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Aniceto C. Orbeta Jr. and Ma. Teresa C. Sanchez

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**MICRO INTERVENTIONS FOR POVERTY ALLEVIATION:
The Philippine Case**

Aniceto C. Orbeta, Jr., and Ma. Teresa Sanchez

Abstract

This paper provides a review of frameworks for analyzing poverty alleviation initiatives. The principles in these frameworks were used to guide the review of five micro-interventions programs / projects for poverty alleviation. Principles that can be useful in the design of future programs of this type are also presented. To provide a background to the review, the development performance of the country in the last 25 years is given together with a brief description of the poverty situation and other poverty alleviation initiatives.

Keywords: Poverty Alleviation Programs, Philippines
JEL: I32, I38

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The Philippine Case**

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MICRO INTERVENTIONS FOR POVERTY ALLEVIATION: The Philippine Case

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1. Introduction

Poverty alleviation schemes range from as broad as the national development strategy to the delivery of very specific basic services. Development is expected to create opportunities for everybody including the poor. However, seldom does it provides equal opportunity for everybody. Depending on the character of national development, ample or meager opportunities are created for the poor. Often times restructuring the economy for better long-run performance may also constrict further the opportunities for the poor in the short-run even if it promises to expand these opportunities over the longer term. These unequal opportunities created by a general development strategy provide the rationale for micro interventions to enhance the opportunities for the poor. Another often mentioned rationale for micro interventions is that the poor need assistance in order for them to catch up and benefit more from development. It is argued that unless some form of capacity build up are undertaken, the poor cannot as yet participate and much less benefit from development.

This paper discusses a select group of micro-interventions for poverty alleviation. These interventions are those that directly create wage employment, those that indirectly create employment through livelihood projects or self-employment schemes and those that directly deliver social services. The common purpose of the first two types of interventions is to address the slow growth in employment creation accompanying the development process in the last 30 years. The social services delivery interventions, on the other hand, tackles special immediate needs of the poor. Due to time limitations, the paper uses secondary information on project performance. These include independent evaluation studies where these are available and project monitoring reports done by implementing agencies. Even evaluation reports done by project implementing agencies are also utilized.

The paper is organized as follows. The framework for analyzing micro-interventions follows this section. To provide a backdrop to the analyses of the micro interventions, a review of the country's development performance is given in section three. Section four reviews the poverty situation and broad brush poverty alleviation initiatives. The fifth section provides the details of a select group of micro-interventions for poverty alleviation. The final section provides a summary and analyses of the micro-intervention programs.

¹ Research Fellow and Research Associate, Philippine Institute for Development Studies. Opinions expressed here are those of the authors and not of the Institute. This paper was prepared with the financial support provided by the International Labor Office through the Regional Poverty Alleviation Program (RAS/95/001) . Research assistance provided by Marie Anne Cagas and Melalyn Cruzado are gratefully acknowledged.

2. A Framework of Analysis for Poverty Alleviation Interventions

In order to understand better poverty alleviation schemes, it is useful to identify specific handles for poverty alleviation. Three useful ways of looking at the poverty and poverty alleviation interventions are presented in this section.

The Presidential Commission to Fight Poverty (PCFP) commissioned a team of consultants to develop a “Strategy to Fight Poverty” (PCFP, 1994). The report identified specific handles for poverty alleviation. First, it defines entitlement as the sum of earned income and the value of government transfers or public social services guaranteed by existing laws. Under this definition, poverty alleviation can be done either through increases in income or provision of social services or both. Second, it classifies the poor into the less poor and the ultra poor. In the Philippine context, the ultra poor can be defined as those below the food threshold while the less poor are those whose income are below the income threshold but above the food threshold. Finally, given the classification, appropriate handles are identified for each type poverty. It is assumed that the less poor are able to participate in market activities while the ultra poor are less able participants, if at all. The strategy, therefore, for the less poor includes of both direct and indirect interventions. Indirect interventions consist of reform in the macroeconomic and sectoral policies. These interventions can go a long way for the less poor because they participate in economic activities. This is sometimes labeled as the economic aspects of poverty alleviation. The direct intervention for the less poor may take the form of livelihood and income generating projects accompanied by community organizing where necessary. The ultra poor, on the other hand, may not be able to benefit from well-functioning markets created by a conducive policy environment because they are less able participants. Thus, for them only direct interventions will be effective. In addition, for these types of clients livelihood programs may not be an effective intervention as survival is expected to be the primary concern. The direct interventions may consist of delivery of basic services (nutrition, health, education, etc.) and community organizing to build up capabilities. This is sometimes known as the social services aspect of poverty alleviation. It is then argued that as the client household goes down the income ladder, direct interventions in the form of basic services will be the primary form of poverty intervention. Conversely, as the poor household goes up the income ladder, direct interventions will be more of the livelihood type.

Another useful taxonomy is given in Stewart (1983). The study classified the claims of households into primary claims and secondary claims. The former consists of those arising directly from productive work and accumulation. The latter consists mainly of transfers. Development benefits the economically active through the primary claims. It also benefits the economically inactive through transfers either from family members who are economically active or from government via social services. It has been argued that the better and more sustainable way of addressing poverty is to increase the productive capacity of the poor and resort to secondary claims only when the former is not feasible (Demery and Addison 1987).

Still another useful delineation of the poor is to divide the economically active into those experiencing transient poverty and those that are in persistent poverty (Tendulkar 1992). The former refers to those pursuing viable economic activities which are rendered not viable by temporary natural (such as weather variations) or economic causes (such as terms of trade changes). Persistent poverty, on the other hand, refers to those who are pursuing unviable

activities due to insufficient assets, unviable scale of operations, or lack of employment opportunities.

There are several principles that we can learn from these frameworks. First, these frameworks require us to recognize that the poor is not homogenous. Consequently, it is important to classify the poor by type as well as identify appropriate interventions for each type. Second, it identified and differentiated the role of general development strategy and economic growth from the role of micro interventions in poverty alleviation. The former is known as indirect poverty interventions while the latter are known as direct poverty interventions. Indirect interventions widen the opportunities for everybody including the poor. Finally, where direct interventions are required, it is argued that it is useful to determine whether individuals are experiencing transient/temporary or chronic/persistent poverty. Obviously, chronic or persistent poverty requires sustained effort not stop-gap solutions.

3. Development Performance in the Last 25 Years

It is the objective of this section to provide a succinct review of the economic policy environment and development performance of the country in order to help the reader understand the environment within which the micro-interventions are operating. Poverty incidence is also better understood with a good grasp of the economic environment.

Economic Policy Environment. In the 1960s, the country was under an import-substitution policy regime. While early in 1970s export promotion was introduced, the protection rates indicate that until late 1980s the trade and investment environment still favored inward-looking industries. This policy regime has penalized heavily the agriculture sector where the majority of the poor are dependent. In the 1980s, the country embarked on a series of trade liberalization programs with some postponement episodes due to concurrent economic crises. Studies of the post-war economic policies were unanimous in pointing to import-substituting policies as the main culprit in the country's failure to grow rapidly (ILO (1974), Bautista and Power (1979); Medalla (1990), Medalla et. al. (1995)). The accession to the GATT-Uruguay round is the recent addition to these liberalization efforts.

The more recent significant policy changes include the liberalization of foreign investments, liberalization of the foreign exchange markets, privatization of government owned and controlled corporations, and the opening up of previously oligopolistic industries such as telecommunications and shipping, among others. These policies are designed to gear up the economy for an outward-looking strategy based on comparative advantage. In fact, the twin pillars of the current development strategy are world competitiveness and sustainable human resource development. If the recent policy changes are sustained, many analysts believe that there will be substantial overhauling of the Philippine economy in the coming years along the lines of the country's comparative advantage resulting in vigorous employment generation.

On the aspect of governance, the landmark piece of legislation which finally gave teeth to the long espoused policy of decentralization is the Local Government Code of 1991. This law has institutionalized community participation in the economic process. It also mandated the participation of NGOs in the development efforts. Furthermore, it devolved many of the front-line government services, such as agricultural extension and health, from the national to

the local government. Finally, besides increasing the share of LGUs on internal revenue taxes and national wealth, it also gave them more power to generate local revenues.

Growth in Per Capita Income. The economic growth record of the Philippine economy was characterized by high growth in the 1960s and 1970s. This virtually came to a halt and even some negative growth rates were obtained in the early 1980s. There was tentative resurgence in the late 1980s while a complete recovery was demonstrated in the 1990s (**Table 1**). The projections for the coming years are equally upbeat. Population growth, in the other hand, continues to be high compared to countries like Thailand and Indonesia which exhibited similar population growth rates in the 1960s. In the 1970s, the population growth rate is more than 3 percent. The advance estimates for the latest census (1995) puts the population growth rate at 2.32 percent. Given the economic crises in the middle of 1980s, the highest real per capita level in 1981 was only regained a decade later in 1991. Thus, at least a decade of per capita income growth was lost in the process.

Changes in the Economic Structure. The structure of the economy defines the opportunities for participation in growth by the poor. Industrial restructuring that favor labor-intensive industries is good for the poor. The country's industrial structure, however, has not changed drastically over the last 30 years. The more recent policy changes geared towards global competitiveness is very recent to show clear trend towards an industrial restructuring that is favorable for the poor although there are already indications of a more regionally dispersed economic activities in recent years.

The structure of the Philippine economy has not changed drastically over the last 25 years (**Table 2**). The industrial sector which has been contributing about a third of domestic output in 1970s continues to contribute practically the same proportion 25 years later. The decline in the contribution of the agriculture sector is accompanied by the rise in the contribution of the services sector.

In terms of the structure of Philippine exports, however, substantial restructuring has occurred. Traditional exports of agricultural products no longer dominate. In the recent past, the first two major exports are electronics and textiles.

Another long standing phenomenon in Philippine development is the flow of overseas contract workers. In more recent years, remittances of overseas contract workers contribute as much as 2 percent of gross national product. This figure may be grossly understated because it represents only the documented ones. These remittances have kept the economy afloat during the period that it was not growing. This has been construed as a deviation from the East Asian model. While neighboring countries attracts foreign direct investments, the Philippines sends its workers abroad (Orbeta and Sanchez, 1995).

Employment Generation. Labor is the primary asset of the poor. Thus, even without the need for targeting, labor-intensive economic growth is favorable for the poor. The employment generation history of the country seems to indicate that the labor content of growth is not impressive. Only the more recent policy changes that are geared toward global competitiveness holds the promise for more employment content of economic growth.

The long history of protection and bias against the agricultural sector has resulted in a lackluster employment generation record of the Philippine economy. This situation can be gleaned from the sectoral contribution of output and employment (**Table 2 & 3**). For example, the industrial sector, which contributed a third of output, absorbed only about 20 percent of

employment. A striking case in the industrial sector is manufacturing. Manufacturing contributed as high as 28 percent in output but only 12 percent in employment. The agricultural sector, on the other hand, which has a declining share in output still contributes as high 45 percent of employment generation. The contribution of the services sector to output is relatively stable but its share in employment generation is rising. The data indicate that it is the service sector rather than the industrial sector which is absorbing surplus labor. The unemployment record of the country is high by Southeast Asian standards². Contributing largely to this high unemployment rate is the failure to bring down fertility rates faster. The latest census figures (1995) put the population growth rate at 2.32 percent. A good indication of the extent of the unemployment problem of the country is that it has not spared even educated workers (**Table 4**). This lack luster performance in employment generation has contributed, in the no small a degree, to the flow of overseas contract workers.

Sectoral Allocation of the National Budget. The allocation to the social sector measures the amount of entitlements the poor can expect from the government. It defines how much education, health and sanitation the poor can expect from the government. The government appears to have successfully shielded the social sectors from budget share cuts other sectors, notably the economic sector, have been experiencing during the period.

It is noteworthy that throughout the 1980s, with the exception only of 1984, the share of the social sector in the national government budget has not drastically declined (**Table 5**). What has been declining is the share of the economic services. This trend has been singled out by analysts as alarming because this may mean foregoing growth prospects in the future. The significant share of debt service has been the object of contention between many independent analysts and government policy makers. Analysts were prodding the government to negotiate for a debt relief and use the proceeds to spur growth in the middle of 1980s. The government, however, choose the conservative path of paying foreign debt as scheduled. This has resulted in the rapid growth of domestic debt.

4. Poverty Situation and Poverty Alleviation Initiatives

4.1 Poverty Situation

Poverty incidence in the country is officially measured by a headcount ratio. The poverty threshold is the food threshold adjusted for non-food expenditure. The food threshold is computed as the expenditure of a typical and modest menu of food that satisfies 100% sufficiency in the required dietary allowance (2,000 kcal) for energy and protein and 80% sufficiency in vitamins, mineral and other nutrients. A different menu is determined for each region. This poverty line is considered too liberal compared to other countries (World Bank (1996)).

² It must be noted that there is a difference in the definition of unemployment in the Philippines, which tend to bias upwards the magnitude of unemployment, compared to other countries. In the Philippines, the unemployed includes, in addition to those who are actively looking for work, those who are not actively looking for work due to reasons such as: belief that there is no work available, temporary illness/disability, bad weather.

