

# An Evaluative Study of the Department of Social Welfare and Development's Self-Employment Assistance Program

ROMEO C. QUIETA\*

*One of the government's anti-poverty program is the Self-Employment Assistance Program (SEAP) which is administered and implemented by the Department of Social Welfare and Development (DSWD). SEAP provides capital assistance to the bottom 30% of the population to enable them to undertake income-producing projects as their main or supplemental income. This study ascertains whether the SEAP has contributed to the improvement of the poor's quality of life. Five hundred (500) respondents, representing the population of Luzon, Visayas and Mindanao comprised the sample of this study. Findings indicated that SEAP has indeed uplifted the well-being of the poor. Prior to SEAP, they could not provide basic needs (e.g., medicine, education, etc.). The program is at least reasonable and cost-effective but the success of the program and its improvement require the availability of more funds. The study reveals that bigger benefits were received by those who were able to loan more than once. Moreover, social workers who could supervise, give information, motivate and assist beneficiaries are needed to ensure that more income could be generated from the SEAP.*

## Introduction

One of the programs that regularly receive support from government and foreign donor government agencies is the Self-Employment Assistance (SEA) Program of the Department of Social Welfare and Development (DSWD). SEA is one of the strategies in providing livelihood opportunities to the poor. As such, it is expected to strengthen the socio-economic well-being of the poor family to make it productive, self-reliant, and an active participant in development efforts.

According to the DSWD,<sup>1</sup> this socially and economically disadvantaged group belongs to the lowest income bracket, the bottom 30 percent of the population referred to as the "poorest of the poor." These include the following:

- (1) those who are faced with *crisis situation* such as natural or man-made disasters; *social displacement* as in the case of ejected squatters, death, abandonment, evacuation; imprisonment or illness of the family head resulting in sudden loss of income, against which no social security or insurance measures are available, and therefore there is lack of income;
- (2) those who had no schooling or training at all, have dropped out of school and therefore have no skills for open employment or cannot compete with those who have better education and training for the job;

---

\*Associate Professor, College of Social Work and Community Development, University of the Philippines. This study was financed by the Training and Development Issues Project of the National Economic and Development Authority.

(3) those who may have skills for self-employment but lack property for collateral or guarantors and would not be able to borrow from banks or use credit facilities for capital to start an income-producing project;

(4) those who have skills but could not compete in open employment because of physical or social disabilities, such as the blind, rehabilitated or recovered drug addicts, or those not of employable age -- too young or too old; and,

(5) those who have no confidence in themselves but are not emotionally or mentally ill.

The SEA Program provides capital assistance to these disadvantaged persons to undertake income-producing projects and gain opportunities to develop positive work habits and attitudes, improve capacity to utilize labor and income-oriented community services, gain occupational and business management skills, and improve lifestyles, social consciousness and responsibility.

SEA Capital Assistance comes in two levels: Level I called *Bigay-Buhay* and Level II called *Paluwagan*. A third assistance scheme called *Kalusugan*, functions much like *Paluwagan* but is popularly classified under Level I. These different forms of assistance or schemes are explained briefly, as follows:

(1) *Bigay-Buhay* (Level I): This scheme is offered to first-timers, those who qualified for SEA assistance but are not in any way previous recipients. The amount varies from ₱100 to ₱500 for an individual and ₱1,500 for a group. The principal amount or loan must be returned without interest to DSWD in two years. The amount returned is collected in a *Tulong-Kapwa Fund* and used as rollback capital to be passed on to other new clients under Level I. Based on various reports, clients engaged in projects which include selling, animal raising, green revolution, cottage industry, food and fishing.

(2) *Paluwagan* (Level II): Under this scheme, clients are literally "promoted" vertically, hence, the term "level" is used. Those who have fully paid their capital and complied with all the requirements under *Bigay-Buhay* are organized into SEA *Paluwagan* Associations. These associations comprise from twenty to thirty members who enjoy loan privileges of ₱600 each. The concept of the association enables the members to expand existing livelihood projects or engage in joint ventures, which functions much like a cooperative, that gives financial rewards to members. The loan is payable individually in two years at an interest rate of 4% per annum. The interests generated plus the individual membership fee of ₱10 annually, a ₱5 loan processing fee, and the members' monthly contribution ranges from ₱5 - ₱25 per month, all go to the Association's common fund for loan servicing. The principal amount returned is likewise used as rollback for *Paluwagan* members in newly organized associations. Types of projects under this scheme are much like those of Level I but done on a larger scale.

(3) *Kalusugan* (Level I): The *Kalusugan* scheme is offered for special groups - parents of malnourished pre-school children being assisted through the day-care centers. This scheme applies procedures under *Paluwagan* but it is not classified as second level because it is a "micro-strategy," where clients who are not previous SEA

recipients, are directly given loans in amounts that would enable the speedy rehabilitation of malnourished children in the 0-6 age group.

The resources that have been mobilized to make this Program successful have been quantitatively measured and have shown that substantial funds and manpower were used in service delivery.

However, due to the limited monitoring and in-depth evaluation of the SEA Program, it has not yet demonstrated that an improvement in the well-being of beneficiaries can directly be attributed to the Program.

