philippine Statistics Authority. <https://psa.gov.ph/sites/default/files/%5BONSrev-cleared%5D%202020%20APIS%20Final%20Report%20rev1%20wo%20comments%20ONSF3%20signed.pdf>
 60. Pinker, R. A. (2023, March 3). social service. Encyclopedia Britannica. <https://www.britannica.com/topic/social-service>.
 61. Razak, D., Hamdan, A., Uddin, N. (2020). The Effect Of The Demographic Factors Of Micro-Entrepreneur On Financial Literacy: Case Of Amanah Ikhtiar Malaysia (Aim). International Journal of Business, Economics and Law, Vol. 21, Issue 3 (April) ISSN 2289-1552. <https://www.ijbel.com/wp-content/uploads/2020/07/IJBEL21005.pdf>
 62. Reyes, Celia M.; Arboneda, Arkin A. (2018). A characteristic-based sorting tool for SLP beneficiaries, PIDS Discussion Paper Series, No. 2018-24, Philippine Institute for Development Studies (PIDS), Quezon City. <https://www.econstor.eu/bitstream/10419/211044/1/1663235449.pdf>
 63. Schelzig, K., Rawal, P. (2020). Testing the Graduation Approach in the Philippines. © Asian Development Bank. <http://hdl.handle.net/11540/11801>. License: CC BY 3.0 IGO
 64. Schoonenboom, J., & Johnson, R. B. (2017). How to Construct a Mixed Methods Research Design. *Kolner Z Soz Sozpsychol*, Vol. 69, Issue 2, 107-131.
 65. Sharpe, G. (2011). A Review of Program Theory and Theory-Based Evaluations. *American International Journal of Contemporary Research*. Vol. 1 No. 3. <https://www.aijcrnet.com/journals/Vol1No3November2011/10.pdf>
 66. Singh, P., Chudasama, H. (2020). Evaluating poverty alleviation strategies in a developing country. *PLoS ONE* 15(1): e0227176. <https://doi.org/10.1371/journal.pone.0227176>
 67. Strasser, G. (2014). The Grameen Bank and Beyond the Millennium Development Goals: Microfinance and Poverty Alleviation. Master thesis in Sustainable Development at Uppsala University, No. 183, 66pp, 30 <https://www.divaportal.org/smash/get/diva2:726173/FULLTEXT01.pdf>
 68. Tambunan, T. (2019). Recent evidence of the development of micro, small and medium enterprises in Indonesia. *J Glob Entrepr Res* 9, 18. <https://link.springer.com/content/pdf/10.1186/s40497-018-0140-4.pdf>
 69. Tammili, F., Mohamed, Z., Terano, R., (2018). Effectiveness of the Microcredit Program in Enhancing Micro-Enterprise Entrepreneurs' Income in Selangor. Published by Canadian Center of Science and Education. *Asian Social Science*; Vol. 14, No. 1; 2018. <https://pdfs.semanticscholar.org/3c83/7a610b45f1fdf8d48a1691df5e7df18f2bfb.pdf>
 70. The Repository. (2010). Reference to 'teaching a man to fish' isn't from Bible. CantonRep.com Published September 12, 2010. <https://www.cantonrep.com/story/opinion/letters/2010/09/12/reference-to-teaching-mano/986125007>
 71. Uddin, M.N., Hamdan, H., Embi, N., Kassim, S., Saad, N. (2020b). The Effect Of Zakat Programs On The Social Impact Of Microfinance Institutions In Bangladesh. *International Journal of Zakat and Islamic Philanthropy*. Volume: 2 Issues: 1 [March, 2020] pp.165-174] eISSN: 2672-7471 ISSN: 2682-7530. <http://journal.zakatkedah.com.my/wpcontent/uploads/2020/03/Vol2117.pdf>
 72. United Nations. (n.d.). Peace, dignity and equality on a healthy planet. <https://www.un.org/en/global-issues/ending-poverty>
 73. Viswanath, P.V. (2018). Microcredit and Survival Microenterprises: The Role of Market Structure. *Int. J. Financial Stud.*, 6, 1. <https://doi.org/10.3390/ijfs6010001>
 74. Williams, T., McCall, J., Berner, M., Graham, A. (2022). Beyond bridging and bonding: the role of social capital in organizations, *Community Development Journal*, Volume 57, Issue 4, October 2022, Pages 769–792, <https://doi.org/10.1093/cdj/bsab025>
 75. Yemelyanov, O., Petrushka, T., Symak, A., Trevocho, O., Turylo, A., Kurylo, O., Danchak, L., et al. (2020). Microcredits for Sustainable Development of Small Ukrainian Enterprises: Efficiency, Accessibility, and Government Contribution. *Sustainability* 12(15), 6184. MDPI AG. Retrieved from

<http://dx.doi.org/10.3390/su12156184>

76. Zu, L. (2013). Sustainable Enterprise Development. Encyclopedia of Corporate Social Responsibility, 2013. ISBN: 978-3-642-28035-1.