

## Poverty Alleviation through Sustainable Livelihood Programs by the Department of Social Welfare and Development in Benguet, Philippines

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### *Abstract*

*One of the well-known recommended solutions to alleviate poverty is the accessibility of the disadvantaged sector to a sustainable livelihood. If there is an available livelihood for every family in the community, it equates to increase of income that translates to accessibility of food, education, health care, and asset creation. The study assessed the impact of the Sustainable Livelihood Programs (SLP) conducted by the Department of Social Welfare and Development in one of the provinces in the Philippines. The Employment Facilitation (EF) and Micro-Enterprise Development (MD) tracks of SLP delivered different skills trainings and coaching activities which enabled the participants to be employed or expand their micro-businesses. Results revealed that in the EF track, the type of the skills training identified and provided, and the job availability were key indicators in the success of the project. There was a significant increase in the number of participants employed after the trainings. Personal issues such as participants' willingness to be deployed in distant job and work experiences were attributes to the employability of the participants but the employment directed skills trainings of SLP showed a positive acceptance from the participants. Under the MD track, the projects functionality was dependent on the availability of markets for the participants to dispose their products. Weak local community patronage and market linked partnership hindered some micro-businesses to flourish. It is recommended that SLPs be based on the "Job Fit" list provided by the Department of Labor and Employment (DOLE) to ascertain the appropriate type of training that has the high probability of employment.*

**Keywords:** Sustainable Livelihood Programs, Employment Facilitation, Micro-Enterprise Development, Poverty Alleviation.

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### **Introduction**

Today, sustainable livelihood is recognized globally as one of the rational and integrated approaches to poverty alleviation, because it is built in the essential experiences from the past. It is not based dramatically in new methods but rather it utilizes and enriches the old techniques that were practiced over the past years (Frankenberger, 2015). Several countries which include the Philippines immediately embraced and considered the integration of sustainable livelihood into their government programs after this approach was formally introduced in early 1990s. The Philippines, as an emerging nation made a major step in adopting

sustainable livelihood in 1991 when it integrated environmental, social welfare, population control in the government decision making and planning.

In the Philippines, poverty and inequality have been recurrent challenges (Asian Development Bank, 2009). The poverty assessment of the Asian Development Bank (ADB) in 2009, World Bank (WB) in 2013 and USAID in 2014 show that the main causes of recurrent poverty in the Philippines were due to unimproved and low to moderate economic growth, low growth resistance of poverty reduction, weakness in employment generation and low quality of generated jobs, failure to develop agricultural sector, high inflation during emergency periods, high levels of population growth, high and continuous levels of disparity in income and assets, recurrent shocks and exposure to risk such as economic crisis, conflicts, and natural disasters.

From the various studies, one of the well-known recommended solutions to alleviate poverty is the accessibility of the disadvantaged sector to a sustainable livelihood. Several organizations like World Vision Organization support this claim, wherein it believes that if there is an available livelihood for every family in the community, it equates to increase of income that translates to accessibility of food, education, health care, and asset creation. Similarly, Achatz (2010) supports that livelihood is an important word when talking about vulnerability and poverty because through livelihood, the ability to resist and recover from such crisis can be established. Also, a livelihood is an integrating concept that is a response to increasing change and uncertainty, particularly for the rapidly increasing population of rural poor (Bennett, 2010). However, national scale intervention (large scale) can be highly challenging (Morse & McNamara, 2013), that it requires building inter-linkages from different institution or organization that can affect or help in the implementation of projects (Singh & Shishodia, 2016).

The poverty assessment of ADB in the Philippines in 2009 offers immediate and short-term key recommendations, that are for the reforming institutions like the National Anti-Poverty Commission (NAPC) and other related agencies to revisit and coordinate in order to enhance poverty framework and strategy in the Philippines. The Department of Social Welfare and Development (DSWD) is the lead agency of the Philippine government in promoting social welfare and development. This agency introduced a program that helps communities in building and maintaining their livelihood as early as the sustainable livelihood approach was introduced in early 1990s. The program is called the Self-Employment Assistance Kaunlaran (SEA-K) which officially started in 1996. Its aim is to build and capacitate program participants for skills development, and for the economically active poor to have access of opportunities that would build their asset through sustainable credit facility. The SEA-K program is one of the few long running government funded programs that has never been eliminated despite the changes in political administration over the years until it was reformed in January 2011.