The decline in the overall poverty incidence is considered gradual. From 45% in 1985 the incidence declined to 36% in 1994 or an average annual decline of less than 1 percent (**Table 6**). The neighboring countries of Indonesia, Malaysia and Thailand, on the other hand, posted an average annual decline of 2.0, 1.6 and 1.4, respectively. As in many developing countries, the decline of poverty incidence in urban areas is much faster compared to rural areas³. The national capital region exhibited the fastest decline and the lowest poverty incidence. While poverty incidence is declining in many regions, the stark reality of an increasing number of households that are classified as poor remains.

Table 7 confirms a well-known hypothesis that large families are more prone to be poor. Poverty incidence of families beyond five exceeds the national proportion. It is not surprising to find that majority of the poor are dependent on agriculture for livelihood. Within the agricultural sector, rice farmers, rice and corn farm workers, foresters and deep-sea fishermen have very high incidence of poverty. In terms of numbers, however, the rice farmers dominate.

4.2 *Causes of Poverty*

A recent study on poverty done by Philippine analysts enumerated the causes of poverty in the country to include: (1) the failure of growth and the lack of employment opportunities; (2) the inequality of income; (3) high population growth; (4) declining productivity; and (5) inadequate provision of social services (De Dios, et al. (1993)). Seven years ago another study on Philippine poverty identified also items (1), (2), and (3) as the reasons for poverty in the country (Worldbank 1988). Finally, the PCFP's (1994) Strategy to Fight Poverty added two more causes, namely: (1) poor or degraded resource base, and (2) unresponsive and graft-ridden politics and bureaucracy. **Table 8** presents a summary of the causes of poverty and the needed interventions.

Lack of sustained economic growth is the single most important reason for the very slow decline in poverty incidence. Lack of growth is also the primary reason for lack of employment opportunities. In addition, the lack of employment content of growth also contributes to lack luster employment generation performance. The reasons for the failure of growth and the lack of employment opportunities have been explained above.

It has been claimed that although respectable growth rates in the 1970s were achieved, these did not benefit the poor owing to the inequitable structure of the economy. This inequitable structure remains until today. The extent of inequality of income is indicated by the fact that for the past ten years the share of the bottom 30 percent has never gone beyond 10 percent while the share of the top 10 percent for the same period has never gone below 36 percent. The prospects for asset redistribution through land reform have diminished. It has become clear that what political consensus will allow is not sufficient to alleviate the poverty situation. Access to production resources such as credit is also loaded against the poor and

³ It has been argued that because the definition of rural physical areas is shifting over time, there is a natural bias for gains in poverty in urban areas. This is because a rural-based stimulus will be registered as urban-based if incomes rise faster in urbanizing rural areas than in non-urbanizing rural areas (Balisacan 1993).

Table 8 Causes of Poverty and Interventions	
Causes of Poverty	Interventions Required
Failure of growth and lack of employment opportunities	<ul style="list-style-type: none"> • Sustained economic growth; • Labor-intensive growth; • Removal of discrimination against activities in rural areas where the most of the poor reside
Inequality of incomes, wealth and access to resources	<ul style="list-style-type: none"> • Asset redistribution, i.e. agricultural land, natural resources, credit
High population growth	<ul style="list-style-type: none"> • Aggressive population management program
Declining factor productivity	<ul style="list-style-type: none"> • Removal price distortions; • More investments in R&D particularly in agriculture • Provision of allied services, i.e. infrastructure, extension services
Inadequate provision of social services	<ul style="list-style-type: none"> • Protecting the social sector budget; • Increasing internal efficiency - more basic education and primary health care
Poor or degraded resource base	<ul style="list-style-type: none"> • Better management of resources under open access
Unresponsive and graft-ridden politics and bureaucracy	<ul style="list-style-type: none"> • Encourage popular participation and consultation in policy formulation and design of projects

asset less.

It is also well known that the decline in fertility rates is not as impressive as either Thailand or Indonesia. From the advance estimates using the last census (1995), the population growth rate in the Philippines is still about 2.32 percent. **Table 7** clearly demonstrates that poverty incidence is high among large families.

There is also a continuous decline in total factor productivity (Hooley (1985), Sanchez (1983), Cororaton et al. (1995)). This situation is even more pronounced in the agricultural sector where a large majority of the poor are dependent for livelihood (**Table 7**).

Given the failure of growth and the rapid population growth, it is not surprising that the provision of social services also deteriorates. It is laudable that the share of the social sector has been protected during the difficult years. Nonetheless, lack of growth limits the government ability to raise funds for more services.

Many of the poor are dependent on common property resources for livelihood. Without better management, those resources will be easily overexploited rendering them less productive. Once this happens, the poor's main source of livelihood becomes both unproductive and a threat to the environment.

Finally, the lack of responsiveness of both politicians and the bureaucracy further limits the opportunities of the poor.

4.3 Broad Poverty Alleviation Initiatives

A poverty incidence reduction target based on the headcount ratio was set at the start of the term of the current administration in 1992. The target is from 45 percent in 1991 to 30 percent in 1998.

The current development strategy is based on the twin pillars of global competitiveness and human development. It is a growth-based strategy via elimination of artificial barriers to the functioning of markets as well as investment in human resources and people empowerment. Given these backdrop, there are significant broad poverty alleviation initiatives, namely: (1) sustained economic growth, (2) the social reform agenda, (3) the use minimum basic needs indicators, (4) a strategy to fight poverty, and (5) institutional support for poverty alleviation. Sustained economic growth is included because it is a necessary condition for sustained poverty alleviation efforts.

4.3.1 Sustained Economic Growth

The role of sustained economic growth on poverty alleviation was highlighted in the middle of 1980s when the economy was not growing. The poverty problem in the Philippines then was diagnosed as mainly due to the absence of economic growth. With a turbulent political condition then, it was difficult to launch a coordinated effort to achieve economic growth. Immediately after the restoration of the democratic process in 1986, the economy started to grow but in a boom-bust fashion reflective of a weakened economic structure. In more recent years, however, growth have been sustained and many analysts are of the opinion that this time it is sustainable.

It worth noting that an estimate for the country of the elasticity of poverty gap to a distributionally-neutral growth is -1.8, i.e., a 10 percent growth in GDP per capita would reduce the average poverty gap by 18 percent (Balisacan (1994)). Therefore, assuming that the preliminary estimate of poverty incidence in 1994 of 36 percent is correct, the country's real per capita GDP needs to grow by an average of 3.4 percent between 1995 and 1998 to achieve the 30 percent target. Given the population growth rate of 2.32 percent, this would imply a GDP growth rate of 5.72 percent annually. In order to achieve the poverty target, the current growth record needs to be sustained.

With structural reforms already in place and sustained growth secured, the government in 1994 explicitly turned its attention to the plight of marginalized sectors. It launched the Social Reform Agenda (SRA) as an umbrella framework for all poverty alleviation efforts. Compared to the difficult time in the early 1990s that is marked by fiscal difficulties, this time the government is in a better position.

4.3.2 The Social Reform Agenda

The umbrella framework for poverty alleviation in the Philippines known as the Social Reform Agenda (SRA) was launched in September 1994. The agenda is built on five principles, namely: (1) a continuing and coordinated effort; (2) partnership between

government and other sectors; (3) provision of minimum basic needs to disadvantaged group; (4) explicit targets and commitments; and (5) a conducive policy environment for a sustainable implementation.

To give these agenda a sense of priority, the President heads the policy-making council behind the SRA known as the Social Reform Council. The council is composed of key implementation officers for each of the flagship programs, heads of allied national government agencies, and representatives from local government units and the private sector. To ensure a continuing effort, the activities under the SRA are included in the normal operations and budgeting of the national line departments. In addition, regular monitoring and semi-annual assessment of the progress of the implementation are conducted.

Targeting is done both by geographic area and by sector. At the start of the program, a total of 20 out of the 77 provinces have been identified as priority provinces. Currently, this has been expanded to include all the provinces. Seven disadvantaged groups (the program calls them basic sectors) have also been identified and continue to be the target beneficiaries up to the present. These groups include: (1) farmers and landless rural workers, (2) fisherfolk, (3) urban poor, (4) indigenous cultural communities, (5) informal sector workers; (6) others including women, youth, disabled, elderly, and victims of disasters and calamities.

Specific programs were drawn for each basic sector based on the situation analysis conducted by each group in separate sectoral consultations. The programs include both broad policy reforms for the sectors as well as specific projects. For instance, the identified problems of farmers and landless rural workers include limited rural infrastructure, uncertain land tenure, limited access to technology and limited access to markets. Thus the program designed for this group is agricultural development consisting of intensified implementation of the Comprehensive Agrarian Reform Program, concentration of agricultural development resources using agrarian reform communities as main conduits, increasing budget for basic rural infrastructure such as irrigation systems, post-harvest facilities and farm-to-market roads and technology input for improved productivity. As another example, the needs assessment for indigenous cultural communities (ICCs) came out with the non-recognition of their ancestral domain rights and lack of basic services as their priority needs. Therefore, the program developed for them a legislative and executive agenda towards the protection of ancestral domains and ICC interests. In addition to these sector-specific programs, three cross-sectoral programs were also drawn up. These programs include: institution-building and effective participation in governance, credit, and livelihood programs.

Being an umbrella framework for poverty alleviation, majority of the credit, livelihood and training programs that will be discussed in detail below are included among the SRA programs. It must be understood, however, that SRA does not consist only of micro-interventions but also policy and institutional initiatives. Given the framework presented above which emphasize the role of making the environment right for the poor in poverty alleviation efforts, this is indeed a step in the right direction.

4.3.3 Minimum Basic Needs Indicators

The adequacy of income as a measure of poverty has been questioned. Other measures of deprivation are now being used mainly from the inspiration arising from the development of

the UNDP's human development index. In the Philippines, a set of deprivation indicators known as the Minimum Basic Needs (MBN) has been officially accepted. In this set, income is just one of the deprivation indicators. The indicators are divided into three groups which are often times arranged in a hierarchical manner, viz. (1) survival needs indicators (i.e., health, nutrition and water and sanitation indicators), (2) security needs indicators (i.e., income, shelter and peace and order), and (3) enabling needs indicators (i.e., basic education and political participation indicators). These indicators were derived from a series of regional consultations. Although there is no officially accepted threshold levels for the indicators to date, these indicators are being used to monitor the status of well-being of poor households. There are ongoing efforts to gather information on these indicators at the local levels on a regular basis. Up to this time, however, data are still spotty. What has not also been resolved is how to summarize this set of indicators to measure poverty.

4.3.4 Institutional Support for Poverty Alleviation

Besides the Social Reform Council which is the policy making body of behind the SRA, three Presidential Commissions were formed, namely: the Presidential Commission to Fight Poverty (PCFP); the Presidential Commission for Countryside Development (PCCD); and the Presidential Commission for the Urban Poor.

The Presidential Commission to Fight Poverty (PCFP) was created in 1992 to oversee all government activities on poverty alleviation to ensure pro-poor bias, focus on the poorest of the poor and most needed services, and accelerated implementation of government programs and projects. The PCFP is tasked with the following functions: (1) prepare a blue print of action that shall embody the Administration's poverty alleviation framework and translate this into short, medium and long-term targets which shall reflect the priority action areas of the government; (2) monitor the implementation and impact of government poverty alleviation programs, projects and activities; (3) coordinate and integrate government poverty alleviation efforts; (4) review and evaluate the level of performance of concerned agencies and activities; (5) prod and facilitate the implementation of poverty alleviation activities; (6) communicate to the public government's poverty alleviation activities and its impact; (7) provide the support and assistance needed by local government units to ensure that they deliver the basic services to their respective constituencies; and (8) ensure that all government pro-poor programs build the capability of our people to be empowered and to be self-reliant.

PCFP drafted the basic strategy to fight poverty. This strategy is based on the Minimum Basic Needs (MBN) Approach which was validated for responsiveness and functionality through consultations at provincial, regional, and national levels with sectoral government agencies and NGOs.

The Presidential Council for Countryside Development (PCCD) was established to address the socio-economic problems of regions, provinces and areas. The Council assists in identifying opportunities for growth and development, and motivates regions and provinces to concentrate on development efforts that would accelerate the growth process. Moreover, the PCCD also assists in addressing infrastructure bottlenecks and inadequacies by mobilizing resources for such purposes.

Finally, the Presidential Commission for the Urban Poor (PCUP) is an institution tasked with the function of formulating and implementing policies to reduce poverty in the

urban sector. The Commission coordinates, promotes, and advocates the Urban Poor Development Framework Plan (UPDFP) and acts as the link between the government and the urban poor segment of the population.