This evaluative study takes special note of the fact that some of the poorest of the poor among Filipinos are covered by the employment assistance program and that a considerable amount of public as well as private resources are being channeled to this program to alleviate poverty.

This evaluation therefore seeks to determine whether the SEA Program as a whole is taking its desired path towards achieving its goal of improving the poorest of the poor Filipinos' quality of life through employment opportunities. In the two years allowed for Level I beneficiaries, is this short period enough to have an effect on their lives? Or do they have to wait for Level II to significantly effect improvements? Or does any of the level have any effect at all? These are just some of the questions that are asked and hopefully, offer some answers particularly to people who are most interested to know the status of the SEA Program. The insights drawn from this undertaking can guide policy-makers, administrators, and program implementors to improve the delivery of services through the analysis of information provided by both program recipients and implementors themselves. The target beneficiaries will ultimately benefit from the study as a result of improvements that could be inspired by this study.

With these agenda in mind, the researchers hope to accomplish the following objectives :

In general, this evaluates the Self-Employment Assistance Program of the Department of Social Welfare and Development with regard to its value as an anti-poverty strategy in improving the well-being of the beneficiaries.

The specific objectives are:

- (1) To look into the profile of the beneficiaries and compare their living conditions before and after availment of SEA loans;
- (2) To describe the different SEA levels and types and examine their outputs as they affect the well-being of the beneficiaries.
- (3) To determine the factors affecting loan repayment and the rollback scheme;
- (4) To determine the cost-effectiveness of the program;

(5) To examine the administrative and organizational capability of the DSWD to implement the program;

(6) To formulate policy recommendations towards the improvement of service delivery.

### Review of Literature

Previously, there were attempts by different groups and individuals, including the DSWD itself, to examine the performance of the program in terms of its accomplishments and benefits.

In 1975, the Economic Development Foundation (EDF)<sup>2</sup> study reported that 98 out of 210 beneficiaries of the SEA Program said that their total income increased. According to the study, these changes in the total income are not solely attributed to the SEA Project since there may be changes in other sources of income. For those who had a decrease in total income, it was found out that the basic reason for this was that these clients gave up other sources of income since undertaking SEA projects. The study generally recommended the improvement of the service delivery system (e.g., orientation/training of clients and increasing the amount of SEA capital).

In 1979, the DSWD conducted a series of studies in Regions II, VI, and XI and in 1980, in Regions I, II, and V to test the effectiveness of the SEA Program. Significantly, it was found out that 90% of the SEA clients have increased their income compared to their income before they undertook the projects. However, the study did not indicate whether part of the increase was attributed to other sources of family income.<sup>3</sup>

A recent evaluative study on the SEA Program<sup>4</sup> revealed that while the SEA capital was of great help to clients in meeting their daily basic needs, the SEA capital assistance alone did not create a significant effect in improving the well-being of the client's family. It was found out that the delivery of other support services by the then Ministry of Social Services and Development (MSSD) was very helpful/beneficial towards improving the family well-being of the clients. Using the social welfare indicators (SWI) of MSSD, the study was able to show that in enhancing the quality of life or the well-being of people, it is essential that they must have income generating skills and employment in order to effectively provide for their basic needs and for their other social requirements and responsibilities.

A related study by Guerrero and Endencia<sup>5</sup> on the population/family planning (FP) component of the SEA Program also revealed that, in general, the SEA Program was perceived as one that provides P1,000.00 loans to each SEA beneficiary. Specifically, SEA Paluwagan was seen as a project providing "loans that are repaid on staggered basis, undertaking livelihood projects and undertaking food production."

SEA Kalusugan, on the other hand, was perceived as "granting loans," dealing with health, nutrition and family planning, "involved in food production," and aimed at increasing family income. The study noted that given the membership policy for community-level SEA groups, majority of SEA members were current users of family planning methods, and drop-outs were significantly less. The study recommended that

there must be sustained activities of SEA groups on Population and Family Planning activities. Population/FP goals should not be taken for granted in favor of economic objectives. It is particularly important for SEA members to be provided skills in integrating income generating concepts with population/FP values, such that members are able to understand and convince others that small family size maximize the benefits of increased income by way of enhanced family welfare.<sup>6</sup>

In a study done by Ramos-Jimenez, *et al.*,<sup>7</sup> it was noted that in terms of monitoring, social workers usually conduct visits more during the first three months of each client's project undertaking. Subsequent visits become less frequent in the remaining 21 months (or a total of two years), which is the period assumed to be enough for a client to repay the loan and interest. While conducting the visits, the social worker is also responsible for other DSWD services.

In a comparative analysis of success-failure cases from 1982-1985,<sup>8</sup> it was found that out of the 305,653 cases during the four-year period, only six percent was declared closed. And out of the total number of closed cases (18,363), 79 percent was assessed as successful or with fully paid loans. Most of the successful cases were projects undertaken by the family and other needy adults (FHONA) group and belonged to the selling/vending category. In the study's recommendations, it was suggested among others, to reassess the current set of indicators and to simplify current field procedures including paperwork requirements.