The reform of the SEA-K program happened when there was a rapid assessment in 2010 that was to review the existing anti-poverty guidelines and programs. The lead support of these assessments were the Japan International Cooperation Agency (JICA), and the World Bank (WB), which until now these organizations still offer technical assistance to DSWD. Through the assessments, it was suggested that the design of SEA-K program needs improvement to shift from government direct provision of credit to a strategy that builds business and employability capacity of the poor.

It was also realized that there is a need to facilitate linkages to the entry of private sector Microfinance Institutions (MFIs) that will help in the delivery of financial services to the poor and vulnerable sector. This brought the Administrative Order 11 series of 2011, referred to as the "Guidelines on the Implementation of the Sustainable Livelihood Program". This Administrative Order has integrated the Community Driven Enterprise Development (CDED) approach, where partnership building and market linkages are included as the function of DSWD to leverage socio-economic opportunities of the poor families and communities. Thus, at present the SEA-K program is now called the Sustainable Livelihood Program (SLP).

The Sustainable Livelihood Program (SLP) promotes social development of the marginalized sector by providing livelihood and employment assistance. The SLP under DSWD was created based on the following legal bases. First, is the 1987 Philippine Constitution under Article XII Section 1 which states “the goal of the national economy are a more equitable distribution of opportunities, income and wealth; a sustained increase in the amount of goods and services produced by the nation for the benefit of the people; and an expanding productivity as the key to raising the quality of life for all, especially the underprivileged”(p.20). Second is the Republic Act 5416, also known as the Social Welfare Act of 1968 which provides the mandate of the DSWD to implement a comprehensive social welfare program. Lastly, is the Department Order 45 series of 1996, which provides a thorough review and acknowledges the “Self-Employment Assistance-Kaunlaran (SEA-K) Program” (now SLP) as the only accredited assistance program of government directed towards the welfare group, which is non-collateral, non-interest bearing and involves a fund recovery feature.

In view of the foregoing, this study aimed to assess the impact of the implemented Sustainable Livelihood Projects of DSWD in the Province of Benguet, Philippines in 2015 and 2016.

## **Methodology**

Benguet province in the Cordillera Administrative Region (CAR) in the Philippines was purposely chosen for the study since high number of Sustainable Livelihood projects were implemented by DSWD compared to other provinces in the Region. In 2015, there were 110 and 31 participants in the Employment Facilitation (EF) and Micro-Enterprise (MD) tracks, respectively, while there were 1,230 and 57 in EF and MD, respectively, in 2016. The number of respondents for the current study from the total number of participants of the SLPs was determined using Cochran’s formula. Only calendar years 2015 and 2016 were chosen since at least 2 years is the acceptable incubation period as prescribed in the Field Operations Manual (FOM) of Sustainable Livelihood Program (SLP). The actual data gathering was conducted in 2018 through surveys, informal interviews and documentary analysis. Chi-square goodness of fit was utilized to determine if there were significant differences in the number of employed participants after the trainings conducted in 2015 and 2016.

Two researcher made survey-questionnaires were utilized in this study. The first was intended for the participants who were served individually or under the Employment Facilitation (EF) track to assess if their employment is in relation or brought by the intervention provided by the Sustainable Livelihood Program (SLP). The EF Track is for those who are qualified and ready for available employment opportunity. This EF Track approach was not in the framework of the old SEA-K, but to facilitate employment, the agency has included this in the scope of SLP. The DSWD patterned it with the strategy of Department of Labor and Employment (DOLE) in their job matching and skills training. The program participants under this track can be served individually.

The second questionnaire was prepared for the participants who were served in group or under Micro-Enterprise Development (MD) track to determine the status of the given livelihood and its impact to the program participants. The MD Track is the improved version of the previous SEA-K program, where the program participants who exhibit potential and willingness for entrepreneurship will be assisted to establish or to expand their micro-business.

The MD Track is usually a group scheme, but there are some who operate an individual micro-enterprise. The participants under MD Track are usually neighbors who belong to one barangay/community, which should be able to identify their needed livelihood through submitting a proposal before the release of assistance in the form of either financial, technical or it can be both. In cases that participants are not familiar with project proposal making, the Implementing Project Development staff of DSWD will assist the participants.