5. Micro-Interventions

The micro-interventions discussed in this section are those that address both transient and chronic poverty. While it may be argued that chronic poverty should be the focus given limited resources, it is important to recognize the existence of transient poverty and be able to learn from the difference in approaches and, consequently, in the appreciation of the efficiency and effectiveness of micro-interventions. For instance, as will be revealed later in the assessment of the programs, one cannot apply the same standards for evaluating livelihood programs designed for temporarily displaced overseas contract workers to livelihood programs for out-of-school youth. In the choice of micro-interventions, an attempt was made to cover the different types of poverty presented earlier in the framework. Note that what is known as micro-intervention in this section is called direct intervention in the framework. All indirect interventions are included in the broad poverty alleviation initiatives section.

The interventions chosen are those that aims to generate employment and those that deliver specific social services. The employment generating interventions can be further classified as either wage employment creating schemes (WECS) or those that indirectly generate employment through either livelihood projects or self-employment creation (SECS). The emphasis on employment generation among poverty intervention is because of two reasons: (1) it addresses the lackluster employment generation performance of the economy in the last 30 years; and (2) labor is the primary asset of the poor. To give the reader a flavor of the other highly targeted interventions, a couple of poverty alleviation programs that deliver specific social services to focused clients are also discussed. The micro-interventions analyzed include one WECS, namely: (1) Community Employment and Development Program (CEDP); and 4 sets of SECS which include: (1) Department of Labor and Employment's (DOLE) Integrated Livelihood Program (DILP); (2) Department of Social Welfare and Development's (DSWD) Self-employment Assistance Program; and (3) Department of Trade and Industry's (DTI) Tulong sa Tao - NGO Microcredit Program. The two other micro-interventions discussed are the (1) Community Mortgage Program (CMP) and (2) Lakass and Katawan Sapat sa Sustansiya (LAKASS).

A discussion of micro-interventions for poverty alleviation will not be complete without clarifying that SRA, which is dubbed as the umbrella framework for poverty alleviation, includes many of the SECS we will discuss in this section. However, since the SRA does not only consist of micro-interventions but also include broad policy initiatives as well, SRA was included among the broad poverty alleviation initiatives.

In terms of the National Livelihood Program, the programs selected (except for the CEDP) contributed 91% of all livelihood projects, 57% of the beneficiaries, 58% of the total number of trainings and 74% of the number of trainees (**Table 9**). The programs also accounted for 12% of the total credit funds and 40% of the training funds. The LAKASS and the CMP, on the other hand, are the highly acclaimed successful poverty alleviation programs

in their class.

5.1 Community Employment and Development Program (CEDP)

The Community Employment and Development Program (CEDP) is a comprehensive program launched by the government in 1986 for the purpose of creating one million jobs in the countryside by the end of 1987. This period immediately follows the peaceful “people-power” revolution that ended the 20-year term of Marcos. The order of the day then was economic recovery side-by-side with the restoration of political processes.

Objectives. The Program’s objectives are: (1) to achieve economic recovery in the short run and sustained growth in the long run; and (2) to increase the purchasing power of the people in the rural areas through income from productive employment.

Beneficiaries. There was no clear identification of specific beneficiaries for the program except perhaps by the implication that the target projects need to be rural-based.

Features. An Inter-Agency Committee on CEDP was created by the President to coordinate and monitor the implementation of the Program. It was tasked to formulate plans and programs, coordinate the efforts of all the agencies and local government units. It was also responsible for acting on the problems that may occur during Program implementation as well as for evaluating the performance of CEDP. The Committee was headed by the Secretary of Economic Planning (concurrently the National Economic and Development Authority Director General) as chairman, with the Secretary of Budget and Management (DBM) as co-chairman. Officials of the Departments of Public Works and Highways, Transportation and Communications, Labor and Employment, Social Welfare and Development, Justice, Trade and Industry, Local Governments, and the Presidential Management Staff comprise its membership.

In 1986, a CEDP Monitoring System was established by NEDA in coordination with the DBM and the various line agencies to monitor the implementation of the Program. The assistance of the NGOs/PVOs/private individuals was tapped to advocate citizenry participation and report irregularities/anomalies committees in the course of implementation.

As one of the key features of CEDP, the assistance of non-government organizations (NGOs)/ private volunteer organizations (PVOs) in monitoring the projects was enjoined. The effort was made possible through the establishment of various Regional Monitoring and Coordinating Committees (RMCCs) under the Regional Development Councils (RDCs). The NGOs/PVOs through their network of chapters and members helped monitor the progress of rural-based projects implemented under the CEDP. They provided reports of project visits including irregularities/anomalies.

A total of 4.8 billion pesos has been allocated for the implementation of mostly rural-based, labor-intensive projects by different agencies under the 1987 Program.

Performance and Lessons. Although the 1986 CEDP was originally intended to be implemented during the second semester of 1986, difficulties encountered in its initial implementation particularly in the funds flow schemes, necessitated for extension of its schedule to 1987. In addition, the numerous reports of irregularities and problems in actual

project execution contributed to the delays in the implementation which was carried over up to June 1987.

In 1986, a total of 20,148 projects implemented by five agencies have been completed, while 2,410 projects implemented by six agencies due to their continuing nature, remained ongoing. These include nationwide agriculture and social development projects that are implemented on a regular basis. The 1986 program generated a total of 18.6 million man-days of employment equivalent to 389,853 jobs.

In 1987, a total of 29,577 projects have been implemented (21,686 completed and 7,891 ongoing) representing 95.4 percent of the targeted 30,999 projects. In the 1987 program, a total of 18.2 million man-days of employment was generated equivalent to 405,603 jobs.

As of February 1988, a total of 41,834 projects were completed and 10,301 ongoing out of the 53,841 targeted for the 1986 and 1987 Programs. The 1986 and 1987 Programs generated 36.9 million man-days equivalent to 795,456 jobs. The total man-days generated is 76 percent of the target man-days (**Table 10**).

The CEDP has generated employment opportunities equivalent to a total of 36.7 million man-days of 795,459 jobs. A survey of workers hired under CEDP projects was undertaken in 1987 to determine whether the CEDP was able to reach its targeted beneficiaries, which are the unemployed, the underemployed, and the poor.

The survey of some 11,086 CEDP workers yielded the following results:

- (1) In general, the Program was successful in utilizing labor in the locality where the projects were undertaken, with most of the respondents or 77.6 percent were residents of the barangays where the projects were located.
- (2) A large proportion (54.4 percent) of worker-respondents was employed before they joined CEDP. Of those who were employed, 34 percent were formerly laborers or production and related workers; 25 percent were agricultural workers (farmers, fishermen, and farm laborers); and 23 percent were service workers.
- (3) The CEDP was also successful in reaching out to the poor. More than half (54 percent) of the surveyed workers had incomes below the subsistence or food line for a family of 6 members estimated at ₱1,191 per month (at 1985 prices). Moreover, an overwhelming majority (82 percent) had family incomes below the poverty threshold which was ₱2,382 (at 1985 prices) per month.
- (4) The implementation of CEDP projects in the countryside brought government efforts nearer to the people through the provision of the needed infrastructural facilities such as barangay roads, school buildings and artesian wells. In addition, it also provided increased incomes to the residents employed by the projects in the area.

The participation of the citizenry in monitoring the projects conducted through the NGOs/PVOs enhanced the policy of government to promote transparency and to minimize anomalies in project implementation.

The success of CEDP outlines the adoption of its concept in subsequent efforts of the government as built-in into the regular programs and activities of the government machinery. The advocacy for citizenry participation through the NGOs/PVOs/private individuals in monitoring and coordination should be strengthened. In addition, total transparency in government shall always be maintained.

After 1987, the CEDP ceased to be implemented as a separate program. Most of its elements were institutionalized and adopted in most of the regular projects implemented by the agencies. Private citizen participation in the monitoring and evaluation of the projects has been continually encouraged. Private participation has been formalized through the inclusion of 3 private sector members in the Regional Development Council. The council oversees the planning and policy making in the region.

A similar program was launched in 1993 called Kabuhayan 2000. This aims at generating 2 million jobs between 1994 and 1995. It integrates all employment assistance of national government agencies. Unlike, the CEDP however, the current the activities under the program include such activities as reforestation, land development, physical infrastructure and livelihood creation.

5.2 DOLE's Integrated Livelihood Program (DILP)

The DOLE Integrated Livelihood Program (DILP) is conceptualized and implemented in response to Cabinet Resolution No. 29 which identifies the Department of Labor and Employment as one of the line departments mandated to generate, develop and implement livelihood programs. The program was established in late 1988. Prior to the DILP, the DOLE implemented various livelihood programs through its bureaus and attached agencies. The DILP is an integration of these self-employment and entrepreneurship development programs.

General Objective. The DILP aims to improve the reach, speed, and quality of program delivery by focusing the services on specific client groups and thus, maximizing competencies.

General Feature. The programs under the DILP involve training on self-employment and entrepreneurship development and credit delivery. The programs may have similar components but the differences lie on the target beneficiaries and the funding source. This resulted in separate program implementation by the designated agencies.

In some of the programs, no known assessment was done. The performance and lessons given for these programs are those of predecessor programs that are almost identical in design. Monitoring reports of project implementors are also utilized.

The programs under the DILP are: (a) The National Manpower and Youth Council (NMYC) training programs, namely: (1) Training for Entrepreneurship Development (TREND), (2) Community Training Units (CTUs), (3) Training Delivery for The Informal Sector (TDIS); (b) Expanded Livelihood Development Program (ELDP) of the Overseas Workers' Welfare Administration (OWWA); (c) Workers Entrepreneurship (WE) Program of the Bureau of Labor Relations (BLR); (d) Women's Workers Employment and Entrepreneurship Development (WEED); (e) Working Youth Center (WYC) Livelihood/Employment Promotion Assistance Projects both of the Bureau of Women and Young Workers (BWYW); and (f) Promotion of Rural Employment Through Self-

employment and Entrepreneurship Development (PRESEED) of the Bureau of Rural Workers (BRW).

a) National Manpower and Youth Council (NMYC)⁴ Training

1. Training for Entrepreneurship Development (TREND)⁵

Objectives. The program aims to contribute to employment creation and income generation by developing the entrepreneurial talents and capabilities of skills training graduates of National Manpower and Youth Council (NMYC) and DOLE.

Beneficiaries. The program beneficiaries are out-of-school youth and unemployed/underemployed adults. The program participants should be out-of-school-youth and unemployed or underemployed persons between 18-40 years of age with good moral character, permanent resident of the municipality, and graduate of any NMYC/DOLE skills training program. Participants should possess basic reading, writing and arithmetic skills, and inclination to undertake entrepreneurship activities.

Features. The TREND is a 120-hour course that offers a combination of theoretical and practical knowledge on running a micro-enterprise. As a program requirement, the trainee prepares and submits a business plan at the end of the training program.

Training in soft trades and selected basic industrial courses are offered by the Community Training Units (CTUs). Qualified individuals who are interested to undergo skills training shall sign up with the CTU administrator at the municipal hall.

⁴ In 1994 the NMYC was converted into the Technical Education and Skills Development Authority which now operates independently from the Department of Labor and Employment

⁵ This program was previously called Entrepreneurship Development Training (EDT) which started in 1987.

Table 10			
Community Employment and Development Program			
Summary of Funding and Accomplishments, 1986 and 1987 Programs as of February 1988			
	1986 PROGRAM	1987 PROGRAM	TOTAL
Allocation (P000)	4,177,735 1/	4,857,134	9,034,869
Releases (P000)	3,334,977	3,920,966 3/	7,255,943
Percent Support	79.8	80.7	80.3
Disbursement (P000)	2,509,120 2/	2,312,887	4,822,007
Percent Utilization	75.2	59.0	66.5
Number of Projects			
Target	22,842	30,999	53,841
Completed	20,148	21,686	41,834
Ongoing	2,410	7,891	10,301
Unstarted	284	1,561	1,845
Percent Implemented	98.8	95.4	96.8
Employment Generation			
Target Man-days	19,446,245	29,037,119	48,483,364
Generated Man-days	18,647,668	18,204,235	36,851,903
Percent Accomplished	95.9	62.7	76.0
Equivalent No. of Jobs	389,853	405,603	795,456

1/ Revised allocation; original amount was P3.9 billion

2/ Excludes disbursements of five agencies due to non-availability of reports

3/ Actual amount received by line agencies out of the P4.2 billion advice of allotment from DBM

2. Community Training Units (CTUs)

Objectives. This program aims to deliver outreach practical skills training for out-of-school youth and unemployed or underemployed adults in the different municipalities in cooperation with the municipal government, and with the NGOs and other government agencies as contributing partners.

Beneficiaries. Program participants should be 18-45 years old, out-of-school youth or unemployed and underemployed adults with basic reading, writing and arithmetic skills, of good moral character and permanent resident of the municipality. Training in soft trades and selected basic industrial courses are offered by the Community Training Units (CTUs). Qualified individuals who are interested to undergo skills training shall sign up with the CTU administrator at the municipal hall.

Features. The NMYC is the implementing agency of the program while the municipal government provides funding support. The program complements and supplements the existing Regional Manpower Training Centers (RMTCs) and expands the access of rural youth to quality skills training programs and services for increased employability and income enhancement.

3. Training Delivery For The Informal Sector (TDIS)

Objectives. The project aims to build up the capability of the local government units (LGUs) in planning, organizing, and delivering community-based skills/vocational training projects.

