

Evaluation of the Livelihood Assistance of a Social Protection Agency in Region-7 Central Visayas

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Abstract

This study aimed to evaluate the livelihood assistance given by the social protection agency to persons-with-work-related disability (PWRDs) or to those workers who have met work-related contingency. Out of the 20 clients communicated by the researcher only 9 of them have responded with willingness to be interviewed. Data collection was done through interview utilizing questionnaires. These questionnaires were designed into a Google Form and was sent to each respondents by link through their online messaging accounts. The study explored into the bottlenecks in each of the following stages in the acquisition and implementation of the livelihood of the PWRDs: planning, attending livelihood training/seminar, purchasing, onset and lastly, maintenance of the livelihood. Majority of the respondents expressed difficulties during the onset and maintenance of their livelihood. The challenge during the onset is the presence of customer debts, no space to display products, lack of knowledge to advertise, no customer at times and lack of supplies to sell. Although majority of the clients have been able to maintain their livelihood, those who haven't answered that their return to formal job employment and the recent pandemic brought about by COVID-19 were factors for their livelihood to fail.

Keywords: Livelihood assistance; Persons-with-work-related disability; Bottlenecks; Challenges; Onset and maintenance of livelihood

1. Introduction

In the Philippines, a social protection agency is mandated to implement the Employees Compensation Program by the virtue of Presidential Decree 626, as amended. It is through assisting employees who meet work-related contingencies such as sickness, accident, and death. The programs include the loss of income benefit, carer's allowance, medical reimbursement, and rehabilitation programs.

The KaGABAY program under the rehabilitation program is a special economic assistance program of the commission that aims to bring the persons-with-work-related disabilities (PWRDs) back to the economic mainstream. The KaGabay program is to provide equal access to livelihood opportunities and assist the PWRDs in setting up their self-managed enterprise or home-based business. The livelihood assistance amounts to thirty thousand pesos (Php30,000.00) in total. To breakdown, twenty thousand pesos (Php20,000.00) is for their starter kit and the ten thousand pesos (Php10,000.00) is for their complimentary kit if their business has been maintained after six months to one year.

The process of granting livelihood assistance to the identified clients would include social preparation session that is being done on the first day the client will apply for the KaGABAY program. The PWRDs are also given a one-day Entrepreneurial Development Training Seminar where basic business concepts are discussed. The clients will fill-up a business

plan form where they will stipulate the kind of business they plan to engage with, and the materials supplies they will purchase using the twenty thousand pesos grant. The assigned regional personnel will accompany the client in purchasing their livelihood starter kit.

The researcher felt that there are some lacking process and requirement in the granting of the livelihood assistance of the agency.

This study aims to evaluate the implementation of the livelihood assistance program in region 7 in FY 2017 to 2019.

Particularly, it sought to answer the following sub-questions:

1. What were the challenges/issues/problems encountered by the clients during the following stages of their livelihood?
 - 1.1. Planning the type of business
 - 1.2. Training-Seminar proper
 - 1.3. Purchasing of their livelihood starter kits
 - 1.4. Onset of their livelihood
 - 1.5. Maintaining their livelihood

2. Methodology

This is a qualitative type of research that would collect information on the factors that affect the effectiveness of the livelihood program, the cause for the success or failure in the sustenance of the persons-with work-related disabilities' livelihood and the recommendation in the improvement of the livelihood program. Interview in the form of questionnaires utilizing the Google Form platform on the internet will be given to the respondents which will allow them to give their free form of answers. Also, several yes-no questions are present in the questionnaires. The researcher will gather qualifiable information to analyze the practice of the respondents. The researcher will seek information and data from randomly selected persons with work related disabilities who have benefitted from the twenty thousand pesos (Php20, 000.00) worth of livelihood assistance starter kit. The researcher will inform the respondents regarding their participation in the study. A Google Form link will be sent through them through the electronic mail or any of the respondent available messaging applications on the internet. Confidentiality to the respondents' data and result of interview questionnaires will be highly emphasized in the letter.

2.1 Data interpretation

Table 1. What was your motivation to engage in business?

Responses	Frequency	Average
Family	4	50%
Additional Income	2	25%
Disability	1	12.5%
Success in life	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in table 1, family reasons have the highest percentage at 50% while disability and success in life have the lowest percentage at 12.5% each. It has been noted that Filipinos have close family ties (Asian Journal Media Centre), thus leading to the majority of the respondent's mentioning family as their motivation to engage in entrepreneurship. The potential to make money or additional income is one of the reasons why many people get into entrepreneurship (Larry Alton, 2015).

Table 2. What type of business are you currently involved with?