## Results and Discussion

### Sustainable Livelihood Programs of DSWD

The Sustainable Livelihood Program of DSWD is a graduation program for the *Pantawid Pamilyang Pilipino* Program (4Ps), for poor families listed in the *Listahanan* Database of the National Targeting Household Unit (NHTU), and poor families who are non-4Ps and not in the *Listahanan* Database but are part of marginalized groups. These include persons with disabilities, out-of-school youths, disaster affected communities, and families in conflict-affected areas. The SLP seeks to assist aforesaid sectors by offering two program tracks, which are the (1) Micro-enterprise Development (MD) Track, and the (2) Employment Facilitation (EF) Track. These tracks link opportunities to the program participants to learn and earn, with their active participation and determination as their key investment. By this program, the agency believes that it will help the identified poor out from survival status to subsistence or even to self-sufficiency. The program participants will identify their needed livelihood, and they will be assisted by the Project Development Officer of DSWD to craft their project proposals. Filipino families or individuals who are qualified can avail one from any of the following program modalities.

1. Seed Capital Fund (SCF)

This modality is a one-time capability building grant that serves as a capital for small tools, raw materials, start-up expense, permits to operate, as well-as large or long-lived tangible assets that are needed in starting or expanding a micro-business. Program participants may avail a maximum of Php 20,000 each under this modality. In the instances that the project needs additional funding, DSWD may endorse it to other government agencies, to non-government agencies (NGOs), or other stakeholders.

2. Skills Training (ST)

This is a capability building grant given to participants to acquire technical and vocational skills. Participants should be willing to attend orientations, lectures, demonstrations and other similar methodologies. Each participant has a fund allotment of Php10,000.00 intended to cover the a) technical-vocational training fee; b) meal/lodging/ transportation allowance; c) training supplies or materials; and d) assessment fees. In case the amount is not enough to cover the cost, the participants should produce his/her counterpart, or DSWD may tap partners for support. Skills training participants may pursue either MD or EF track depending on their stated needs before availing such modality.

3. Cash for Building Livelihood Assets (CBLA)

It is labor-intensive projects in the community that build, re-build and/or protect natural and physical assets necessary for more profitable, self-sustaining and resilient micro-enterprises. The participants can receive a cash stipend equivalent to 75% of the prevailing daily regional minimum wage, for maximum of 11 days. In case an extension is needed, the reason must be valid and justifiable and should be approved by the Regional Director. However, extension should not exceed more than three (3) months, based on regular working schedule.

4. Pre-Employment Assistance Fund (PEAF)

It is a grant to help participants to acquire employment requirements, such as legal documents, medical exams, to renew or secure license, for meals or transportation expense for the first 15 days of employment. Program participants can receive a maximum of Php5,000.00, and only the exact amount should be provided to the participant based on the requirements.

The total number of served households in the Province of Benguet for 2015 and 2016 were 1,479 and 3,070 respectively. These figures are the sum of fulfilled projects regardless of modality that were delivered. The Department of Social Welfare and Development-Cordillera Administrative Region (DSWD-CAR) was able to increase its implemented livelihood projects by 107.57% in 2015 to 2016. This improvement was brought about by the increase of SLP workforce from 2015 to 2016, and also the increase of approved

funds from the Department of Budget and Management. Figure 1 shows the breakdown of projects in different municipalities of Benguet, itemized per modality.