Beneficiaries. The direct beneficiaries of the project are regular employees of the municipalities whose present work involves community development. The employee must possess the following qualifications: preferably a college graduate, but must not be below 2nd year college; must be a regular employee of the LGU; should not be more than 50 years old and not less than 20 years of age; should be physically strong, committed to his work and understands development at the local level; present assignment will allow him/her to implement his re-entry plan and effectively assume his/her role as a Community Training and Employment Coordinator (CTEC); nominated by the LGU officer; willing to commit himself to the field of training and community development.

The indirect beneficiaries of the project are the out-of-school youth and unemployed / underemployed adults whose employability and income will be enhanced by the community-based skills training programs.

Features. The program trains CTECs of local government units to make them effective implementors of community-based skills and training projects. It is implemented nationwide by the NMYC.

The direct beneficiaries will be designated as CTECs and will be tasked to plan, organize, cause to deliver and flow up community-based skills training programs.

Performance and Lessons. An evaluation study was done by NMYC on the 1987-88 operation of the predecessor program the Entrepreneurship Development Training (EDT) (NMYC 1990). **Table 11** provides the some of the indicators of the performance of the

program during that period. The significant results include: (1) majority of the participants were able establish enterprises in 70 percent of the pilot regions; (2) 65% of those who established new enterprises increased their monthly household income, i.e., the proportion of participants who had personal income of less than P3,500 per month was reduced from 76% to 66%.

Gauging from **Table 12**, the Community Training Units (CTUs) provides training to a large number of beneficiaries. In 1995, the current program was able to conduct 755 trainings at a budget of 9.7 million pesos and benefiting some 18,605 individuals.

Several recommendations were given in the NMYC (1990) evaluation study. These include: (1) review of promotion strategies, recruitment techniques to improve beneficiary selection; (2) improving extension services for graduates; and (3) integration of the training programs into livelihood programs.

	1987	1988
Project Outlay	438,239	614,000
No. of Training	21	48
No. of Graduates	497	1,287
Source: 1987-1988 NMYC (1990)		

b) Expanded Livelihood Development Program (ELDP)

Objectives. The program aims to assist economically dislocated or displaced overseas contract workers (OCW)-returnees and their families and dependents through extension of total packages for income-generating projects.

Beneficiaries. The direct beneficiaries of the program are the economically dislocated or displaced OCW-returnees and their families and dependents and the underemployed or unemployed OCW returnees and their families and dependents. The program also benefits the families and dependents of OCWs planning to engage in income-generating projects to augment current salary income. The indirect beneficiaries of the

Year	TREND/ EDT	CTUs/CTCs
1987	491	1,769
1988	588	11,857
1989	2,088	23,594
1990	5,118	62,663
1991	4,242	58,010
1992	2,022	85,228
1993	2,935	56,096
Source: Manpower Factbook, various issues		

program are communities and other individuals which will benefit from employment generation and increased economic opportunities resulting from the livelihood projects.

Features. The program provides training for livelihood or income generating projects and extends total loan package to OCWs and their dependents.

The two major components of the program are the Livelihood Loan Windows and the Training component. The Livelihood Loan Windows component includes sub-components such as: conduit financing, impact projects financing, small enterprise financing, micro-enterprise financing, and non-collateralized loan window. Conduit financing is open to DILP accredited Non-Governmental Organizations (NGOs). These NGOs extend small loans to qualified OCW individuals or groups in accordance with the four other loan windows. Impact project financing is open to group projects that has potential to launch small ventures out of the original project industry and or potential to have a significant impact on the community especially with regards to employment generation and fostering of self-reliance among the project participants. The centralized Small-Enterprise Financing is open to group projects which require an additional capital of over-₱50,000.00 but whose Total Project Cost (TPC) does not exceed ₱1.0 million. Micro-enterprise financing is open to all individual projects which require additional capital of over ₱500.00 to ₱15,000.00 and to group loans which require additional capital of ₱5,000.00 to ₱50,000.000 but whose TPC does not exceed ₱50,000.000. The non-collateralized loan window is available to individual projects which require additional capital of ₱10,000.000 and below and group loans of ₱100,000.00 loan ceiling.

As a support to the loan for income-generating projects, the loan proponent may also avail of different trainings under the program. The training component includes the following sub-components: small business development training, small business planning and management, training on specific skills, and industry specific cliniquing. The small business development training is designed to generate interest among potential OCWs to engage in livelihood projects while the small business planning and management training provides training in business planning and management techniques to enhance entrepreneurial competencies and skills. The training in specific skills provides individuals with necessary technology and appropriate skills pertinent to their chosen project. The industry specific cliniquing involves formal discussions on industry practices and problem areas conducted among members of specific industries to solve particular industry problems. Aside from the training, the monitoring officer, other OWWA personnel and professional consultants also offer business consultancy in the course of project implementation. The OWWA also sponsors an annual Livelihood Fair to showcase the products produced by the project beneficiaries.

The financing aspect of the program covers agri-business, manufacturing, trading, cargo and passenger transport, professional or service-oriented projects, reconditioning of vehicles, machinery and equipment, pigpen and poultry renovation and other lucrative livelihood endeavors which may be considered by the Economic Benefits Department (EBD). Projects with short gestation periods, fast sales turn-over, labor intensive and requiring less capital outlay are eligible under the program. The following are indicative but not an exclusive list of projects: (1) Trading (i.e., sari-sari store, food vending, fruit and vegetable vending, garments trading, mini-mart, grocery, mini-drug store, dried fish, rice/grain retailing etc.); (2) Agri-Business (i.e., mushroom culture and spawn production, cutflower production, orchid

growing, goat raising, cattle fattening, duck raising, black pepper, fruit and vegetable processing, meat and fish processing, ceramic artwork production); (3) Manufacturing (i.e., noodles, fish sauce, soy sauce, vinegar, native cakes and other delicacies, cereals, peanut butter, candies, tofu, etc.); (4) Transport Service (i.e., pedicab, tricycle, jeep, taxi, etc.)

Performance and Lessons. A review of the predecessor program the Re-Entry Program for Returning OCWs Through Entrepreneurship Mediation (REPROEM) was conducted between November 1990 to January 1991 in three pilot regions (Bot 1991). Some 50 beneficiaries were interviewed. The beneficiaries of the program were found to be better off, particularly in terms of education and income, than most of the other programs. Of the 50 projects 22 were trading activities, 17 in agribusiness, 3 in manufacturing and 8 in services. The average loan size is 13,135 pesos lent at uniform 12% per annum for 1 - 2 years. The income of households increased by 39% (or 2,649 pesos per month) and .9 jobs per project was created (0.2 in self-employment and 0.7 in wage-employment) (**Table 13**). The repayment rate is almost 80%. Ten percent of the amount lent was also found to have been diverted. It was found, however, that the reintegration aspect of the program rarely happened. The relatively good performance of the program was attributed to the fact that the beneficiaries are relatively better off.

A separate evaluation of the REPROEM and the Entrepreneurship of Migrant Workers (EME) programs was done for the period 1989-1992 (CAPS 1993). These two programs were later combined into what is known as the Integrated Return Program for OCWs (IRPO). For the period, the program benefited 2,548 OCWs and dependents and generated 5,819 jobs. It was able to release only 42.098 million pesos or 35% of the allotted funds of 121.1 million pesos between 1989-1992. This implies that the average assistance is about 16,500 pesos. The primary implementation problem was the delay in the delivery of the service. A loan would take an average of 5-6 months to processes. As explained by the implementors, this was

Indicator	REPROEM	WYC	PRESEED
Income effect / month	2,649	374	912
Employment			
Self	0.20	0.27	0.3
Wage	0.69	0.20	0.1
Loan diversion (%)	12 - 18		50
Repayment (%)	78	89	33
No of projects evaluated	50 individual	4 association 11 individual	2 association 14 individual
Monthly Income	6,856	2,730	4,723
Source: Bot (1991)			

largely due to lack of logistics.

c) **Workers Entrepreneurship (WE) Program**

Objectives. The program aims to strengthen trade unions and federations as organizations by providing opportunities for workers' active participation in income-generating activities to increase their incomes under the concept of self-help. It also seeks to provide employment opportunity for the underemployed and unemployed, to provide opportunity for training in specific trades and other skills, and to expand the workers perspective as to their role in national economic development.

Beneficiaries. The major beneficiaries of the program are members of federation and independent unions.

Features. One of the components of the program is credit for qualified labor unions and federations to assist them in their income-generating projects. In addition to credit, the program provides grants for the necessary training and other services that would equip the would-be entrepreneurs with skills that would help ensure the success of their income-generating endeavor.

The program is implemented nationwide by the Bureau of Labor Relations with funds coming from the Workers Organization and Development Fund. The program extends loan assistance with a maximum amount of ₱1.5 million per federation and ₱300,000 per independent union at 6 percent interest rate and loan maturity of three years. The training assistance includes Business Appreciation Course (BAC) Skills Training, Basic Management and Value Orientation, and Consultation Services.

Performance and Lessons. The project monitoring reports show that in between 1994-1995 there were 70 organizations and 878 workers who availed of the grant component amounting to 5.6 million pesos. For the loan component, on the other hand, 7 organizations were assisted benefiting some 37,511 union members and some 10.5 million pesos of the loan fund released (**Table 14**). The program was able to utilize only 10% of the allotted budget.

	1994	1995	Total
Budget	62,217,000	94,007,669	156,224,669
Grants			
No. of Organizations	25	45	70
No of Workers	142	736	878
Grant Funds	1,314,148	4,308,661	5,622,809
Loans			
No of Organization	0	7	7
No. of Workers	0	37,511	37,511
Loan Funds	0	10,500,000	10,500,000
Source: Program Reports			

d) Women's Workers Employment and Entrepreneurship Development (WEED)

Objectives. The Women's Workers Employment and Entrepreneurship Development program addresses the needs of women particularly on the issue of unemployment and underemployment. It aims to strengthen the role of women in economic development by improving their socio-economic conditions and harnessing their entrepreneurial abilities through training in production or income generating activities, group formation and financing of income-generating activities.

The program specifically aims to improve the socio-economic conditions of women workers by providing income generating activities and livelihood and making credit facilities of both GOs and NGOs accessible to women workers. Moreover, it intends to raise and strengthen the level of consciousness of women workers on issues and opportunities affecting them and their civic mindedness and sense of responsibility to assume corresponding obligations to the assistance extended to them for the benefit of fellow citizens.

Beneficiaries. The project direct beneficiaries are qualified women worker groups. The indirect beneficiaries are working women in the informal sector such as the self-employed, underemployed and home-based workers.

Features. The program started in 1989 and now covers all the 14 regions of the country. It is being implemented by the Bureau of Women and Young Workers (BWYW). The women groups will undergo social preparation, entrepreneurship and other appropriate training and, eventually, will be provided with credit/funding assistance, for their entrepreneurial / income generating endeavors. The financial assistance involves the provision of a loan facility with a maximum amount of ₱400,000 per accredited co-partner (ACP) and ₱200,000 per group/beneficiaries at 6% interest rate and a maximum loan maturity of 2 years.

The training assistance includes training on social preparation (value orientation; gender sensitivity training (GST), leadership, communication, organization, management; cooperativism), Entrepreneurship Development Training (EDT), and Appropriate Skills Training (AST). Technical assistance and consultancy services are also provided to the beneficiaries.

Performance and Lessons. An assessment of the program was done for the period 1989-1992 (CAPS 1993). During this period 58 projects were assisted benefiting 1,123 women and a total of 1.75 million of loan funds released. Funding sources include the DOLE through BWYW, DTI and DOST and private institutions such as Abot Palad Foundation and the Rehabilitation Fund. The BWYW fund was underutilized even if the project, which was designed to be a nationwide program, was implemented in only 8 regions (**Table 15**).

Year	Budget	Releases	% Utilized
1989	200.0	168.5	84
1990	189.5	109.5	58
1991	150.5	90.0	60
1992	140.0	115.0	82
Total	680.0	483.0	71
Source: CAPS, 1993			

The study revealed that revealed that the beneficiaries were highly concentrated in Luzon (71 percent) while regions in the Visayas had the lowest number of beneficiaries. This has been caused by the financial difficulties resulting in delays in program implementation and limited the projects, beneficiaries, and areas covered by the program.

The projects financed by the program included traditional women activities such as weaving, handicrafts, food processing, crop production, and others. These activities increased women's income and contributed to their families' welfare. However, since these are traditional women activities, they failed to integrate women into the mainstream labor force, nor are they instrumental in mitigating gender biases in the society (CAPS 1993).

In 1995, the program was able to assist 330 projects involving some 5.1 million credit funds and benefiting some 4,637 beneficiaries.

The 1995 project reports reveal a number of notable program impact on the women beneficiaries. Women beneficiaries became self-employed, productive, and model entrepreneur with enhanced skills. Positive values were inculcated, and self-reliance and social skills were developed among program beneficiaries. Majority of the beneficiaries was relieved from usurious practice of lenders. The program also contributed to employment generation and improvement in family income among the households of women beneficiaries. However, the women beneficiaries also encountered a number of problems such as the

insufficiency of raw materials for production and the lack of market for their products. Some projects were delayed due to insufficient DOLE livelihood funds.