Almost simultaneous with the previously cited study, Mendoza also conducted an evaluation of SEA which focused on the UNICEF- assisted SEA Kalusugan (SEA-K) type/level. This study centered on the analysis of the operations of SEA-K, specifically, the implementation of its goals and objectives, its structure and strategies, and its outcome.<sup>9</sup>

In this study, which concentrated in Region V, it was found out that MSSD staff cover an average of ten (10) barangays, with the total having an average population of 71,879 compared to SEA Kalusugan Association (SKA) Volunteers who handle an average population of 1,090. However, much of the responsibilities and tasks of the social worker is done by the SKA volunteer inasmuch as workers can only visit the area once a month.

In the field, the assumption that planning was designed with the participation of SEA-K Project Staff was belied as they described plan formulation and target setting as a generally "top-down" approach. Monitoring and supervision were described as *inadequate* -- with regard to quality.

At the organizational level, the project staff felt that communications and interaction flow on a horizontal level but rarely at the vertical level or between the staff at the regional and national levels.

With regard to loan recovery, about fifty (50) percent of SKA members have paid the loans called *capital seed fund* (CSF). The other 50% however, does not mean non-payment but indicates loan renewals by members who borrowed immediately after paying the first loan. It was also indicated that the adequacy of the amount of loans

allowed needs to be reviewed. Respondents also called attention to the incentive system as an area that needs improvement. Payments of the capital build-up fund (CBU) were also found to be even less efficient even as majority of respondents (81%) were able to generate income in their food production ventures.

Mendoza *et al.*,<sup>10</sup> recommend a careful evaluation of the current agency policy/practice relating to workloads particularly in defining reasonable assignments and corresponding expectations from each worker. If this is effected, the social worker may yet be able to provide all the necessary supportive services which will solve the present problem pertinent to the volunteer's having to perform many of the functions that call for the competencies of the social worker.

The first recorded study of SEA was done by the Economic Development Foundation in 1975 or about four years after initial SEA activities were started in 1971. Other studies which attempted to look at the organizational aspects of the Program as well as its benefits were also done but they have been generally limited in scope. For one, the DSWD regularly conducts its own studies but are limited to performance audits (i.e., number of clients served, number of services delivered and resources used). Overall, however, the studies concurred in certain findings such as overloading of workers, lack of funding for DSWD employees and for projects, and the like. The aforementioned findings then point to the significance of this study as it looks deeper into some of these problems on a wider scale. Hopefully, the recommendations made in this study, some of which concur and support previous studies, will argue the urgency of introducing improvements at this time.

### Conceptual Framework and Research Methodology

#### *Conceptual Framework*

The United Nations observed that a range of alternative objectives and strategies have emerged which seek to shift the focus from a concentration on growth to the elimination of poverty and that many of these strategies basically revolve around the concept of meeting basic needs.<sup>11</sup>

Dasgupta calls for an alternative theory of social change that would be opposed to influence, growth and development but will plead for progress, happiness, and liberation from poverty. He also called for a shift in consumption patterns to meet the basic minimum needs of the poorest, asserting that such a pattern would be "entirely different" from that used by those who want "development" or "growth."<sup>12</sup>

The Dag Hammarskjold Foundation postulates that resources currently exist to meet the basic needs of everyone, and takes as its objectives the satisfaction of needs, relying fully on the energies of the people making it possible for human societies to live in harmony with the environment. Basic needs, however, go beyond the most fundamental material needs to include "the right to education, to expression, to information and to the management of production."<sup>13</sup>

The World Employment Conference held in Geneva from June 4 to 7, 1976 stated that the satisfaction of basic needs calls for acceleration in economic growth and

changing the pattern of growth and access to the use of productive resources by the lowest income groups. These measures will require a transformation of social structures, including an initial redistribution of assets, especially land, with adequate and timely compensation. To attain these conditions, strategies and national development plans and policies should include, among other things, the priority objective of *promoting* employment and satisfying the basic needs of each country's population.<sup>14</sup>

A summative view of the above perspective which revolves around the basic needs approach in improving the well-being of people is given by Todaro. He identifies three core values of development as follows: life insurance, self-esteem, and freedom. He argues that development should be measured according to its ability to provide the basic necessities for people to be able to choose.<sup>15</sup>

No approach to development can therefore be responsive without considering the importance of basic services to people especially the poor and the aged. It is felt that the provision of *basic services* should be vigorously undertaken in order to develop the living conditions of the poor sector of the population. The delivery of basic services, including social services, dominates as a strategy in responding to equity issues and problems of inequality prevailing in both the rural and urban areas of developing countries.<sup>16</sup>