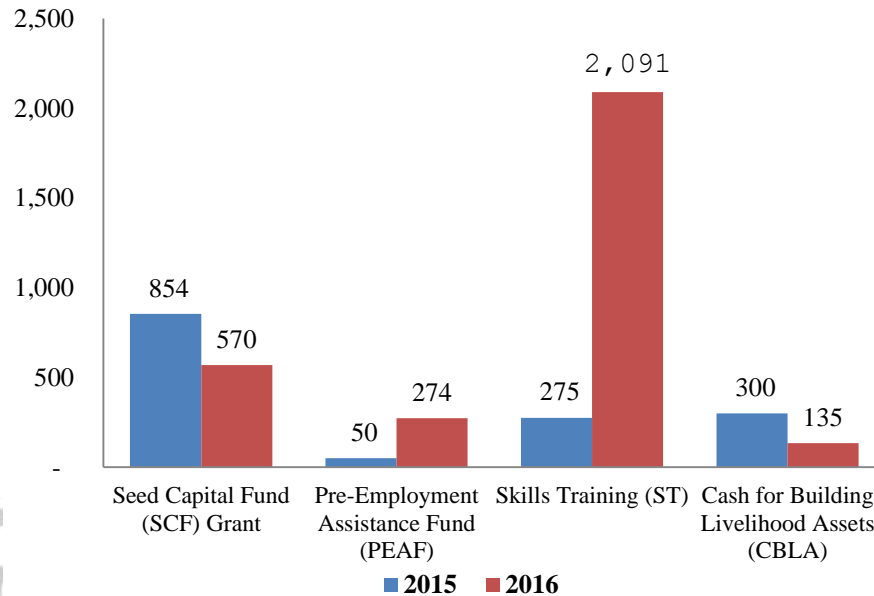


Figure 1. 2015 and 2016 Served Household per Modality

The Seed Capital Fund (SCF) leads automatically to creation of micro-enterprise or what they called as Sustainable Livelihood Program Association (SLPA). For the Skills Training (ST) it may lead to either micro-enterprise or to employment. The participants identify their need projects prior to the making of proposal, and then the project is classified either Skills Training for Micro-enterprise Development (ST-MD) or Skills Training for Employment Facilitation (ST-EF) before the project approval. For the participants assisted under Pre-Employment Assistance Fund (PEAF), and the participants under the Cash for Building Livelihood Assets (CBLA), they are automatically considered served under Employment Facilitation (EF) Track. However, the PEAFF and CBLA are assistance intended for current and immediate needs only, in which it does not have significant impact and long-term effect to the recipients as compared to the SCF and ST. The data presented in Figure 1 was used to identify the program tracks (MD or EF) that the participant had chosen as presented in Figure 2. The total SCF and ST projects presented in Figure 1 were segmented into MD and EF Track.

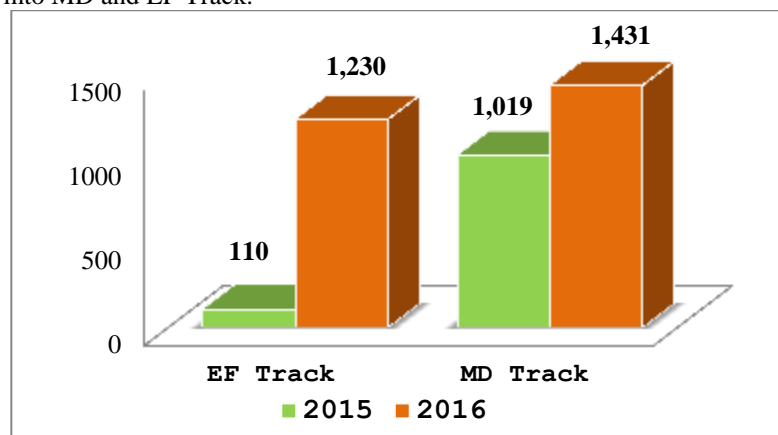


Figure 2. 2015 and 2016 Number of Served Household per Track

In reference to Figure 2, the 110 and 1,230 households were served through the ST-EF projects in 2015 and 2016 respectively. Also, the 1,019 households in 2015 and 1,431 households in 2016 were served through SCF and ST-MD. The served households in SCF and ST-MD modalities in 2015 and 2016 had organized their own microenterprises or SLPAs. Then, the served 1,019 households in 2015 had organized 31 SLPAs, and the 1,431 served households in 2016 organized 57 SLPAs.

**Impact of the Sustainable Livelihood Projects to the Participants in Benguet Province in 2015 and 2016**

A household may be enabled to gain sustainable livelihood security in many ways-through ownership of land, livestock or trees; rights to grazing, fishing, hunting or gathering; through stable employment with adequate remuneration; or through varied repertoires of activities (Chambers & Conway, 1991). As presented in Figure 3 for EF and Figure 4 for MD, the implemented sustainable livelihood projects granted by DSWD-CAR to the participants in the Province of Benguet is diverse to cater to the various interests and needs of the participants.

Figure 3 is summarized based on the responses of the EF Track participants, wherein the title or name of the training the participants attended were gathered. Figure 3 shows that in 2015, the implemented projects that were served to most of the participants were the Welding NCII which represents the 59.30% of EF who were interviewed participants in 2015. Similarly, for the 2016 EF Track, the Welding NCII was still the most participated project, which represents the 30.72% of the total interviewed participants. Figure 3 further presents that the year 2015 had less diverse projects than in 2016.

