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TUS OF SELF-EMPLOYMENT ASSISTANCE KAUNLARAN ROGRAM IN SELECTED MUNICIPALITIES OF CAVITE

Thesis

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STATUS OF SELF-EMPLOYMENT ASSISTANCE KAUNLARAN PROGRAM IN SELECTED MUNICIPALITIES OF CAVITE

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Title

STATUS OF SELF-EMPLOYMENT ASSISTANCE KAUNLARAN PROGRAM IN SELECTED MUNICIPALITIES OF CAVITE

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ABSTRACT

BAJADA, RONALD OSABEL, Status of Self Employment Assistance Kaunlaran Program in Selected Municipalities of Cavite. B.S. Thesis. Bachelor of Science in Development Management major in Training Program Management. Cavite State University, Indang, Cavite. April 2009. Adviser: Ms. Adora Joy T. Plete.

The study was conducted in Alfonso and Indang Cavite to determine the status of Self Employment Assistance Kaunlaran (SEA-K) program. Specifically, the study was conducted to: (1) describe the socio-economic-demographic characteristics of the beneficiaries of SEA- K in Alfonso and Indang, Cavite; (2) determine the extent of implementation of the program in terms of program components, program implementation strategy, and partnership responsibility; (3) determine the perceived benefits of the beneficiaries from the different program components of SEA-K; (4) identify the micro-entrepreneurial businesses engaged in by the beneficiaries out of the credit assistance from SEA-K; and (5) determine the problems encountered by the beneficiaries of SEA-K.

The socio-economic-demographic characteristics were analyzed using simple descriptive measures. Data collected were tabulated and measured using frequency count, percentage, mean and range. T-test was used to ascertain the income of the beneficiaries before and after the implementation of the program.

The respondents' age ranged from 21 to 76 years old. Majority was female, married, finished secondary education and with household size of five to eight members. Most of the respondents were categorized as family head by the SEA-K program.

Most of the program components were highly implemented. The program implementation strategies most of the measures for assessing the beneficiaries' eligibility were likewise highly implemented. In terms of partnership responsibility, the roles of the involved person were also highly implemented except the SEA-K members.

Most of the respondents were engaged in trade and commerce, with an initial capital from 1,000 to 6,500 and with family members involved in the business. More than half of the businesses were either expanded or sustained.

Problems encountered by the beneficiaries include irresponsible members, difficulty in paying amortizations and difficulty in attending weekly meetings.

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STATUS OF SELF EMPLOYMENT ASSISTANCE KAUNLARAN PROGRAM IN SELECTED MUNICIPALITIES OF CAVITE¹

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INTRODUCTION

One of the country's goal is to alleviate poverty and to lessen, those who are surviving in less than one dollar a day. Poverty hinders development because people lack adequate finances to enjoy a decent life, to sustain their living, and to improve the quality of their lives. Poverty referred to as a condition in which there is shortage of common things such as food, clothing, shelter and safe drinking water, all of which determine our quality of life. It may also include the lack of access to opportunities such as education and employment (http://en.wikipedia.org/wiki/Poverty).

Development of communities has always been the priority of livelihood program and entrepreneurship. Self-Employment Assistance Kaunlaran (SEA-K) Program is a community-based credit assistance program utilizing people's organization to be uniformly called SEA Kaunlaran Associations (SKAs) as credit conduits. As conduits, the SKAs are enabled to self-manage the micro-credit activities of their members