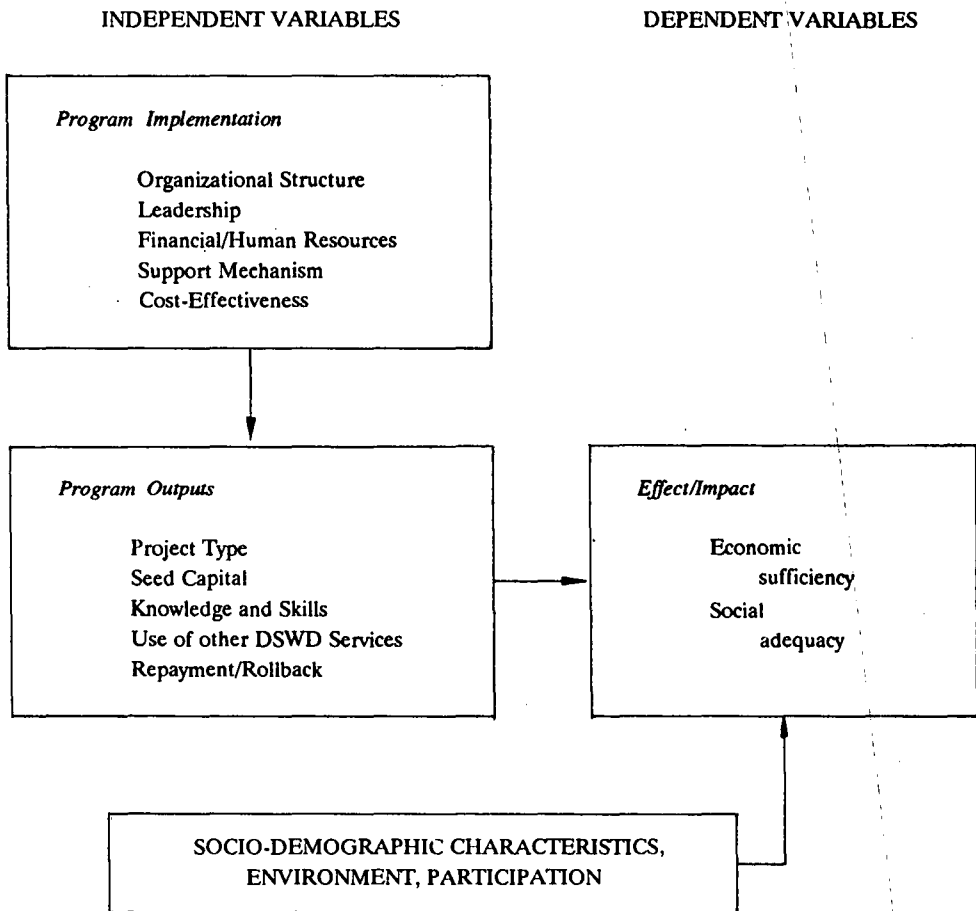
Wolfe notes that the proposals for basic needs strategies have commonly accepted that the needs must be satisfied by improving the functioning of the economic system, with the *expansion of employment* still regarded as the central mechanism for accomplishing the human purpose of development.<sup>17</sup>

The Brandt Commission also notes that to conquer hunger, every family must have reliable livelihood, which means greater gainful employment in both agriculture and manufacturing.<sup>18</sup>

Todaro also argues that one of the major mechanisms for reducing poverty and inequality in less developed countries is the provision of adequately paid, productive employment opportunities for the very poor.<sup>19</sup> Bonvin likewise argues that the money spent to meet basic needs in nutrition, primary health care, literacy and employment is the best investment for the country because each of these areas interact with others in reducing poverty.<sup>20</sup> Griffin adds that strategies to raise the income and living standard of the bottom 40% would contribute to the productivity and income of the community as a whole.<sup>21</sup>

The provision of employment is, therefore, critical because it is one of the most practical ways by which the poor can improve their living condition or their family well-being. This, in turn, will enable them to participate in making substantive decisions for their welfare and in planning the solutions and the activities for their development.

This is the value of the employment theory. This too, is the wellspring of the conceptual framework of this investigation. Figure 1 outlines this analytical framework.

**Figure 1. Analytical Scheme**

### *Study Design*

To provide the context and locus of discussion, the study dealt with the national self-employment assistance program of DSWD in Regions V, VII, and XI. These areas were chosen on the basis of the fact that compared to other regions, these three were noted to vigorously implement the different levels and components of the SEA Program.

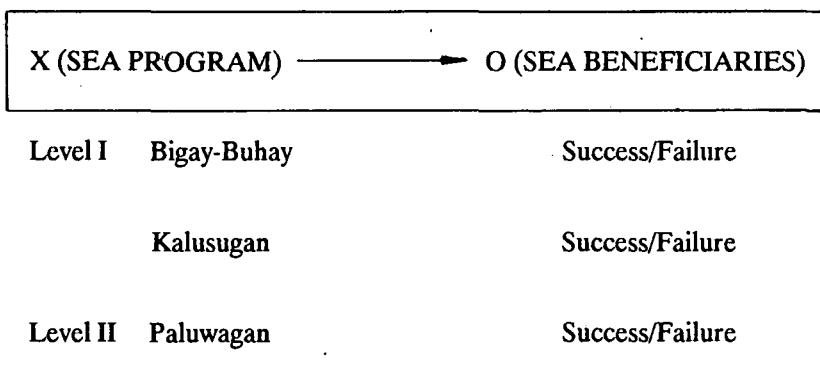
To demonstrate the effects or impacts of the Program, the ex-post facto survey design was adopted. The case records, particularly the intake sheets, which contained the assessment of the client's well-being at the time they applied for the program, served as the benchmark data for this study. In the overall SEA Program, this study was considered an "on-going" activity since SEAP is still underway. The ex-post facto design therefore refers to those beneficiaries who availed of the program and has either ended their respective projects at the Level I or Level II stages, successfully or not.