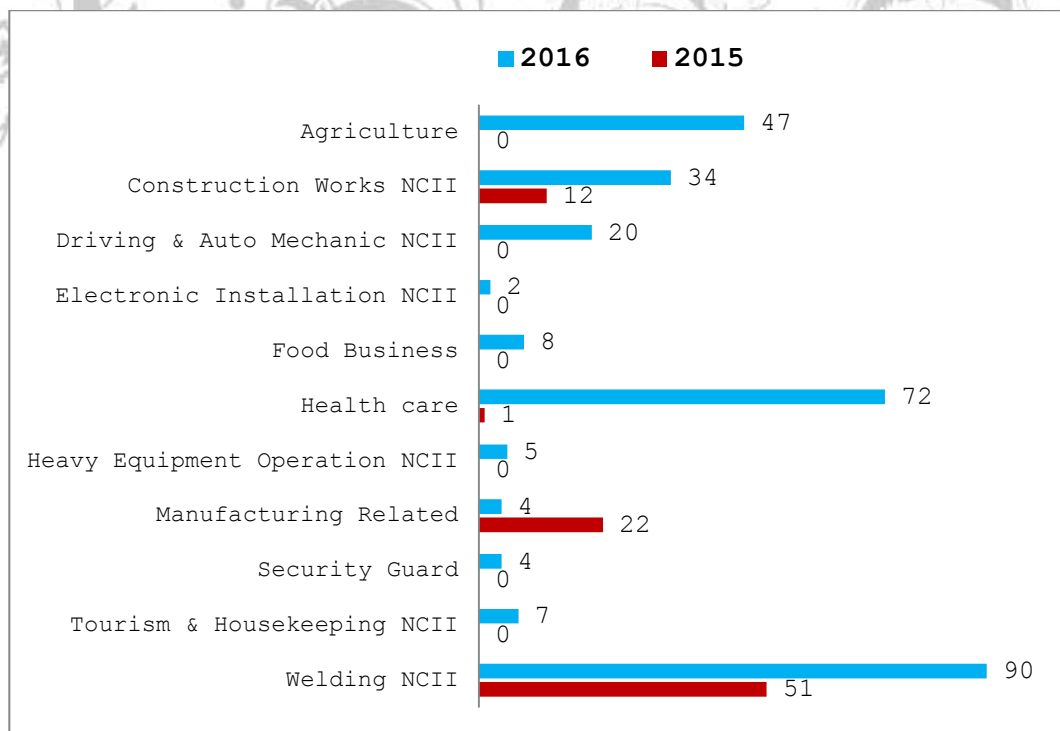


Figure 3. EF Implemented Projects on 2015 and 2016

Figure 4 shows the result of the responses from the MD participants. The sector of agriculture has the projects that were served most to the participants about 44.83% in 2015 and 46% in 2016. Similarly, in 2015 and 2016 this was followed by wholesale and retail trade sector. The agricultural projects that were served by DSWD-CAR to most of the participants in the Province of Benguet were composed of livestock

or egg layering, piggery, cut flowers or potted flowers farming and consolidation, vegetable farming and consolidation, fruit farming and consolidation, and beekeeping farming. The wholesale/ retail trade were mostly eateries, mini-groceries, rice wholesale and retails, LPG retail, and farm supply stores, processed foods, and indigenous souvenirs for wholesale and retail.