Major problems in program implementation include the lack of DOLE personnel to implement and monitor the programs in the regions, and delays in the release of funds. A number of projects in sites with unstable peace and order situation failed to reach its intended beneficiaries while others were not sustained due to problems concerning collection of loan repayments.

e) **Working Youth Center (WYC) Livelihood/Employment Promotion Assistance Projects**

Objectives. The general objective of the program is to develop and enhance the potentials of young workers as effective leaders, self-reliant and productive citizens, the program also provides opportunities to help augment family income. The specific objectives are: (1) to organize and strengthen working youth associations for their own collective protection and benefit and for facilitating the delivery of programs; (2) to facilitate the delivery of existing programs to the young workers such as training, employment and other programs that will ensure the fullest development of the young workers potentials and productivity; (3) to enlighten young workers on government laws, rules and regulations and on other issues relating to their employment, primarily those which promote the improvement of their working conditions and welfare; and (4) to mobilize all sectors and available resources in undertaking programs, services and activities for the full attainment of the young workers participation in labor and development.

Beneficiaries. The program beneficiaries include working youth aged 15-24 who are employed, underemployed or self-employed. The credit assistance is extended to young workers and Working Youth Organizations with feasible and viable income generating projects.

Features. The Working Youth Center (WYC) program attempts to initiate and implement selected small-scale projects to supplement the income of low-wage workers. The WYC livelihood and income generating projects are ideally conceptualized and implemented in a community development/community outreach setting.

A maximum of ₱20,000 loan per group project is granted to projects with a minimum of 20 beneficiaries. The loan is payable within the maximum of 3 years.

Performance and Lessons. The regional and monitoring reports of the program for 1995 raised a number of issues and concerns regarding the livelihood projects, the working youth organizations, and the regional implementation of the programs. In particular, the qualification criteria for applicants of WYC credit and livelihood assistance are too rigid that a number of Working Youth Organizations (WYOs) had a hard time qualifying as accredited co-partners (ACPs). Capital loan fund releases were also delayed and thus, delayed the project implementation. Inefficiency in the management of projects and activities were found among WYOs because officers and members of the WYOs have insufficient technical know-how. In the regional implementation, the program suffered from lack of skilled manpower to coordinate and monitor projects especially those in the rural areas. Moreover, the re-orientation of the Local Government Units (LGUs) with regards to the objectives of the WYC

program should be emphasized because some of the WYOs were being used in partisan politics.

The assessment of the program was done between 1990-1991. This involved 15 projects 4 of which are association projects while 11 are individual projects benefiting some 25 individuals (Bot 1991). Eight of these 25 revealed that the projects are their main source of income. The average monthly income increased by 14% or 374 with a base income of 2,730 per month. Half a job was created per project on the average. No loan diversion was reported. The repayment is a high 89% (**Table 13**).

f) Promotion of Rural Employment Through Self-employment and Entrepreneurship Development (PRESEED)

Objectives. The program aims to promote self-employment among rural workers and their families who have entrepreneurial potential by providing them access to entrepreneurship training, credit and technical assistance.

Beneficiaries. The program is targeted to assetless and landless rural workers who possess entrepreneurial skills particularly the unemployed plantation workers, marginal farmers, fishermen and home-based cottage industry workers.

Features. The program is composed of three major components namely, credit assistance, entrepreneurship development training, and consultancy services.

Under the program, credit assistance is facilitated through DILP accredited NGOs which act as guarantor and conduit of the loan fund. In Phase I, the individual loan borrowers are granted a maximum loan amount of ₱25,000 while the organized rural workers are granted ₱100,000. Phase II which covers only individual borrowers, grants ₱15,000 as the loan ceiling. The beneficiary equity is 10 percent of the total project cost. The DOLE charges a 6 percent interest rate to ACP while the ACP charges 18 percent to beneficiary.

Performance and Lessons. An assessment of the program reveals that the guidelines with respect to the credit requirements, selection of beneficiaries, penalty charges, and rate of execution should be reviewed. The requirements for credit and grant applications were found to be rigid and unsuitable for SRA implementation which is supposed to cover the ultra poor and the marginalized sectors of the economy. The penalty charges for delinquent loans and the rate of execution were found to be too high. In effect, the program failed to reach and assist most of its target beneficiaries.

The implementation of the livelihood projects suffered from delays in the release of funds and approval of project proposals. Other problems encountered in project implementation include: limited funds, lack of manpower to monitor the projects and collect loan repayments, and difficulty in getting accredited co-partners (ACPs) in poor communities. A number of project beneficiaries were also found to have diverted funds to purposes other than the livelihood activities lined up under the program.

An assessment of the project was done in 1990-1991 involving 14 beneficiaries. Of the 9 projects were in trading, 2 in agribusiness and 1 in manufacturing (Bot 1991). The average increase in monthly income is 19 % (912 with a base monthly income of 4,723) (**Table 13**).

On the average, 0.4 jobs were created, of which, 0.3 are through self-employment. It was reported that loan diversion run as high 50%, 19% for consumption purposes, 31% for other productive purposes that what was originally applied for. The average repayment rate is only 33%. In one of the pilot regions, all the projects were terminated before the repayment period was over.

In 1995, the program contributed the most number of projects assisted (2,443) and the largest credit funds released (23.6 million) among the DILP programs (**Table 16**).

5.3 *DSWD's Self-Employment Assistance Program (SEA)*

The Self-Employment Assistance Program (SEA-Kaunlaran) is a nationwide program of the Department of Social Welfare and Development (DSWD) which provides an integrated package of social welfare services including capital, technical and marketing assistance to needy family heads, disadvantaged women, out-of-school youth and persons with disability, whose income fall below the poverty threshold for their socio-economic rehabilitation.

Objectives. The program aims to enable socially disadvantaged individuals, families or groups to become socially and economically productive.

Beneficiaries. The program beneficiaries are the unemployed or underemployed family heads, disadvantaged women, out-of-school youth and persons with disability whose income fall below the poverty threshold.

Features. The program aims to provide interest-free and collateral-free credit to income generating projects of the beneficiaries. The capital assistance ranges from ₱1,000-₱5,000 for individual projects, ₱10,000-₱20,000 for organized groups and ₱50,000-₱100,000 for organized associations based on the requirements of the project.

On the basis of its target clientele, the program includes four major schemes namely:

- a. SEA Kaunlaran for the Youth (SEA-K para sa Kabataan)
- b. SEA Kaunlaran for the Disabled (SEA-K para sa may Kapansanan)
- c. SEA Kaunlaran for the Disadvantaged Women (SEA-K Pangkababaihan)
- d. SEA Kaunlaran for Family Heads/Other Needy Adults (SEA-K pang Pamilya)

To be eligible for financial assistance, the following requirements must be met: 1) income eligibility - total family income below poverty line; 2) physical eligibility - physically fit; age requirement 16 years old and above; residence requirements; 3) psychosocial eligibility requirements: with good moral character; positive family relationship; manifest positive relationship among members of the community; demonstrate positive work habits and attitudes; committed to meet the obligation/agreement on written promise; willing to save; 4) completed Basic Business Management Training; 5) requirement specific to disadvantaged women projects: completed or willing to undergo sessions on the modular packages of the Women's Welfare Programs, i.e., Maternal and Child Care, Self-Enhancement, Community Participation and Leadership Training.

Table 17 provides a summary of the key interventions in each sub-program.

For instance, the SEA Pangkababaihan (Grameen Bank Replication) extends initial loans to women borrowers amounting to ₱1,000 increasing gradually in succeeding borrowings. The borrowers must utilize the loan specifically for income generating projects, must make regular payment of amortization; must undergo required training and observe project policies. Interest rate charged on the borrower depends on conduit but should not to exceed 20% per annum.

The SEA-Pangkababaihan also provides other assistance such as social preparation and capability building, technical assistance, sessions on modular packages on maternal and child care, self-enhancement, community participation and leadership skills development, and safety nets of social welfare services.

Performance and Lessons. This project has a long history. It has been in existence since 1968.

The implementation of the program is an extension and manifestation of the DSWD's mandate of caring, protecting and rehabilitating the segment of the population which has the least in life in terms of physical, mental, and social well-being and needs social and welfare assistance and social work intervention to restore normal function and participation in national development. The program is successful in reaching the poorest of the poor as 75 percent of the beneficiaries belong to the marginalized group. The beneficiaries were found to engage in crop production, livestock, fishing, food processing, trading, small-scale manufacturing, handicrafts and services. Most of the women beneficiaries have established sari-sari stores or are engaged in food vending. These were the most common activities because of they require minimum skills and education. However, these activities contribute very little to value-added and may prove to be unsustainable in times of economic changes. One of the bright spots of the program is that it appears to have succeeded in its roll-back scheme. The estimated loan recovery rate is between 60-80 percent. This is high given that the clients are not obligated to pay back. This only indicates that the social preparation aspect of the program is working (CAPS 1993).

The evaluation conducted covering the period 1988-1991 found 62,157 new projects benefiting some 843,365 old and new beneficiaries. It was able to release 104.18 million in 1991 (no releases was done between 1981-1989. This represented only 52.8% of the allotted for practical skills development, 46% of the allotment for basic business management seminar, and 78.9% of the fund for capital assistance or an average of 65% utilization.

5.4 DTI's Tulong Sa Tao - NGO Microcredit Program (NGO-MCP)

The Tulong sa Tao Program was established in 1987 through Executive Order No. 158. The program is a major government response to the apparent lack of financial support to the non-agricultural sector. The program recognizes that Non-Governmental Organizations (NGOs) are effective intermediaries for credit, skills, and organizational assistance to low income groups in the rural areas, and thus, pioneered in the use of NGOs as credit intermediaries to meet the needs of micro-entrepreneurs.

Objectives. The NGO-MCP is designed to address the credit needs of existing and potential micro entrepreneurs through the extensive use of NGOs as conduits for lending and technical assistance. The program aims to increase employment, assist in the strengthening of self-help groups, encourage savings mobilization, strengthen NGOs and increase the production of goods and services by the low-income groups.

Beneficiaries. The primary beneficiaries of the program are the micro entrepreneurs.

ACTIVITY	GRANT CEILING
<i>Capital assistance to Associations, e.g., SEA-K Pang pamilya; SEA-K Pangkababaihan, etc.)</i> - a community-based credit association managed by the members themselves	₱100,000.00
<i>Tindahang Bigay-Buhay (TBB)</i> - provision of working capital to retail stores for purchase of prime commodities to be sold to poor families at discounted prices	₱20,000.00
<i>Productivity Skills Capability Building for Disadvantaged Women (PSCBDW)</i> - provision of skills training to disadvantaged women (along the areas of sewing craft, toy craft, ceramics/pottery, rattan craft, food processing and preservation) and enable them to gain employment either through self or open-employment, sub-contract jobs or sheltered workshop.	
1. <i>Individual Projects:</i> income generating projects operated/managed by individual women utilizing the acquired skills at the PSCB Center	₱1,000-₱5,000
2. <i>Supervised Neighborhood Production Group (SNPG)</i> - an organized production activity involving 5-25 women producing one or more product lines in one's own home on a sub-contractual or non-contractual work	₱10,000- ₱20,000
3. <i>Community Production center</i> - a community-based production activity of 10-30 women, producing similar product lines with a stable market outlet either in sub-contract or non-subcontractual jobs	₱50,000- ₱100,000

The Tulong sa Tao - NGO MCP II has two major components: the NGO-Microcredit Project II, and the Credit Program to the Poorest of the Poor (CPPP).

(a) NGO-Micro-Credit Program

Features. The NGO-Microcredit Project II was implemented throughout the country in 1992. The program aims to provide credit to micro entrepreneurs, create employment and enhance income in the rural areas, and develop and strengthen NGO capabilities for the implementation of livelihood projects. The program beneficiaries are micro-entrepreneurs and self-help groups engaged in micro-business. The NGO-MCP II Program consists of three sub-components, namely: (1) credit for NGOs for onlending to beneficiaries for microenterprises and livelihood projects; (2) NGO strengthening through systematic assessment of needs, provision of training in livelihood project management, market development and other related activities; and (3) beneficiaries/self-help groups strengthening through assistance in the identification of viable micro-enterprises, entrepreneurship development and market development.

The NGOs as conduits of loans re-lend to individual micro-entrepreneurs engaged in either manufacturing, agro-processing, trade, transport and service business; and to self-help groups engaged in a manufacturing, agro-processing, trade, transport and service business. Maximum amount of loan extended to NGOs is ₱2,000,000 at 12 percent per annum interest rate payable up to 5 years inclusive of grace period. Micro-entrepreneurs and self-help groups can avail of the maximum initial loan amount of ₱25,000 and ₱200,000, respectively, at interest rate not exceeding commercial bank rates prevailing in the area.