To minimize the limitation of this design, especially with respect to the client's well-being upon intake using the family welfare indicators (FWI), the study utilized case records and other documents contained in the client folders before their availment of SEA.

The following figure (Figure 2) shows the research design:

**Figure 2. Research Design**



*Sample*

Multi-stage, cluster, systematic and stratified random sampling strategies were used to arrive at the selection of respondents. The number of sample households was primarily guided by the relative incidence of SEA project in the different regions and also by budget and time factors in the conduct of the study. Table 1 shows the total number of samples drawn from the case areas.

**Table 1. Success and Failure Cases Sample Distribution by Region**

		<i>Bigay Buhay</i>	<i>Paluwagan</i>	<i>Kalusugan</i>	<i>Total</i>
Region V	Success		38	50	88
	Failure		2	10	12
Region VII	Success	131	110		241
	Failure	70	9		79
Region XI	Success		32	29	61
	Failure		8	11	19
Total Sample		201	199	100	500

The total number of successful cases constituted 78% of the samples. The remaining (22%) were the failures.

### The Family Welfare Indicators

The Family Welfare Indicators (FWI), which were originally developed by the Ministry of Social Services and Development (MSSD), now the Department of Social Welfare and Development (DSWD), were used to measure the impact of the SEA Program on the level of well-being of the beneficiaries and their immediate family members. In this study, the FWI are the dependent variables which are being adopted to measure impact.

#### *The Social Welfare Indicators of DSWD*

Family well-being refers to the condition whereby the family is able to provide for its basic needs. This means that the family is financially stable to facilitate and promote its own functions. There are two major indicators of family well-being namely: economic sufficiency and social adequacy. *Economic sufficiency* is measured by health, nutrition, housing, educational attainment, vocational skills, self-functioning, role performance in the family and role performance in the neighborhood. Table 2 provides the definition of each indicator and its measure according to the different levels of well-being. DSWD measures the general level of family well-being by the average of the actual scores of the different indicators. The scores in each indicator may vary from a low of 1 to a high of 3 (at equal intervals). The average from the combination of the different scores will give the level where the client can be classified. This means that if the family has a score of 1-1.9 then the family belongs to the first level or survival level; if it has a score of 2-2.9 then the family belongs to the second or subsistence level; and if the family has a score of 3 then the family is in the self-sufficiency stage and implies that the family has been rehabilitated.

#### SEA Program Implementation

The line workers of the DSWD play a very important role in the SEA Program. They have as much responsibility, if not more, in the conduct of the program and they wield a great influence on its outcome whether it is a success or not for the client.

This study, therefore, selected key staff from the three regions in order to determine their point of view. The instrument used was a self-administered questionnaire and it tried to elicit a very close description and analysis of key factors in the implementation of the SEA Program. It likewise tried to get insights on how the DSWD staff view their clients in much the same way as the questionnaire on the beneficiary tried to elicit the latter's opinion on the DSWD staff.

The staff who shared their views on SEA Program implementation did so very candidly and they manifested their interest in the program as well as in its improvement.

From the data, it could be observed that the implementors have a keen knowledge of the program as well as their roles in relation to it, whether they have been involved less than a year or more than ten years. This is vital as knowledgeable people are needed in any social welfare effort -- implementors should know what to do as well as get to know the people they serve.

Table 2. Family Welfare Indicators

<i>Indicators</i>	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>
	<i>Survival</i>	<i>Subsistence</i>	<i>Self-sufficiency</i>
<b>I. Economic Sufficiency</b>			
<b>A. Employment</b>	No job or employment	Job or employment on and off	Continuous or permanent job either self-employed or employed; and contributing member of GSIS or SSS
<b>B. Income</b>	No fixed income	Present monthly income below the standard minimum wage in the area	Present monthly income equal to the standard minimum wage in the area
<b>II. Social Adequacy</b>			
<b>A. Health</b>	Too sick and unable to undertake day to day activities	Occasionally sick but able to undertake day to day activities	Generally healthy and able to undertake day to day activities
<b>B. Meals</b>	1 meal a day or less	2 meals a day short of three square meals a day	Three meals a day and more
<b>C. Nutritional Level of Pre-Schoolers</b>	3rd degree malnourished	1st and 2nd degree malnourished	Not malnourished
<b>D. Housing</b>	Shack made of makeshift materials: bamboo/ wood/cardboard/ nipa/palms etc., sleeping space not enough for all members	Light materials, not cardboard, bahay kubo or makeshift but enough sleeping space for all members	Bahay Kubo or house (light/ heavy materials) with more than enough sleeping space for all members