Responses	Frequency	Average
None	1	12.5%
Sari-Sari Store	3	37.5%
Sari-Sari Store with Hog Raising	1	12.5%
Welding	2	25%
Piso Tubig Machine	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 2, 37.5% is having a sari-sari store as the highest while the lowest are the following: none (no business in existence), sari-sari store with hog raising, and peso tubig machine at 12.5% each. According to www.tycoon.ph, a sari-sari store can be a good source of income if managed properly. Thus, making it the first choice of livelihood for Filipinos.

Table 3. Why did you choose this type of business?

Responses	Frequency	Average
Knowledge on how to run the business	1	12.5%
Easy to Manage	2	25%
Saleable	3	37.5%
Welding shop	1	12.5%
No competitor	1	12.5%
Total	8	100%

Source: *Author's elaboration*

Table 3 shows that 37.5% of the respondents chose their business because of its saleability and this is the highest percentage. The lowest percentage at 12.5% each are the following: no competitor; knowledge on how to run a business; and welding shop.

Table 4. Have you encountered difficulty in choosing the business?

Responses	Frequency	Average
Yes	2	25%
No	6	75%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 4, the highest response is no at 75% while the lowest is yes at 25%.

Table 5. Have you attended ECC's Entrepreneurship Livelihood Training/Seminar?

Responses	Frequency	Average
Yes	7	87.5%
No	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 5, the highest is yes at 87.5% while lowest is no at 12.5%.

Table 6. What was the most important lesson you have learned from the training/seminar?

Responses	Frequency	Average
About business management	3	37.5%
Right ways of doing business and how to grow business	2	25%
Planning and loving work	1	12.5%
Entrepreneurship, budgeting and customer service	1	12.5%
Time management, marketing strategies and quality business procedures	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 6, business management has the highest percentage at 37.5% while the lowest at 12.5% for the following: planning and loving work; entrepreneurship, budgeting, and customer service; and time management, marketing strategies, and quality business procedures.

Table 7. Did this lesson help you in pursuing your livelihood?

Responses	Frequency	Average
Yes	8	100%
No	0	0%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 7, 100% of the respondents answered that the lesson helped them in pursuing their livelihood.

Table 8. How much have you received from ECC to purchase your livelihood starter kit?

Responses	Frequency	Average
Php20,000.00	6	75%
Php20,000.00 and Php10,000.00	1	12.5%
Php30,000.00	1	12.5%
Total	8	100%

Source: *Author's elaboration*

Table 8 shows the amount of the starter kit provided by ECC to the respondents. Highest percentage is at 75% which is Php20,000.00 while lowest at 12.5% which is Php30,000.00.

Table 9. Did you create a list of the things you have to buy as your livelihood starter kit?

Responses	Frequency	Average
Yes	8	100%
No	0	0%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 9, 100% of the respondents answered yes that they have created a list of the things they have to purchase.

Table 10. Have you followed the list completely or have done some revisions while purchasing?

Responses	Frequency	Average
Yes	7	87.5%
No	1	12.5%
Total	8	100%

Source: *Author's elaboration*

Table 10 shows the highest response is yes at 87.5% while the lowest is no at 12.5%.

Table 11. Did you have any difficulties while buying/purchasing your starter kit?

Responses	Frequency	Average
Yes	0	0%
No	7	87.5%
Maybe	1	12.5%
Total	8	100%

Source: *Author's elaboration*

Table 11 shows that NO has the highest percentage at 87.5% while MAYBE at 12.5% is the lowest.

Table 12. Why?

Responses	Frequency	Average
sari-sari store business is easy to purchase	1	12.5%
Me and my wife already know what we need to buy for the business we have chosen	1	12.5%
The supply store is very near to us	1	12.5%
I already have my list for my starter kit	3	37.5%
ECC representative assisted me well.	1	12.5%
Doesn't have a personal transportation	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 12, 37.5% answered having a list for their starter kit is the highest while the rest of the answers have the lowest percentages at 12.5% each.

Table 13. Do you think that Php20, 000.00 worth of starter kit was enough?

Responses	Frequency	Average
Yes	4	50%
No	2	25%
Maybe	2	25%
Total	8	100%

Source: *Author's elaboration*

Table 13 shows that 50% of the respondents answered that the prescribed amount was enough for their livelihood starter kit and is the highest percentage while the lowest is NO and MAYBE, both having 25% weight.

Table 14. Why?