Performance and Lessons. As of June 1996, a total of ₱989.597 million loan has been released to 1,458 NGOs nationwide. The project has assisted in the country's poverty alleviation efforts through the provision of credit facilities to 79,713 microentrepreneurs with no access to formal credit and creation of 147,579 jobs. The cost per job is ₱4,479 and savings mobilization generated is estimated at P20 million. About 75 percent of the sub-borrowers are women and most of the microenterprises are managed and operated by women.

For the year 1995, approved loans under NGO-MCP II amounted to ₱357.346 million registering a 53 percent increase from the ₱233.20 million approved for the year 1994. Regions II and III accounted for large shares in total loans approved with 18.4 percent and 15.8 percent shares, respectively. As of 1995, total loans released under the project amounted to ₱804.536 million which is 96 percent of the total project cost of ₱839.21 million.

Three hundred sixteen (316) new NGOs were accredited as co-implementors of the project and were granted loans. This increased the total number of NGO conduits to 1,233. Region V has the most number of NGOs at 159, followed by Regions III and IV. Sixty-six and a half percent (66.5 percent) of the NGOs are cooperatives, 13.5 percent are associations, 10 percent are foundations and 3.5 percent are church/school-based organizations. The project provided credit facilities to 18,754 microentrepreneurs with no access to formal credit (**Table 18**).

Sixty-three percent (63 percent) of the microentrepreneurs assisted are engaged in manufacturing and agro-processing activities, 22 percent are in trading and 15 percent in service-oriented projects. Female sub-borrowers accounted for the largest share to total

borrowers (64 percent) while the male sub-borrowers accounted for 34 percent of total. The remaining 2 percent is accounted for by self-help groups.

The project has contributed to the country's poverty alleviation efforts through the provision of credit facilities to non-bankable microentrepreneurs and the creation of jobs. In 1995, a total of 42,187 jobs was created nationwide. Total employment generated under the project reached 107,036. The cost per job created averages at ₱7,500 which is within the project's target range of ₱5,000 to ₱10,000.

Year	No. of Micro-Enterprises Assisted	No of Employment Generated
1992	2,946	6,997
1993	8,470	20,117
1994	15,888	37,735
1995	18,754	42,187

(b) Credit Program for the Poorest of the Poor

Features. The Credit Program for the Poorest of the Poor (CPPP) component is being implemented in 25 priority provinces identified by the Presidential Commission to Fight Poverty and the Presidential Council for Countryside Development. This special lending program was initiated with the realization that there is an existing gap in terms of providing credit assistance to the most disadvantaged or marginalized sectors of the society. The program aims to provide credit to the poorest of the poor, create employment and enhance income in the rural areas, develop and strengthen NGO and self-help group capabilities for the implementation of livelihood projects, and encourage savings mobilization among low-income groups. Under CPPP, loans are extended to small self-help groups belonging to the poorest households with income within the lowest 75 percent of the poverty line.

The CPPP includes the following sub-components: 1) credit for NGOs for on-lending to group beneficiaries for microenterprises and livelihood projects belonging to the poorest group of all household defined by the government, and 2) NGO and beneficiary self-help groups strengthening through systematic assessment of needs, provision of training in livelihood project management, market development and other related activities. The CPPP is being implemented in the following provinces: Abra, Agudan del Sur, Antique, Aurora, Basilan, Benguet, Batanes, Biliran, Eastern Samar, Guimaras, Ifugao, Kalinga-Apayao, Masbate, Mt. Province, Romblon, Southern Leyte, Sulu, Surigao del Sur, Tawi-Tawi, Leyte, Capiz, Negros Oriental, North Cotabato, Zamboanga del Sur, and Maguindanao.

The sub-borrowers should belong to the poorest households with income within the bottom 75 percent of the poverty line as defined by the government. Under the program, loans are granted on a group basis involving 4 to 10 individuals who will be jointly

responsible for repayment of the loan. A maximum initial loan amount of ₱40,000 are granted to a group of 4-10 individuals with interest rate, capital build-up and other charges not exceeding 15 percent per annum.

Performance and Lessons. A total of 106 NGO conduits assisted DTI in implementing the program, 62 of which have been tapped in 1995 (**Table 19**). About 631 microenterprises, managed by self-help groups, was assisted by the program in 1995. The total microenterprises assisted had reached 1,133, registering a 125.7 percent increase from the 1994's coverage.

The assistance to microenterprises created a total of 4,479 jobs for poor households in the countryside with 2,491 persons provided with jobs in 1995 alone. As of June 1996, the program was able to assist 1,349 group-based microenterprises and created 5,372 jobs through small loans totaling to ₱53.987 million.

5.5 Community Mortgage Program

Objectives. The Community Mortgage Program (CMP) is a financing program of the National Home Mortgage Finance Corporation which provides assistance to organized community associations of poor and homeless individuals to purchase and develop a piece of land under the concept of community mortgage. The program aims to assist the residents of blighted or depressed areas such that they can own the lots they occupy, or the lots on areas where they choose to relocate, and eventually improve their homes and neighborhood to the extent of their affordability. It aims to increase the accessibility of home ownership and to improve the security of tenure and the living conditions of the poor.

Beneficiaries. Poor families particularly the residents of blighted or depressed areas and/or the urban poor; relocatees of depressed or blighted areas who are members of community associations, cooperatives or condominium corporations with legal personality duly registered with the HIGC or the Cooperative Development Authority (CDA).

Features. The CMP was launched in 1988 as a sub-program of the Unified Housing Loan Program (UHLP). The program utilizes an innovative financing scheme involving a three-phased approach which addresses the problem of ensuring security of land tenure for the landless poor through the concept of community mortgage. The first stage involves the acquisition of land by the community associations through the financial assistance of the National Home Mortgage Finance Corporation (NHMFC). These whole plots of privately and publicly held lands are subdivided among qualified beneficiaries who are members of the community organization. The second stage involves the provision of financing for housing development and the individual titling of the land among qualified beneficiaries. The third stage involves provision of financing for house construction or home improvement among qualified beneficiaries. The CMP operates on the principle of self-help. The community associations has the responsibility of collecting the monthly amortization of their members. The community associations are also responsible for individualizing the title of the land and assigning the loans to its members.

The loan packages under this program are: ₱30,000 for undeveloped lot, ₱45,000 for developed lot, ₱80,000 for lot acquisition, development and house construction and

improvement. For lots located within Metro Manila, the loanable amount is P60,000 for developed or undeveloped lots. All loan packages are payable in equal monthly amortization with maturity of 25 years at 6 percent interest rate.

Performance and Lessons: The total fund requirements for the CMP under the Comprehensive and Integrated Shelter Finance Act (CISFA) of 1994 amounted to P12.78 billion annually for five years starting 1994. The budget appropriations for the program amounted to P272.6 million, P700 million and P100 million for 1994, 1995 and 1996, respectively. However, the funds released were much lower and only amounted to P190 million and P45 million for 1994-95 and 1996, respectively. This indicates that of the P1.072 billion funds allocated to the program for the period 1994-1996, only P425 million or 39.6 percent was released.

Table 19
Credit Program for Poorest of the Poor
For the Calendar Year 1995

<i>Province</i>	<i>Loan Approvals (in M Pesos)</i>	<i>Loan Releases*</i>	<i>No. of NGOs</i>
Benguet	-	500,000	1
Ifugao	-	1,455,000	2
Kalinga Apayao	-	500,000	1
Mountain Province	-	620,000	5
Abra	700,000	2,700,000	4
Batanes	500,000	500,000	1
Masbate	2,650,000	3,100,000	14
Romblon	3,560,000	-	-
Antique	-	1,560,000	1
Guimaras	150,000	150,000	1
Capiz	1,020,000	1,020,000	4
Negros Oriental	1,320,000	1,320,000	1
Biliran	-	-	-
Southern Leyte	2,000,000	2,000,000	3
Leyte	1,986,000	2,136,000	3
Basilan	1,000,000	1,500,000	2
Surigao del Sur	1,660,000	3,100,000	16
North Cotabato	3,000,000	3,000,000	2
Tawi-Tawi	56,000	56,000	1
TOTAL	20,010,000	25,217,000	62

*This includes applications approved in 1994.

Table 20
Community Mortgage Program
Status of Fund Releases (as of May 1996)
(in thousand pesos)

	<i>Total</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>
REQUIREMENTS	12,780,000			
APPROPRIATIONS		272,600	700,000	100,000
Regular		272,600	200,000	50,000
Unprogrammed Fund		-	500,000	50,000
ALLOTMENT RELEASES		190,000	190,000	45,000
Regular		190,000	190,000	45,000
TOTAL (1994-96)	425,000			

Since the program started in 1988 up to September 1996, CMP loans were availed for 524 community projects. The total mortgages taken-out from these projects amounted to P1.5 billion benefiting 63,221 families. The program's innovative approach to the slum dwellers' housing needs has benefited a considerable number of poor families. However, the program's performance has been declining and way below the target. For instance, about 31,119 low-income families benefited from the program for the period 1993-96. This figure is only 51 percent of the government target of 60,443 units of assistance. This may be attributed to the institutional bottlenecks and funding problems. The program's implementing agency, the NHMFC⁶, has been besieged by collection problems due to the lack the personnel and problems concerning computerization. These resulted in low percentage of loan recovery and a decline in the agency's capital outlay.

⁶ NHMFC is also responsible for implementing the Unified Home Lending Program (UHLP) the single biggest housing program in the country. This program accounts for as much as 80% of the housing units identified in the National Shelter Program.

<i>Region</i>	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1993-95</i>
TOTAL	10,139	11,690	9,290	31,119
NCR	3,847	4,378	4,196	12,421
Region 1	0	88	0	88
Region 2	59	0	0	59
Region 3	2,101	1,787	447	4,335
Region 4	1,278	2,123	1,531	4,932
Region 5	246	0	0	246
Region 6	232	447	819	1,498
Region 7	537	196	411	1,144
Region 8	73	200	103	376
Region 9	578	166	916	1,660
Region 10	160	666	344	1,170
Region 11	686	1,575	430	2,691
Region 12	342	64	93	499
CAR	0	0	0	0
ARMM	0	0	0	0

5.6 *Lalakas Ang Katawang Sapat Sa Sustansya (LAKASS) Program*

Objectives. The LAKASS Program is an action-oriented and community-based nutrition strategy of the Philippine Food and Nutrition Program (PFNP) being coordinated by the National Nutrition Council (NNC). The program aims to improve the nutrition situation in identified nutritionally depressed municipalities (NDMs) and provide effective and sustainable services for and by the community to improve the nutritional status of its population. The program addresses the dual problem of poverty and malnutrition. It combines livelihood opportunities with direct and indirect nutrition services. It also provides an opportunity for community members to plan and manage their own nutrition action plan.

Beneficiaries. The most nutritionally depressed barangays in unserved or underserved municipalities are prioritized for delivery of basic nutrition and related services. The priority beneficiaries are families who are most affected and at-risk to malnutrition found within the nutritionally depressed barangays (these families belong to the bottom 30 percent of the income ladder). Specifically, the target beneficiaries include infants, preschool children, school-aged children and pregnant and lactating women who are more at risk to malnutrition. The risks are higher among the poor, which include families or households of small fisherfolks, "slash and burn" farmers, share-tenants farming coconut lands, hired laborers of food crop farmers, hired laborers of the fishing industry, the unemployed especially in the urban areas, large-sized families with low incomes and families with lowly-educated mothers.

Features. The "Lalakas ang Katawang Sapat sa Sustansiya" Program (LAKASS) was launched in 1989 as a strategy to alleviate poverty and malnutrition in the most depressed areas of the country. The program combines the delivery of direct nutrition services with effective sustainable development projects that will enhance their nutritional benefits. The LAKASS program delivers various nutrition and health related projects that include: food assistance, incremental food production, nutrition-related health services and income generating projects (IGP).

The program delivers the basic nutrition and related services to the most nutritionally depressed barangays in a municipality. The nutritionally depressed municipalities (NDMs) are identified on the basis of high prevalence of malnutrition and low level of municipal income. Information on malnutrition and income levels are obtained from the results of the annual weight survey of preschoolers (Operation Timbang) and audited municipal revenues from the Commission on Audit. The priority beneficiaries are families who are most affected and at-risk to malnutrition. The programs and projects are identified, implemented and managed by the community itself with national government agencies and nongovernment agencies extending technical, financial and material assistance. Programs and projects are identified to prevent or cure malnutrition, and promote good nutrition. Communities are mobilized and empowered to build and sustain their capabilities to improve their nutritional situation. A requisite to the availment of LAKASS funds is the preparation of nutrition action plans by the communities. At the barangay level, the Barangay Nutrition Action Program (BNAP) is formulated after identifying and describing the nutritional problems in the community and assessing the resources available to address the problem. Based on the BNAP, specific projects and beneficiaries are identified for LAKASS. Community organization and mobilization follows where the Barangay Nutrition Council organizes and mobilizes the community to participate in the LAKASS program. Community involvement in project planning is vital to sustain the momentum and interest in LAKASS. Thus, consultations with family beneficiaries are conducted to determine the possible projects that can be funded under the LAKASS program.