## Continuation of Table 2

E. Water Supply	No potable water supply	Potable drinking water available but insufficient	Sufficient potable water supply available
F. Toilet	No toilet facility	Antipolo	Water sealed or flush
G. Light	Homemade, kerosene or oil lamp	Kerosene or oil lamp with commercial value electricity available, but cannot afford its use.	Coleman, Shellane Petromax, or similar lighting facility or electric light
H. Cooking	No kitchen facility	Improvised kitchen	Permanent kitchen
I. Clothing	2 sets	3 sets	4 or more sets
J. Education	Primary or less	Elementary	High School or better
K. Vocation	No vocational skills	With vocational skills but not sufficient to earn	With vocational skills sufficient to earn
L. Recreational Activities	No recreational activities	Occasional recreational activities	Regular recreational activities
M. Religious Practices	Non-observance of religious practices	Occasional observance of religious practices	Regular observance of religious practices
N. Self Functioning	Unable to satisfy one's own personal needs	Able to satisfy some personal needs	Able to satisfy most personal needs
O. Role Performance in the Family	Unable to perform his role in the family	Sometimes able to perform his role in the family	Consistently able to perform his role in the family
P. Role Performance in the neighborhood	Negative Behavior	Sometimes positive behavior; sometimes contributing to community welfare	Positive Behavior, regularly contributing to community welfare

The respondents have called for changes in the overall government effort in the social sector, that it is now time to take stock of the situation and to give more emphasis in allocating more budget to this sector. Many of the problems and solutions that are proposed are financial in nature, as an increase in fiscal allocation is deemed important for improving salaries or transportation allowances, supplies and materials, training programs, loan levels, and number of workers.

Based on the cost-effectiveness analysis, the workers have backstopped the project by themselves -- devoting more time in the field than what their salaries could allow. For such meager costs, many clients have proportionately benefited even if the program cost has not correspondingly increased. And this situation is being felt both by the implementors and the clients. It is, therefore, imperative for the national leadership to give the appropriate response to the plight of the line workers with meager resources.

### SEA Program Beneficiaries

A total of five hundred (500) respondents were taken as samples for this study. This number includes one hundred eighty-seven (187) Bigay-Buhay beneficiaries, two hundred eleven (211) Paluwagan beneficiaries and the one hundred two (102) Kalusugan beneficiaries.

While employment occupies most of the sample including their husbands, wives and children, it seems that income has not kept pace with the number of persons employed. It was shown that majority (86%) of the respondents have total family incomes, including SEA, of less than ₱3,000.00 pesos per month. Present estimates on income show that a family of six members need at least ₱3,525.00 a month to meet their basic needs. The SEA respondents averaged six family members and their income levels fall short of the standards for self-sufficiency.

There has also been close values obtained in relation to expenditures. With the beneficiaries having a mean income of ₱1,702.00 a month, their mean expenditure is ₱1,356.81. While the proportion would support the popular economists' ratio of 80% expenses and 20% savings, the respondents seem hardly able to save. In fact 62% of them still resort to borrowing from various sources with some having to contend with exorbitant interest rates.

With both employment and informal system of lending in operation, the beneficiaries seem to get by with their living. In the five-year period studied, the total family well-being increased by .72 (from 1.56 to 2.18) and is statistically significant.

Another interesting variable is the educational level that the respondents attained. Most of them finished primary education, with the remaining either barely finishing elementary or high school education. In observations made in other studies, this generally low education level is not enough to qualify for entrepreneurship.

However, the training component of the SEA Program, designed to supplement this deficiency needs a reexamination in the light of the failure of some of the target beneficiaries to fulfill the objectives of the program as a result of this deficiency.

The adequacy of the seed capital, as gleaned from discussions with case workers and clients themselves, has been questioned. Three-fourths of the respondents have put up counterpart capital at an average cost of ₱ 363.73. This amount is more than the seed fund offered for Bigay-Buhay (₱300) which means that for the period (1981-85), an adequate seed capital would have been doubled thus amounting to ₱ 600. At this time, however, a more realistic determination of the seed capital ought to be done.

Most of the respondents (91.57%) also earn income from their individual SEA projects. In fact, fifty percent have SEA as their only means of livelihood. Most of them have also rolled back the capital into the same project after paying the principal amount to DSWD. Income that has accrued in the operation of a small business has been used for education and medical expenses, among other common household expenditures.

In terms of participation, DSWD workers have proven to be experts in applying this approach to ensure success. A big group of beneficiaries, more than 90% in all, said that they were involved in planning, monitoring and documentation. They have also been provided with adequate information to make sound decisions regarding their project. While they admire the services rendered by the DSWD workers, they would appreciate that the workers spend more time with them for greater effectiveness in service delivery.

### SEA Program Impact

What factors contribute to the success of the projects? This is the basic question which this research intended to answer based on data from successful and failed cases in Bigay-Buhay (Level I), Paluwagan (Level II), and Kalusugan (Level I).

#### *Level of Family Well-being*

Cases which are successful have higher scores in terms of social adequacy, economic sufficiency and family well-being compared to cases which failed. There is also a substantial increase of scores on level of family well-being after the successful beneficiaries participated in the SEA Program and its supportive services. A percentage increase of 39.43% is reported for social adequacy, 39% for economic sufficiency and 39.24% for family well-being. In order to determine whether these increases are significant, T-tests were conducted. The results show that the increases are significant.