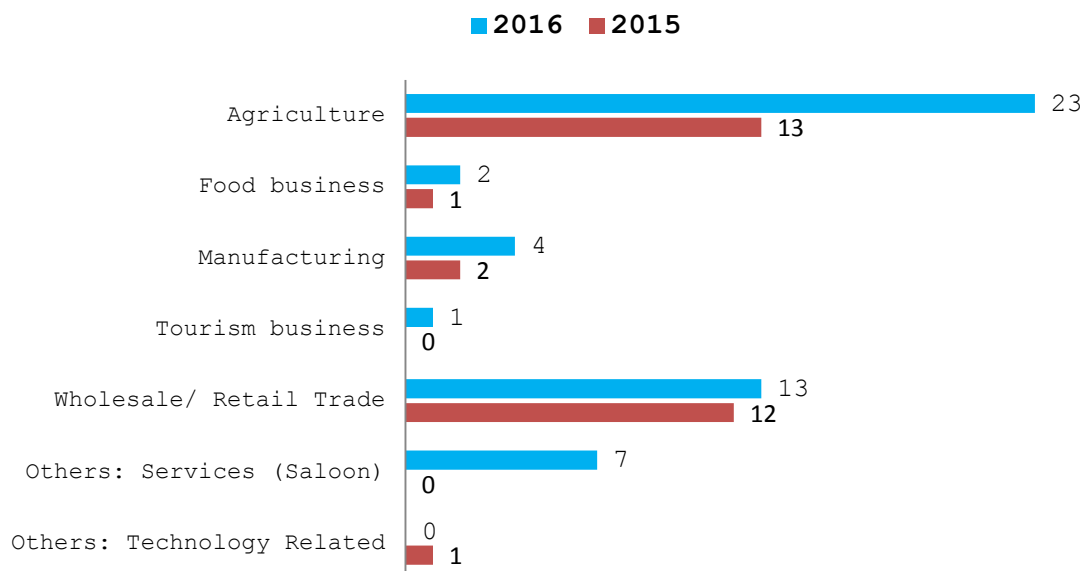


Figure 4. MD Implemented Projects on 2015 and 2016

**A. Under the EF track the following questions were asked:**

1. What is your employment status before and after receiving the skills training provided by SLP of DSWD-CAR?

Based on the responses, it shows that there were increases in the number of employed participants in 2015 and 2016. Chi-square goodness of fit revealed that there was no significant difference in the number of employed participants before and after the training in 2015. On the other hand, there was a significant difference in the number of employed participants before and after the training in 2016 ( $p < .05$ ), wherein an 84.67% increase of employed participants was seen in the 2016 result.

2. Is your current employment credited to the training/ project that you had received from SLP of DSWD-CAR?

Table 1. Result of Training-EF

PARTICIPANTS' RESPONSE	YEAR 2015		YEAR 2016	
	Frequency	Percentage	Frequency	Percentage
Yes	29	36.25%	145	63.32%
No	51	63.75%	84	36.68%
<b>TOTAL</b>	<b>80</b>	<b>100.00%</b>	<b>229</b>	<b>100.00%</b>

3. What might be the reason of not being employed after the given training?

Based on Table 2, five (5) out of six (6) program participants in 2015 were unemployed because they are currently studying. For the 2016 participants, the unavailability of job related to the skills is the primary reason of unemployment representing 20 or 31%; and “skills are not enough” is the least chosen reason, representing 7 or 11% of the unemployed respondents.

Table 2. Reason of Unemployment after the Training

RESPONDENTS RESPONSE	Frequency		Percentage	
	2015	2016	2015	2016
Can't find related job after the training	0	20	-	31%
Decline job recommendation of SLP-DSWD CAR before due to distance/ location	0	8	-	13%
Skills/Eligibility is not enough yet (as to ER feedback)	1	7	17%	11%
Back to school (Student)	5	11	83%	17%
Currently job hunting (Contract just ended)		18	-	28%
<b>Total</b>	<b>6</b>	<b>64</b>	<b>100%</b>	<b>100%</b>

4. Did the given project help you or your family?

Table 3. Result of Project-EF

PARTICIPANTS' RESPONSE	YEAR 2015		YEAR 2016	
	Frequency	Percentage	Frequency	Percentage
Yes	61	71%	247	84%
No	25	29%	46	15%
<b>TOTAL</b>	<b>86</b>	<b>100%</b>	<b>293</b>	<b>100%</b>

For the 308 respondents who answered “yes the project helps” they were further asked how they were helped by the project, whether it is a financial or social assistance or both. Some of them opted not to answer, while others simply acknowledged that somehow it helped. For those who answered, most of them said that it helped in both financial and social needs of the respondents.

However, for those who are unemployed, several of them claimed that though the projects did not help them financially, they had been socially helped. They may not be using their acquired skills currently in a formal employment but they are utilizing it at home; others were inspired to go back to school while some are hoping to be employed in the future.

The participants who responded “no, the project did not help” mostly opted not to give their reason. For those who shared their opinion, their main reason is due to their disappointments. The source of disappointments according to the respondents are 1) they may be currently employed but not related to the training provided, so they think that they just wasted their time in attending the training, 2) they are not using the acquired skills for they are unemployed, and 3) the SLP of DSWD-CAR failed to help them secure a job after the training.



5. Do you have any recommendations related to the project you had received?

Whether they are employed or unemployed, most of the EF respondents declined or chose not to comment on this question. Nonetheless, there were few respondents who shared their comments and these are the participants who are currently working from other regions. They requested that DSWD-CAR would find an employer-partner near their respective provinces. Thus, their request was more on the “possibility that DSWD-CAR have to find an employer-partner within the area” for DSWD-SLP to recommend their future program participants for them to be near to their family.

**B. Under the MD track, the following questions were asked:**

1. Do you have a business prior to receiving a micro-enterprise from SLP of DSWD-CAR?

This question was utilized to assess whether the granted fund to the program participants was used by the participant in financing a start-up microenterprise, expansion, or a capital used to recover a nearly bankrupt business. As shown in Table 4, 20 out of 29 (69%), and 39 out of 50 (78%) or 39 out of 50 respondents of the MD track projects in 2015 and 2016 respectively, don’t have yet existing microenterprise or small business before the intervention. Thus, most of the livelihoods funded by SLP of DSWD-CAR in 2015 and 2016 were just start-ups.