Responses	Frequency	Average
Because rice and canned goods are expensive	1	12.5%
Purchased the basic consumables with the amount given	1	12.5%
Everything needed were purchased including refrigerator	1	12.5%
20,000.00 was enough for the welding kits	1	12.5%
I was able to purchase all for welding	1	12.5%
A lot of stocks	1	12.5%
For the past year, 20,000.00php is enough but for the present it is not because of the higher price of goods and products	1	12.5%
Expensive water dispenser	1	12.5%
Total	8	100%

Source: *Author's elaboration*

Each of the respondents gave different opinions on why they think that 20,000.00 was enough or not enough for the livelihood starter kit as shown in Table 14. There was no highest nor lowest percentage on this table.

Table 15. How did you feel when you first started your livelihood?

Responses	Frequency	Average
Happy	2	25%
Happy and excited	1	12.5%
Amazed	1	12.5%
Excited	1	12.5%
Just fine	1	12.5%

Happy because I felt I still have worth in spite of my disability	1	12.5%
Happy and Satisfied	1	12.5%
Total	8	100%

Source: *Author's elaboration*

Table 15 shows that the highest response is happy at 25% while the rest of the response are the lowest and shares the same percentage at 12.5% each.

Table 16. Did you have any difficulty in display or marketing your products?

Responses	Frequency	Average
Yes	3	37.5%
No	5	62.5%
Total	8	100%

Source: *Author's elaboration*

Table 17 shows that the highest is the NO response at 62.5% while the lowest is YES at 37.5%.

Table 18. What was the most challenging part of selling your products?

Responses	Frequency	Average
Customer debt (utang)	2	25%
Competitors	1	12.5%
No business stall to display products	2	25%
Lack of knowledge to advertise my business	1	12.5%
No customer	1	12.5%
No more water to sell	1	12.5%
Total	8	100%

Source: *Author's elaboration*

On Table 18, the highest responses are customer debt, and no business stall to display products at 12.5% each. The rest of the responses are the lowest and having 12.5% each.

According to www.tycoon.ph, when your business is located in a community where familiar names and faces make up the majority of your market, the sari-sari store becomes victim to use and abuse. Hence, the threat of long-term debt.

Table 19. Were you able to gain any profit from selling the products from the starter kit given by ECC?

Responses	Frequency	Average
Yes	7	87.5%
No	0	%
Maybe	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 19, the highest is YES at 87.5% while the lowest is MAYBE at 12.5%.

Table 20. Is your livelihood/business still existing?

Responses	Frequency	Average
Yes	6	75%
No	2	25%
Total	8	100%

Source: *Author's elaboration*

In table 20, 75% of the respondents still have their business in existence as the highest response while 25% does not exist is the lowest response.

Table 21. Why do you think your livelihood is sustained? If no, what do you think happened that made the business a failure?

Responses	Frequency	Average
Product is affordable and no debt allowed	1	12.5%
Sari-sari store still existing and profit is being enjoyed	1	12.5%
Formal job employment	1	12.5%
Due to pandemic, people lost their job so we lost customers too.	1	12.5%
Good maintenance	1	12.5%
When there are customers, I do their request right away	1	12.5%
Right business management	1	12.5%
Yes	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 21, each of the respondents gave different reasons on why their business was successfully sustained or failed and shared the same percentage at 12.5% each.

Table 22. Have you received an additional 10,000php as complementary kit from ECC?

Responses	Frequency	Average
Yes	6	75%
No	2	25%
Total	8	100%

Source: *Author's elaboration*

Table 22 shows that 75% of the respondents responded with YES which is the highest while the lowest response at 25% is NO.

Table 23. What type of livelihood kit did you purchase with the additional 10,000php?

Responses	Frequency	Average
Additional stocks for my barbecue business	1	12.5%
Sari-sari store	1	12.5%
Load retailing and ice candy business	1	12.5%
Hog raising	1	12.5%
Additional welding kits	2	25%
If there is, products for online selling	1	12.5%
One peso tubig machine	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 23, 25% answered buying additional welding kits is the highest response while the rest of the responses are at 12.5% each and the lowest.

Table 24. Do you think the amount of 10,000php was enough as a complementary kit?

Responses	Frequency	Average
Yes	4	50%
No	3	37.5%
Maybe	1	12.5%
Total	8	100%

Source: *Author's elaboration*

As shown in Table 24, the highest response is YES at 50% while the lowest is MAYBE at 12.5%.

3. Results

The objective of this study is to evaluate the livelihood program provided by a social protection agency in Region 7. The results of the study will provide inputs to the development of the program. Thus, it will also improve the services of the agency.

1. Problem: What were the challenges/issues/problems encountered by the clients during the following stages of their livelihood?

.1 *Planning the type of business*

Saleability of products was the highest response at 37.5% regarding the reason on choosing the type of business. It is seconded by ease of management. While the rest of the answers are the knowledge on how to run the business, no competitor and welding shop.

Most of the respondents at 75% answered that they had no difficulty in choosing their business while 25% of the response was that they had difficulty in choosing their business.