Each municipality was provided an average of P200,000 to finance nutrition action programs. This amount supplements available resources from government agencies, nongovernment organizations, the local government, and the community. Up to 80 percent of LAKASS funds can be used for projects and activities which address the immediate and underlying causes of malnutrition. These include:

1. Incremental Food Production
 - a. Family food production using the bio-intensive gardening (BIG) approach
 - b. Small animal dispersal
 - c. Food preservation and processing
2. Construction of water-sealed toilets and potable drinking water systems
3. Development or purchase of nutrition education materials
4. Small-scale income-generating activities like small animal dispersal and food vending

A small portion, 20 percent or less, is set aside to provide direct nutrition services to the community. These services include:

1. vitamin and mineral supplementation, especially of vitamin A, iron or iodine to preschool children, pregnant and lactating mothers, respectively;
2. supplemental feeding activities, including purchase of locally-produced food commodities or purchase of small equipment such as hand grinders; and
3. repair of nutrition rehabilitation units.

Performance and Lessons. The program was launched in 1989 and has followed two expansion programs. Initially implemented nationwide in 115 nutritionally depressed municipalities (NDMs), the program expanded to 181 NDMs as of February 1996. Under the current second expansion program, 90 more municipalities are envisioned to be covered between 1996 and 1998. The program brought about an increase in family income and an improvement in the nutritional status of children beneficiaries and households. In 1994 for instance, the prevalence of underweight-for-age, stunting, and wasting declined by 16 percent, 21 percent and 16 percent, respectively. The annual family income of beneficiaries were found to increase by 3 percent. Aside from these benefits, the LAKASS Program has brought about other benefits to the household beneficiaries. Among these are: a) increased awareness and consciousness on the importance of proper nutrition and good environmental sanitation; b) improved hygienic practices; c) acquisition of management skills and expertise among implementors and beneficiaries; d) improved perception of government in terms of capability to deliver basic services; and e) improved quantity and quality of food consumption.

The strength of the program lies in being highly focused and grounded on pressing nutrition problems and needs of communities and households. In addition, while it is a national initiative, it harnessed the capability of LGUs to select, plan for and implement the projects themselves. Finally, because of good targeting the income generating and food production projects became a mechanism for empowerment of the very poor in the selected areas.

Table 22
LAKASS: Summary of Beneficiaries Served by Type of Project

Type of Project	Number of Beneficiaries					
	1990		1991		1992	
	Target	Served	Target*	Served	Target	Served
a. Food Assistance						
1. Preschoolers	16,722	11,565		13,760	18,191	14,481
2. Schoolchildren	221	221			532	552
b. Nutrition-related Health Services						
1. Preschoolers						
Micronutrient Supp.	7,661	5,680		7,636	8,305	10,148
Deworming	3,453	3,214		-	4,041	3,710
Immunization	75	75		-	-	-
2. Mothers						
Micronutrient Supp.	602	599		-	607	604
3. Families/Households						
Potable Water System Construction	1,278	1,024		1,024	1,303	1,034
Toilet Construction	1,700	1,192		1,192	1,978	1,272
4. Communities						
Potable Water System Construction	33	36		-	-	-
Toilet Construction	2	2		-	-	-
c. Nutrition Information and Education						
Father's class	146	84		4,112	-	-
Mother's class	3,534	3,263		-	3,940	3,388
d. Incremental Food Prod'n						
1. Families						
Bio-intensive Gardening	5,795	4,155		-	6,037	-
Animal Raising	7,303	5,465		-	7,691	5,626
e. Livelihood/IGPs						
1. Households/families	6,851	5,465		16,437	7,557	5,648
2. Communities	2	2			-	-
TOTAL	55,378	42,033		44,161	60,182	46,463

*Same data as 1990

6. Summary and Conclusion

The micro interventions discussed in this paper are understandably varied. However, these can be categorized into five, namely: (1) wage employment (CEDP); (2) pure training for entrepreneurial development (TREND); (3) developing community training capabilities (CTUs, TDIS); (4) livelihood cum training programs; and (5) social services delivery programs. The target beneficiaries can be classified as follows: (1) unemployed / underemployed; (2) out-of-school youth; (3) community development workers; (4) displaced OCWs; (5) trade union members; (6) women workers; (7) landless rural workers; (8) disadvantaged family heads, women, out-of-youth, disabled persons; (9) micro entrepreneurs; (9) residents in blighted urban areas; and (10) residents in nutritionally depressed areas. The programs addressed both transient and chronic poverty. Despite the diversity of the programs and target clientele, there are several principles that can be learned.

First, interventions that directly address specific needs and those that are designed to be temporary interventions are always easier to administer compared to those that require social preparation to ensure sustainability of a program. The success of the CEDP can be attributed to the relative simplicity of wage employment creation compared to implementing a livelihood program. The former consists of creating jobs in a well-defined set of activities. The other requires harnessing what one hopes as latent entrepreneurial abilities. It is also relatively easy to implement a pure training program or developing capability for training compared to implementing a livelihood program. This is also true for the social services delivery programs. The direct nutrition intervention of LAKASS is easier to administer than the more indirect but potentially sustainable food production or livelihood component. In the case of the CMP, the social preparation for joint liability to work is also much more difficult. These imply that the evaluation of the efficiency and effectiveness of micro-interventions need to consider these differences.

Second, social preparation for disadvantaged groups takes a considerable amount of time and resources and many projects fails to provide the necessary resources for this component. One of the recurring themes of the assessments is the considerable under utilization of the budgeted funds for livelihood programs and joint liability programs. The oft-mentioned reason is the lack of personnel complement for the project. What was not well emphasized (or maybe recognized) is that it takes a lot of time to do social preparation for disadvantaged beneficiaries. Allowing for ample time to do social preparation is often overlooked in the design of many poverty alleviation programs. It is also often difficult to get grant funds to finance the social preparation part of the package if it exists. As the PCFP framework conveys, the lower you go in the income ladder the more the intervention be of the social services type rather than livelihood projects. Forcing livelihood programs among the ultra poor usually results in fund diversion such as those found in the evaluation PRESEED as compared to say REPROEM the predecessor of ELDP. The higher quality of the REPROEM beneficiaries was also cited by the evaluation study as the thing that made the difference in performance of the programs. REPROEM and ELDP is designed for transient poverty such as those of displaced OCW-returnees. Transient poverty is easier to deal with because it presumes temporarily displaced but erstwhile economically active beneficiaries. Among the social services delivery programs, the relative success of LAKASS lies primarily in the grant

nature of the assistance while in CMP collection problems slowed down the program. This explains the under utilization of the programmed funds in CMP.

Third, government line agencies must realize that in trying to implement credit-livelihood program themselves they are expecting bureaucrats, who are not trained (or did not prefer) to be development workers, to behave as development workers. In addition, agencies do not have the built-in capacity for loan appraisal and repayment collection. This role is often filled-in by NGOs and other similar intermediaries who have the advantage of proximity to the client and development orientation. However, it is not easy to find reliable intermediaries. Collusion between intermediaries and final beneficiaries are common. The CAPS (1993) study even pointed out that most NGOs were just organized to fill the project requirements and disappeared after the funds run out. A recent assessment of microfinance institutions gives an even more pessimistic view of the capacity of NGOs to act as financial intermediaries serving the poor unless major reform in their legal personality, financial intermediation approach and operational procedures are done (Llanto, Garcia and Callanta (1996)).

Fourth, since funds are limited focus and effective targeting is necessary. Government cannot pretend to have the all the funds to finance livelihood programs. Thus, the more focused livelihood programs are, the more implementable and sustainable they become. Lamberte (1990) raised the merits of a guarantee program compared to a credit program because of the leveraging aspect of the former. It must be appreciated, however, that guarantee does not extinguish the credit liability of the beneficiary. This characteristic makes the program, which maybe appropriate for small and medium enterprises, inappropriate for the chronic poor. Insurance or outright grant will be better alternatives. Roll-over scheme such as the one being implemented in the DSWD's SEA program is good alternative. But again this requires adequate investment in social preparation and a very transparent roll-over strategy.

Fifth, there appears to be a lack of market orientation of the livelihood projects that are implemented. Many livelihood program fail because of lack of market for the products. Market study is often a necessary ingredient for a successful livelihood program. Since this requires specialized skills that cannot be replicated overnight, it may be advisable to include this component as part of the intervention. It's one thing to be able to produce products for sale and another thing to find a market that will pay for the products remuneratively. Businesses usually start with producing what the market requires. This is often a forgotten dictum not only in livelihood programs but also in training programs.

Sixth, there is a need to assess the relative readiness of potential clients for the interventions being introduced. It is not enough to know that the beneficiaries in the list deserve the assistance. It is important to assess the relative readiness of each for, say, livelihood programs. Obviously, it is easier to assist practicing entrepreneurs such as the beneficiaries of TST-NGO-MCP compared to an unemployed out-of-school youth in terms of implementing livelihood projects. Using unions as the NGO-analogue in development work such as those in the WE program, may require a lot of re-orientation for both union leaders and members.

Finally, there is a need to do serious and regular evaluation analyses of poverty alleviation programs and to learn from the flaws of predecessor programs. The NMYC evaluation of the predecessor of TREND already recommended that the entrepreneurship training be integrated with a livelihood component. Yet the design of the TREND is still basically a pure training intervention. It was not clear how much coordination between DILP projects is happening since this the natural route through which integration of TREND beneficiaries to livelihood programs can be effected. The results of program evaluation should be taken seriously in the design of successor programs.

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Table 1
Average Annual Growth Rates of Real Gross Domestic Product and Real Gross National Product
by Industrial Origin: Philippines, 1970, 1975, 1980, 1985, 1990-1995
(in percent)

	1970	1975	1980	1985	1990	1991	1992	1993	1994	1995
Agriculture, Fishery & Forestry	3.64	3.18	5.57	-0.38	2.87	1.38	0.38	2.13	2.65	0.89
Industrial Sector	6.29	10.15	8.34	-3.77	5.48	-2.67	-0.54	1.65	5.77	7.31
Mining and Quarrying	-18.87	3.15	11.83	6.06	-1.35	-2.89	6.73	0.66	-6.98	5.88
Manufacturing	7.73	7.69	6.17	-2.90	5.57	-0.44	-1.73	0.75	5.01	6.88
Construction	-2.24	25.55	16.07	-9.86	8.83	-15.70	2.77	5.74	8.95	6.51
Utilities	10.40	22.62	10.08	5.45	3.69	4.70	0.66	2.92	13.85	13.00
Service Sector	5.16	5.66	6.15	1.04	6.38	-0.53	1.72	2.49	4.27	4.92
Transport, Comm. and Storage	6.82	10.39	7.00	1.71	5.96	0.45	1.40	2.56	4.55	5.70
Trade, Finance & Real Estate	5.09	4.73	6.61	-0.43	6.88	-1.28	2.43	2.30	3.97	5.29
Services	4.68	5.93	4.70	4.26	5.59	0.54	0.43	2.84	4.78	3.77
GROSS DOMESTIC PRODUCT*	5.07	6.47	6.85	-1.24	5.20	-0.86	0.63	2.12	4.42	4.85
Net Factor Income from Abroad	72.39	-16.31	-0.10	250.70	-24.67	178.74	76.78	-29.85	54.86	40.10
GROSS NATIONAL PRODUCT	4.73	6.91	6.86	-1.73	6.05	0.05	1.71	1.33	5.28	5.73

Source: Philippine Statistical Yearbook, various issues
National Statistical Coordination Board, Economic and Social Statistics Office.

Table 2
 Shares in the Real Gross Domestic Product, by Industry:
 Philippines, 1970, 1975, 1980, 1985, 1990-1995
 (in percent)

	1970	1975	1980	1985	1990	1991	1992	1993	1994	1995
Agriculture, Fishery & Forestry	28.18	24.68	23.50	24.58	22.30	22.81	22.75	22.75	22.37	21.52
Industrial Sector	33.70	38.38	40.52	35.07	35.46	34.81	34.41	34.25	34.70	35.51
Mining and Quarrying	1.44	1.26	1.50	2.08	1.54	1.51	1.60	1.58	1.40	1.42
Manufacturing	27.07	28.32	27.60	25.15	25.52	25.63	25.03	24.69	24.83	25.32
Construction	4.06	6.99	9.39	5.08	5.81	4.94	5.04	5.22	5.45	5.54
Electricity, Gas and Water	1.13	1.81	2.03	2.76	2.59	2.74	2.74	2.76	3.01	3.24
Service Sector	38.12	36.94	35.98	40.35	42.24	42.38	42.84	42.99	42.94	42.96
Transport, Comm. and Storage	4.14	4.76	4.78	5.54	5.70	5.78	5.82	5.85	5.86	6.19
Trade, Finance & Real Estate	23.92	22.34	22.14	23.10	24.64	24.53	24.97	25.02	24.91	26.23
Services	10.05	9.85	9.06	11.72	11.90	12.07	12.04	12.13	12.17	12.63
GROSS DOMESTIC PRODUCT (Million Pesos)	343,162	454,260	609,768	571,883	720,690	714,460	718,941	734,156	766,579	803,740

Source: Philippine Statistical Yearbook, various issues
 National Statistical Coordination Board, Economic and Social Statistics Office.