Table 4. Data of Prior Existing Microenterprise

RESPONSE	YEAR 2015		YEAR 2016	
	Frequency	Percentage	Frequency	Percentage
YES	9	31%	11	22%
NONE	20	69%	39	78%
<b>Total</b>	<b>29</b>	<b>100%</b>	<b>50</b>	<b>100%</b>

2. What is the current status of your micro-enterprise granted by SLP?

The status of the MD projects that were implemented in 2015 and 2016 were in opposite result. Based on the result gathered in 2015, 23 out of 29 MD projects were unfortunately closed as presented in Figure 7. On the other hand, most of the 2016 MD projects or 45 over 50 are still on-going.

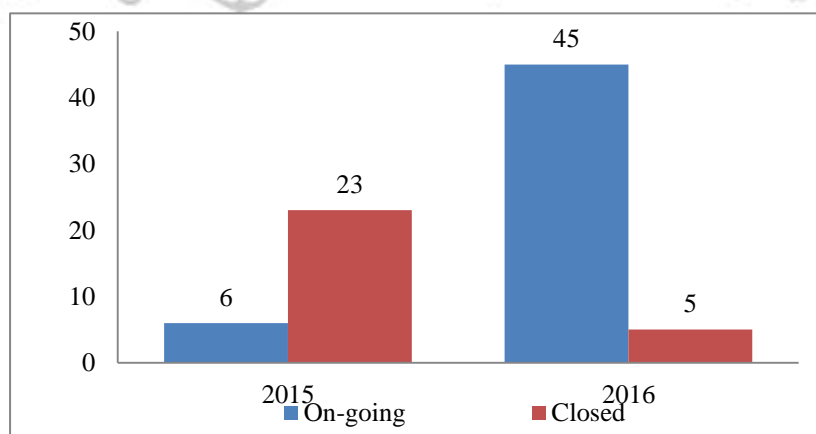


Figure 6. Current Status of the MD Projects

3. Based on your financial records or your assessment, do you consider your micro-enterprise as financially stable?

Table 5. Microenterprise Stability

RESPONSE	YEAR 2015		YEAR 2016	
	Frequency	Percentage	Frequency	Percentage
YES	1	17%	21	47%
NOT YET (Break-even)	3	50%	19	42%
NO (incurring losses)	2	33%	5	11%
<b>TOTAL</b>	<b>6</b>	<b>100%</b>	<b>45</b>	<b>100%</b>

4. Why did you close or stop the operation of your microenterprise?

“Poor sales” and “no cooperation from microenterprise members” were the common reasons of closed microenterprise projects of 2015 and 2016.

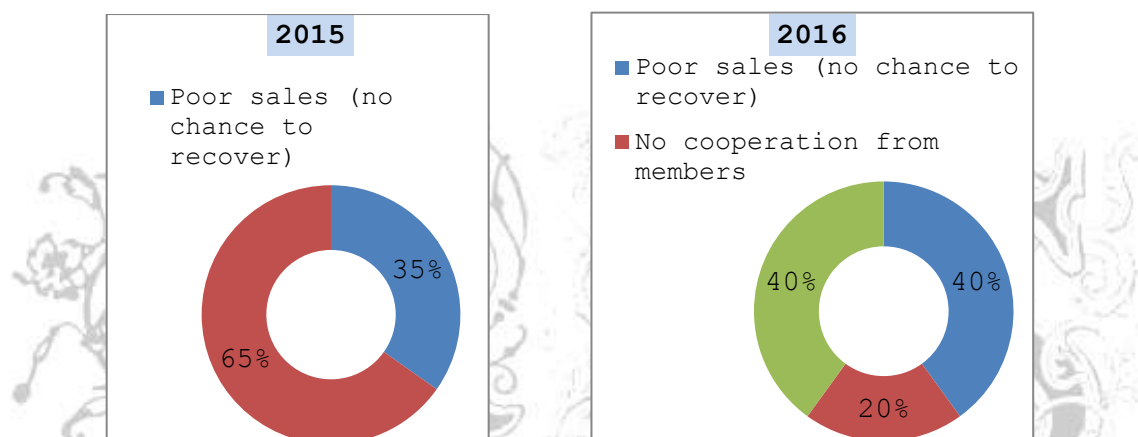


Figure 7. Reason of Closed Microenterprise

5. Did the given project really help you and your family?

The respondents of every association or SLPAs, either on-going or closed, for both years, recognized that the projects helped them. The data presented in Table 6 present these findings.