#### *Socio-Demographic Factors*

Higher education, a small family size, more household members who are working, higher household monthly income, additional income from other sources, higher household income from other sources and a higher level of family expenditure are the factors which are related to the family well-being of successful cases. These findings mean that SEA projects are most likely to succeed with clients possessing these socio-demographic characteristics which in turn directly contribute in uplifting welfare status. It is also significant to note that such factors as a small family size and having more household members employed both contribute to an increase in the total household monthly income with the end result of increasing the level of family well-being of successful cases. (See Table 3.

**Table 3. Predictive Model: Step 8 of the Stepwise Regression Analysis Involving Socio-demographic Characteristics and Family Well-being (Successful Cases)**

<i>Variable</i>	<i>Regression b</i>	<i>Coefficient beta</i>	<i>Computed F value</i>
Age	-0.16825	-0.05042	1.102
Education	2.28941	0.10679*	4.956
Household Size	-5.70659	-0.38459*	60.875
No. Employed	6.33691	0.19009*	15.473
Monthly Household Income	0.00694	0.26422*	26.271
Income from other sources	4.96408	0.07999*	2.463
Total Income	0.00829	0.10947*	4.540
Total Expenses	0.00355	0.09810*	3.816
Constant	230.86690		

Dependent Variable = Family well-being

R square = 0.2589, Adjusted R square = 0.2423

p value for Anova = 1.96

\* p. 0.05

#### *Program Inputs*

Findings in Table 4 can be interpreted to mean that the infusion of more SEAP capital and the provision of other support services contribute to the upliftment of the clients and their immediate families. The other support services are: the number of hours spent by the worker for the client, the delivery of family planning services, and the provision of practical skills development.

**Table 4. Predictive Model: Step 10 of the Stepwise Regression Analysis Involving the SEA Program Inputs and Family Well-being (Successful Cases)**

<i>Variable</i>	<i>Regression b</i>	<i>Coefficient beta</i>	<i>Computed F Value</i>
Opportunities other than SEA	13.40950	0.19281	1.747
Involvement in Planning	41.43990	0.17765	1.351
No. of time availed	9.00328	0.36470*	6.114
3rd SEA capital	-0.01723	-0.22736*	2.670
No. of hrs. client are visited	0.00667	0.32317*	4.256
Practical Skills	19.83085	0.32252*	4.294
Day Care Service	-14.51910	-0.23672*	2.541
Family Planning	12.86471	0.19526*	2.162
Constant	258.87943		

Dependent Variable = Family Well-being

R square = 0.3171, Adjusted R square = 0.2033

value for Anova = 0.14

\* p 0.05

To summarize, there is one generalization that could be made of the variables when comparing success and failed cases. Successful cases usually manifest socio-economic characteristics toward the positive direction. Contrariwise, those who failed exude negative socio-demographic characteristics. The following list shows the variables related to the successful and failed clients.



<i>POSITIVE FACTORS OF SUCCESSFUL CLIENTS</i>	<i>NEGATIVE FACTORS OF FAILED CLIENTS</i>
(1) High educational attainment	Low educational level
(2) Small family size	Large family
(3) Additional income from other sources	No income from other sources
(4) High level of expenditure for basic needs	Low level of expenditures
(5) More family members working	Only one or two working
(6) Availed of SEA loan more than once	Availed of SEA loan only once
(7) Ability to generate income and to use them in SEA rollback	No income
(8) Timely and effective skill training	No training/lack of understanding
(9) More number of hours spent by worker	Rare or no visits by worker
(10) Availed of other services like family planning	Lack of other services
(11) Younger age	Older
(12) Ability to put up counterpart capital	Lack of counterpart capital

These twelve variables significantly influenced both successful and failed clients whether positively or negatively and in both Kalusugan and Paluwagan levels, utilizing values obtained from the regression analysis done on these.

#### **Recommendations**

(1) Basic welfare services should be made available to clients first in order to build their human capability before giving SEA capital.

(2) The SEA Program should be delivered to clients whose characteristics, as identified in this study, could highly influence the success of their livelihood projects. Careful selection of clients must be observed. The clients should first have a positive attitude towards the project to achieve its goals and they should have sufficient knowledge and skills to undertake it. With reasonable capital seed fund and commensurate expected profits, clients may pass through unforeseen events successfully (i.e.,

sickness, theft, accident, etc.). Otherwise, the program has to devise built-in insurance for these possibilities. A rational method of client selection would assure beneficiaries with a high probability of success.

(3) Supportive and complementary services should also be made available during the implementation of the SEA Project.

(4) An information/motivation drive for clients and the community in general, is suggested so that people are kept aware of their responsibilities under the program. This would lessen the incidence of renegeing on payments as well as gradually changing their attitude in relation to government as an agency that gives "dole out." On the other hand, regular information and orientation sessions may be conducted for selected DSWD staff to keep them abreast of developments in the program, including its achievement.

(5) There is a need to continue and expand the SEA Program. More funds should be made available for the capitalization of livelihood projects.

(6) Handling of SEA funds should be decentralized to avoid the lag in service delivery. Mechanisms should be provided for this, otherwise, the present administrative set-up has to double its efforts or to work harder to achieve greater efficiency.