1.2 **Training-Seminar proper**

Majority of the respondents at 87.5% answered that they were able to attend the livelihood training seminar of the agency while 12.5% have not attended.

According to the respondents, the most important lesson they learned from the seminar is about business management (37.5%), right ways to do business and how to grow business (25%), planning and loving work (12.5%), entrepreneurship, budgeting and customer service (12.5%), and time management, marketing strategies and quality business procedures.

All of the respondents at 100% answered that the lesson they learned from the seminar help them in pursuing their livelihood.

.2 *Purchasing of their livelihood starter kits*

In preparing the list of things to buy in their starter kits, 100% of the respondents answered with YES.

The respondents who followed the list completely is at 87.5% while 12.5% answered that they have done some revisions while buying.

The respondents at 87.5% said that they did not have difficulty while buying while 12.5% answered with maybe. With the follow-up question asking why they have or not have difficulty, most of the respondents answered having a prepared list (37.5%), 12.5% for each of the following reasons: sari-sari store business is easy to manage, already know what to buy, the supply store is near, ECC representative assisted well and lastly, does not have a personal transportation.

Majority of the respondents at 50% answered that 20,000php was enough for the starter kit while 25% with no and another 25% for maybe. With the follow-up question on why they think it is sufficient or not, mostly mentioned that they were able to buy everything in the list with the prescribed amount while at 25% answered that because of the increase in the price commodities nowadays, the prescribed amount is not sufficient anymore.

.3 *Onset of their livelihood*

The respondents at 25% answered that they were happy during the onset of their livelihood while the rest of the answers are at 12.5% each and has mentioned the words, "happy" and "excited".



Most of the respondents at 62.5% answered that they didn't have any difficulty in displaying their product while 37.5% answered yes that they had difficulty in doing so.

According to the respondents, the most difficult part of selling their products are the following: customer debt (25%), no business stall to display (12.5%), lack of knowledge to advertise (12.5%), no customer (12.5%) and lack of water (products) to sell.

.4 Maintaining their livelihood

Most of the respondents at 87.5% answered that they were able to gain profit from the 20,000php worth of starter kit given by the agency while 12.5 answered with maybe.

Most of the respondent at 75% still have their business in existence while 25% answered that their business is not existing anymore. With the follow-up question on why do they think their business is sustained or why it has failed, the respondents gave the following answers: product is affordable and no debt allowed (12.5%), sari-sari store still existing and profit is being enjoyed (12.5%), formal job employment (12.5%), due to pandemic, people lost their job so we lost customers too (12.5%), good maintenance (12.5%), right business management (12.5%), and, yes (12.5%).

Most of the respondents at 75% said yes, they have received the additional 10,000php as complementary kit from ECC while 25% haven't receive yet.

Respondents answered that they bought additional welding kits (25%), others are additional stocks for barbecue business (12.5%), sari-sari store (12.5%), load retailing and ice candy business (12.5%), hog raising (12.5%), peso tubig machine (12.5%), and if there is (additional 10,000php) products for online selling (12.5%).

Most of the respondents at 50% think that 10,000php is enough for the complementary kit, 37.5% answered that it is not enough and 12.5% answered with maybe.

4. Conclusion and recommendation

Based on the findings of the study, the researcher therefore concludes that there was little to no difficulty faced by the respondents during the planning stage of their livelihood, training-seminar proper and until the purchasing of the livelihood starter kit.

The research also concludes that the respondents had faced difficulty during the onset of their livelihood and in selling of their products because of the presence of the following factors: customer debt, no business stall to display and lack of knowledge in advertising. They also had difficulty in maintaining their business because of their formal job employment and the on-going pandemic brought about by COVID-19.

It can also be concluded that the prescribed amount of twenty thousand pesos (20,000php) for the livelihood starter kit is sufficient and ten thousand pesos (10,000php) for complementary kit needs to be reconsidered.

Based on the findings presented and conclusions made, the following recommendations are being offered:

- The Employees Compensation Commission should conduct a thorough assessment on clients' livelihood training needs. In addition, ECC should also prepare a comprehensive course syllabus and should consult trainers and entrepreneurship experts with regards to livelihood training-seminar. It should also include lectures on the different stages of the livelihood process most specifically on the onset and maintenance of the livelihood that includes marketing strategies, handling customers and basic accounting.
- Furthermore, the agency should conduct a thorough assessment on the clients' capabilities in handling a livelihood. It should also assess if clients have a proper space or avenue to display and market their products.
- The agency should do an actuarial study on the prescribed amount of starter and complementary kit tailored-fit to the supplies needed for the specific business and the expected increase of prices of commodities.

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