Table 6. Result of Projects

RESPONSE	YEAR 2015		YEAR 2016	
	Numerical	Percentage	Numerical	Percentage
YES	18	62.07%	48	96.00%
NO	11	37.93%	2	4.00%
<b>TOTAL</b>	<b>29</b>	<b>100.00%</b>	<b>50</b>	<b>100%</b>

MD respondents of 2015 and 2016 who claimed that the project helped them in one way or another were encouraged to share to the researchers the ways by which they were helped. Mostly said that they were helped socially or “intellectually” because of the training provided prior to the start of their identified microenterprise. Other respondents chose not to answer the follow-up question. The least answer of MD participants as to how they were helped was through financial means because they were given starter kits or start-up capital to open their microenterprises.

6. What can you say about the training you underwent or project you received?

Most of the inputs of MD participants were most likely a request for a continuous guidance, mentoring or visitation of the personnel of DSWD-CAR until such time that they can handle the projects on their own. Accordingly, visitation coming from DSWD-CAR will lessen misunderstanding among the members of SLPAs. Also, most of their requested topics to be delivered to them are marketing (like packaging and advertising) and accounting (costing, inventory and basic bookkeeping).

## **Conclusions**

Based on the data gathered, it is concluded that the Sustainable Livelihood Program (SLP) of DSWD has the capacity to deliver different skills training and microbusiness that cater to the various identified needs of the target participants. The Sustainable Livelihood Program helped the participants to put up income generating project for them not to be too dependent to the social safety net programs (SSNP). Instead of direct provisioning of cash, the SLP delivered through training or coaching, for the participants to be able to be employed or can own a sustainable microenterprise in the future.

In assessing the impact of the Sustainable Livelihood Projects that were delivered by DSWD-CAR in the Province of Benguet in 2015 and 2016, the researchers conclude that for the EF Track, the type of skills training identified and provided and job availability in the locality were great factor to the participants' employability. Personal issues such as participants' willingness to be deployed in distant job and work experiences were attributes to the employability of the participants. For the MD track, the sustainability or success of MD projects was dependent on the availability of markets for the participants to dispose their products, and also to their unity as SLPA members or microenterprise owners. MD Track projects are weak in local community patronage and market linked partnership.

## **Recommendations**

### **A. EF Track**

1. The SLP should not stick too much on their program design that the beneficiary is the one to identify their needed projects. The SLP should also base the skills training projects from the labor shortages in reference to the "Job Fit" list provided by the Department of Labor and Employment (DOLE) to ascertain the appropriate type of training that has the high probability of employment.
2. The SLP of DSWD-CAR can improve the employability of EF Track participants by not providing skills trainings only but rather by providing experiences as well. These include public or private works for work-experience gaining opportunity of the participants like the Government Internship Program (GIP) and the on-the-job training of private sectors. This is in partnership with other government agencies like Technical Education and Skills Development Authority (TESDA), Department of Labor and Employment (DOLE) and partnership with private companies.
3. The EF Track projects of SLP are positively accepted based on the result of the assessment from the Program participants. It is supported then that the EF Track projects will continue to help the poor sector.

### **B. MD Track**

1. There should be regular project monitoring and evaluation plan of SLP. The first implemented project should be the priority for monitoring. The monitoring result should be properly recorded for at least two years to track the improvement and sustainability of the microenterprise livelihood. As related to the statement of Lasse Krantz in 2001 that "to be successful, continuous monitoring needs to be built into the process, to detect changes in people's actual livelihoods as well as the usual achievement of project output".

2. The MD participants should maintain cooperation and participation among co-members through setting and attending a regular meeting to discuss the progress report and to have transparency. The members might as well develop work scheduling in overseeing their livelihood so that each of them has the time for their other (personal) activities. This scheduling can also be one of the subjects for monitoring by the staff of SLP DSWD-CAR, since cooperation has a vital role in the continuity of the SLPAs. According to Singh and Shishodia in 2016, the strength of the project is multiplied when all the members come together.
3. The SLP of DSWD-CAR can partner with Educational Institutions for possible school extensions. This is being done already by schools, feasibly for immersion and extension of business-related courses to guide the participants with their basic business operation. It is acknowledged that most of the participants of this program are the marginalized sector wherein access to education is somewhat limited. Community outreach where by the trainer is the one who will reach the trainee is much more productive because the chance of everybody to attend is high.

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