(7) Cost-effectiveness can be maximized if there are more clients served per worker. These clients should be effectively assisted by workers so that they can generate enough income from their livelihood projects in order to keep, maintain and sustain an improved well-being.

(8) The process of project management should be examined and improved particularly in planning, monitoring and documentation. Knowing the process fully is the only way to successfully rehabilitate a client. From the study, some weaknesses were observed in the process of planning the projects. There is no chance to replan if the client either became successful or failed in his project. Monitoring should be a process of a definite time period (i.e., from the start to the end of rehabilitation) and should be carried out with well-defined but simple indicators. Monitoring should not be limited to repayment collection as some DSWD field workers have a notion of. Documentation should not stop with the case folder. Like monitoring, there should be a continuous process of recording of ongoing cases. As it is, even at entry level, many client information are not given proper documentation.

(9) The present organizational set-up should be reviewed. More workers should be assigned to the field. Social workers with skills in the promotion of livelihood projects should be deployed so that they can concentrate on SEA projects. The workers themselves observed a top-heavy technical workforce which sacrifices crucial field work at the client level. The workers would also like to have coordinators who would act as a go-between of policy-makers/managers and field implementors. As it is, middle management people only act as "pinch-hitters" -- they take charge when there is a work gap, but seldom do they act as interpreters of policy or resolve problems with a policy implication.

(10) An evaluation of other social development and livelihood programs like the Community Employment Development Program (CEDP) is also suggested. The CEDP

complements the SEAP and has been implemented on a wider-scale. A study on the CEDP would enhance its implementation as an anti-poverty strategy. While the CEDP's targets go beyond DSWD client classification the targets still belong to the lowest socio-economic strata and therefore, deserve viable programs that can positively provide for the improvement of their quality of life.

### Endnotes

<sup>1</sup>Department of Social Welfare and Development, Region VII Fact Sheet (Region VII: DSWD n.d.).

<sup>2</sup>"A Research Study on the Self-Employment Assistance Program," a report prepared by the Economic Development Foundation for the Department of Social Services and Development in 1975.

<sup>3</sup>Ministry of Social Services and Development, Self-Employment Assistance Effectiveness Study, 1980-1981 (Manila: MSSD, 1982).

<sup>4</sup>Romeo C. Quieta, "The Impact of the MSSD Self-Employment Strategy on Family Well-being in Rizal Province," unpublished Ph. D. Dissertation (Manila: UP College of Public Administration, 1985).

<sup>5</sup>Sylvia H. Guerrero and Donato C. Endencia, "A Baseline Survey for the Impact Evaluation of the Population/FP Component of the Community-Based Project for Productivity and Family Welfare," (Quezon City: UP College of Social Work and Community Development, 1985).

<sup>6</sup>*Ibid.*

<sup>7</sup>Pilar Ramos-Jimenez, *et al.*, "Giving the Poor A Short Lease: The Self-Employment Assistance Program in the Philippines" (Manila: De La Salle University, 1976), p. 20.

<sup>8</sup>*Ibid.*

<sup>9</sup>Thelma Lee-Mendoza, *et al.*, "Assessment of the Self-Employment Assistance cum Nutrition Project," *An Evaluation of the Operational Aspects of the Community-Based Program for Nutrition Improvement. Final Report* (Quezon City: Demographic Research and Development Foundation, Inc.), 1987.

<sup>10</sup>*Ibid.*

<sup>11</sup>United Nations, *Poverty and Self-Reliance: A Social Welfare Perspective* (New York: United Nations, 1983), p.3.

<sup>12</sup>Sugata Dasgupta, "Towards a No Poverty Society," Workshop on Effective Anti-Poverty Strategies (Bangkok: UN, 1973), p.8.

<sup>13</sup>Dag Hammarskjold in UN, *ibid.*, p.10, and Dag Hammarskjold, *What Now? Another Development?* (Uppsala; Sweden, 1975).

<sup>14</sup>International Labour Organization in UN, *ibid.*, p.10. See ILO, "The Basic Needs Approach to Development" (Geneva, 1977), p.25 and ILO, "Meeting Basic Needs" (Geneva, 1977), p.24.

<sup>15</sup>Michael P. Todaro, *Economics for a Developing World* (Hongkong: Scheck Wah Tong Press, 1977), pp. 94-96.

<sup>16</sup>JFX Paiva and Ledivina V. Cariño, editors, *Increasing Social Access to Basic Services* (KUALA LUMPUR UN- UNICEF-APDC: 1983), p.9.

<sup>17</sup>Marshall Wolfe, *Elusive Development* (Hungary: Statistical Publishing House, 1981), pp.245-250.

<sup>18</sup>The Brandt Commission, *North-South: A Program for Survival, The Report of the Independent Commission in International Development Issues* (London: Pan Books, 1980), p. 91.

<sup>19</sup>Todaro, *op. cit.*, p. 14.

<sup>20</sup>Bonvin in *People*, Vol. 3, No. 2, 1982, p. 3.

<sup>21</sup>Keith Griffin, "Rural Development: The Policy Options," *Employment in Developing Nations*, E.D. Edwards, editor (New York: Columbia Press, 1974), pp. 100-101.