Table 3
Proportion of Employed Persons by Major Industry: Philippines, 1970-1995

Major industry group	Census 1970	August 1975	Third Q 1980	Third Q 1985	October 1990	October 1991	October 1992	October 1993	October 1994	October 1995
Total ('000)	11,775	14,517	16,434	19,801	22,532	22,979	23,917	24,443	25,166	25,672
Agriculture, fishery and forestry	53.80	53.51	51.44	48.98	45.20	45.27	45.44	45.80	44.70	44.50
Industry	20.80	18.59	20.00	18.88	20.07	21.01	21.06	21.07	21.35	20.98
Manufacturing	11.80	11.37	11.04	9.71	9.71	10.41	10.65	10.04	10.26	9.84
Mining and quarrying	0.45	0.37	0.57	0.65	0.59	0.66	0.60	0.53	0.40	0.34
Electricity, gas and water	0.29	0.32	0.35	0.37	0.40	0.43	0.38	0.43	0.40	0.41
Construction	3.92	3.14	3.58	3.45	4.32	4.55	4.33	4.51	4.72	4.73
Transportation, storage & comm.	4.35	3.39	4.45	4.70	5.05	4.97	5.11	5.56	5.57	5.65
Services	23.67	27.63	28.53	32.12	34.66	33.68	33.40	33.08	33.92	34.45
Wholesale and retail trade	7.32	11.18	10.10	13.19	13.96	13.80	13.73	13.97	14.16	14.63
Financing, insurance, real estate, and business services	1.79		2.04	1.73	1.97	1.96	1.89	2.03	1.96	2.03
Community, social and personal serv.	14.57	16.45	16.39	17.21	18.73	17.91	17.79	17.08	17.80	17.79
Industry not adequately defined or reported	1.65	0.27	0.04	0.02	0.07	0.04	0.09	0.05	0.03	0.08

Source: Labor Force Surveys

Table 4
Distribution of Unemployed Persons by Highest Grade Completed:
Philippines, Selected Years
(In percent)

Year	Total	No Grade	Elementary		High School		College		Not Reported
			1-5	grad	1-3	grad	non- grad	grad	
1961	6.36	5.80	31.20	21.30	18.10	12.70	10.40	0.50	0.00
1965	6.16	6.30	26.80	28.30	13.30	12.70	12.20	0.50	0.00
1976	4.25	2.31	15.13	21.79	17.05	16.79	14.23	11.67	1.03
1980	5.05	3.58	15.27	16.15	16.77	19.38	17.27	10.21	0.67
1985	7.12	1.42	8.64	13.75	13.87	23.71	20.64	17.89	0.08
1990	8.13	2.80	12.40	14.80	14.20	24.80	14.70	15.90	0.50
1994	9.49	2.00	10.10	13.00	15.90	26.30	18.60	13.90	0.30

Source: Labor Force Survey Series

Table 5
Sectoral Distribution of the National Government Budget, Obligation Basis: Philippines, 1975, 1980 - 1992

	1975	1980	1985	1986	1987	1988	1989	1990	1991	1992
Total (Billion Pesos)	19.032	37.026	88.590	114.505	155.503	167.409	199.260	255.775	293.161	286.603
Sectoral Shares:										
Economic Services	44.30	40.98	32.96	33.17	18.98	17.17	18.11	19.28	22.20	18.80
Social Services	17.98	22.98	16.95	22.00	15.49	17.88	19.68	18.41	16.56	17.72
Education	11.49	12.83	10.90	12.19	10.88	13.15	13.68	13.01	11.20	13.01
Health	3.50	3.77	3.09	2.86	2.58	3.25	3.15	2.99	3.02	3.33
Soc. Serv., Lab. & Emp & Oth. Soc. Serv.	2.21	1.62	0.99	1.01	0.56	0.70	1.25	1.31	1.43	1.26
Housing & Com. Dev't.	0.79	4.76	1.97	5.94	1.45	0.77	1.60	1.10	0.91	0.12
National Defense	18.60	11.22	7.02	6.71	5.59	7.39	6.46	5.49	5.23	5.86
Public Services	9.10	11.64	9.87	9.32	12.32	12.36	10.83	11.63	11.31	12.42
Debt Service	5.02	8.06	27.60	24.51	45.16	42.60	41.36	41.58	41.08	38.11
Others	5.02	5.12	5.59	4.30	2.47	2.61	3.57	3.62	3.61	7.08

Source: R. Manasan. "Public Sector Statistics: User's Perspective, Analysis & Interpretation", Nov. 1995.

Table 6
Annual Per Capita Poverty Threshold and Poverty Incidence: Philippines, 1985, 1988, 1991, & 1994

	Annual Per Capita Threshold (Pesos)				Magnitude of Families				Poverty Incidence			
	1985	1988	1991	1994	1985	1988	1991	1994	1985	1988	1991	1994
PHILIPPINES	3,744	4,777	7,302	8,969	4,355,052	4,230,484	4,780,865	4,558,974	44.2	40.2	39.9	35.7
Urban	4,365	5,893	8,327	9,910	1,250,398	1,198,555	1,847,579	1,539,087	33.6	30.1	31.1	24.2
Rural	3,353	4,094	6,276	8,035	3,104,655	3,031,929	2,933,286	3,019,887	50.7	46.3	48.6	47.1
NCR	4,527	6,576	9,286	11,312	301,973	310,284	217,602	150,020	23.0	21.6	13.2	8.5
Region 1	3,775	4,934	8,060	10,064	267,004	280,394	325,145	344,213	37.5	44.9	48.4	48.7
Region 2	3,448	4,573	7,035	8,522	174,844	177,072	211,839	189,087	37.8	40.4	43.3	36.1
Region 3	3,895	5,242	8,173	9,744	264,811	304,313	371,817	313,723	27.7	29.3	31.1	24.6
Region 4	3,794	4,832	8,075	9,481	524,839	527,360	612,213	511,104	40.3	41.1	37.9	29.5
Region 5	3,434	4,144	6,385	8,421	404,751	402,522	452,777	476,164	60.5	54.5	55.0	54.2
Region 6	3,675	4,344	6,403	8,201	528,098	472,909	484,505	481,663	59.9	49.4	45.3	42.5
Region 7	3,305	3,711	5,585	6,409	449,760	388,571	377,448	304,788	57.4	46.8	41.7	32.0
Region 8	3,283	3,818	5,138	6,482	334,751	292,953	264,906	268,304	59.0	48.9	40.1	38.7
Region 9	3,521	3,793	6,351	7,180	268,872	208,710	238,022	228,948	54.3	38.7	49.7	45.0
Region 10	3,546	4,523	6,433	8,682	300,226	279,900	363,231	383,558	53.1	46.1	53.0	52.2
Region 11	3,645	4,876	6,544	8,236	309,532	318,117	383,368	357,688	43.9	43.1	46.2	40.3
Region 12	3,673	4,147	7,321	8,961	225,551	177,807	209,458	216,460	51.7	36.1	57.0	54.8
CAR	NA	5,116	8,332	11,522	NA	89,572	111,030	133,730	NA	41.9	48.8	55.4
ARMM	NA	NA	7,450	8,885	NA	NA	157,507	199,524	NA	NA	50.7	60.5

Memo:

Peso/US\$	18.61	21.09	27.48	26.42
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Source: National Statistics Coordination Board

Table 7
Poverty Incidence by Family Size and Occupation:
Philippines, 1994

	1991		1994	
	Poverty Incidence %	% to Total No. of Poor Families	Poverty Incidence %	% to Total No. of Poor Families
All families	39.2	100.0	35.5	100.0
Family size				
1	12.5	0.9	17.8	1.0
2	21.5	3.9	25.6	4.0
3	23.7	7.2	27.2	7.7
4	29.5	13	30.6	13.0
5	38.7	18.9	36.1	17.3
6	46.4	18.6	43.9	18.3
7	52.0	14.4	50.4	15.4
8	58.9	10.6	57.9	11.1
9	60.8	6.6	60.2	6.6
10 & above	56.7	6.1	52.8	5.6
Occupation				
Professional, Technical and Related Workers	23.0	3.2	10.9	1.1
Administrative, Executive and Managerial Workers	6.2	0.3	8.4	0.4
Clerical and Related Workers	11.7	0.7	11.0	0.7
Sales Workers	23.7	4.9	21.4	4.8
Service Workers*	26.7	3.5	20.8	3.2
Agricultural, Animal Husbandry and Forestry Workers, Fishermen, and Hunters	56.4	61.5	62.9	72.8
Production and Related Workers, Transport, and Equipment Operators	32.5	17.1	28.1	16.6
Workers Not classified by Occupation	-	-	54.2	11.1
Members of the Armed Forces	-	-	56.0	6.7
Non-gainful Activities Workers	-	-	49.4	5.7

* For 1991 includes members of the AFP

Source: 1991 - Intal, P. S. 1994. "The State of Poverty in the Philippines,"
Understanding Poverty and Inequity in the Philippines: A
Compendium of Policy and Methodological Researches
1994 - NSO, FIES dataset

Table 9
LIVELIHOOD ACCOMPLISHMENT REPORT ON THE IMPLEMENTATION
OF THE NATIONAL LIVELIHOOD PROGRAM
1995

Agency	Livelihood				Credit Outlay	Training Funds	
	No. of Projects	No. of Beneficiaries	No. of Trainings	No. of Trainees			
DOLE	a/	4,379	15,759	791	32,175	56,964,726	10,198,249
DSWD	b/	12,995	58,853	2,355	58,853	113,103,520	12,167,550
DTI	c/	21,467	42,934	-	-	330,460,000	-
Sub-total		38,841	117,546	3,146	91,028	500,528,246	22,365,799
% to Total		91.08	57.25	58.11	73.80	11.81	39.65
DAR	d/	26	4,745	-	-	15,134,960	-
DA	e/	51	14,690	-	-	11,000,000	-
DECS	f/	-	-	1,069	19,941	-	16,628,582
DENR	g/	2,613	2,606	7	-	-	-
OP	h/	-	378	-	-	3,024,000	-
LBP	i/	-	32,387	-	-	996,823,000	-
PNB	j/	-	-	-	-	1,011,909,000	-
DBP	k/	503	8,655	-	-	450,852,000	-
GSIS	l/	169	169	-	-	7,621,000	-
SSS	m/	8	8	-	-	690,000	-
LIVECOR	n/	395	10,128	140	2,460	1,069,136,000	137,696
TLRC		39	14,014	1,052	9,920	171,020,000	17,280,000
TOTAL		42,645	205,326	5,414	123,349	4,237,738,206	56,412,077

Source: NEDA-SDC Subcommittee on Livelihood

a/ DOLE - the livelihood projects include PRESEED, CTU, OLSTP, TDIS-CTEC, WEED, ELP, PESO-KC

b/ DSWD - projects include SEA-Kaularan Projects, CIDSS, Practical Skills Capability for Disadvantaged, Women, SEA-K for Disadvantaged Women

c/ DTI - Tulong sa Tao

d/ DAR - projects include CARP-Barangay Marketing Centers of Quedancor, DAR-LBP, Countryside Partnership Scheme

e/ DA - LEAD 2000

f/ DECS - Literacy cum Livelihood

g/ DENR - Integrated Social Forestry Program, Small Scale Mining

h/ OP - Livelihood Loan Assistance

i/ LBP - Regular Lending Program, Credit Facility for Farmers and Fisherfolk

j/ PNB - Credit facility for viable and bankable projects

k/ DBP - Cattle Financing, Fisheries Sector Financing Program, Cotton Financing, Boundary Hulong Prog., DBP-KMI

Damayan sa Pamumuhunan, Omnibus Financing Program for New Entrepreneurs, Small Scale Irrigation Program

l/ GSIS - MADE Lending Program

m/ SSS - Livelihood Financing

n/ LIVECOR - FIG, GFSME

Table 16
DOLE Livelihood Programs, 1995

Program	Implementing Agency	No. of Projects	No of Beneficiaries	No. of Trainings	No. of Trainees	Credit Outlay	Training Outlay
NMYC Programs (TREND,CTUs,TDIS)	NMYC-TESDA	-	-	755	18,605	-	9,669,577
ELDP	OWWA	748	955	16	508	18,257,730	393,909
WE	BLR	7	2,578	-	-	-	-
WEED	BWYW	330	4,637	-	-	5,123,996	-
WYC	BWYW	116	1,743	-	-	-	-
PRESEED	BRW	2,443	3,222	9	238	23,636,000	-
Others		735	2,624	11	12,824	9,947,000	134,763
Total		4,379	15,759	791	32,175	56,964,726	10,198,249

Source: SDC Subcommittee on Livelihood

NMYC	National Manpower and Youth Council (now TESDA)
OWWA	Overseas Workers Welfare Administration
BLR	Bureau of Labor Relations
BWYW	Bureau of Women and Young Workers
BRW	Bureau of Rural Workers