# SEA KAUNLARAN PILOT PROJECT

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I
Project Information

The purpose of this project is to pilot test a revised design of the SEA Kaunlaran which incorporates the Grameen Bank technology for setting up Credit Associations. The pilot will be conducted by the Bureau of Family and Community Welfare and the SEA Unit in Smokey Mountain and Payatas.

II
Nature of the Problem

The Self Employment Assistance Program of DSWD first implemented in the 1970's is the only credit assistance program directed towards the welfare group that is non-collateral, non-interest and involves a roll-back feature. The designation of DSWD as the only agency that can do direct lending under Cabinet Resolution No. 29 emphasized the need to strengthen SEA through the integration of a C.O. component.

III
Objectives of the Project

A. General Objective — The objective of the pilot project is to adapt features of the Grameen Bank into the SEA Kaunlaran scheme thereby contributing towards the promotion of viable people's organizations that effectively address the livelihood needs of the disadvantaged groups.

B. Specific Objective — To achieve the above mentioned objective the project will undertake the following activities:

1. Rationalize the integration of specific features of the Grameen Bank inot a new design for the SEA Kaunlaran scheme.

2. Design trainors' training program and conduct the training of implementors who will pilot test the revised SEA Kaunlaran Scheme.

3. Design and conduct the training for beneficiaries.

4. Deliver a package of assistance to be managed by the SEA Kaunlaran.

IV
Beneficiaries

A. Ultimate and Direct Beneficiaries — The ultimate beneficiaries of this pilot project are disadvantaged families qualified for the Self Employment Assistance. However, since the objective of the pilot is the integration of a community organizing and capability building component into SEA, the direct beneficiaries will be the grassroots organizations which will be partly an output of the project.

B. Eligibility Requirements — In order to participate in this program the beneficiaries have to meet the following requirements:


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1. They have to meet the eligibility requirements established in the SEA Manual.

2. They must belong to the same community or neighborhood to facilitate weekly meetings.

3. Relationships within a group should not impede the social cohesion required for organized group action.

4. They should be willing to abide with the SEA Kaunlaran scheme as the mode through which they will receive assistance.

V
Project Components

The different activities required for the implementation of the project can be rationalized as follows:

A. Design of a New Scheme for SEA Kaunlaran — This involves an examination of the Grameen Bank technology in order to determine which of its features should be adapted in the SEA Kaunlaran scheme. The output of this activity are the following:

1. A rationalization of which Grameen Bank features will be adapted in the SEA Kaunlaran Scheme.

2. Constitution and By-laws that will be the operating standards to be met by every SEA Kaunlaran to qualify for credit assistance.

3. Training Design for project implementors.

4. Training Design for beneficiaries.

B. Orientation and Training of Project Implementors — This involves the conduct of training of project implementors based on the training design formulated in A) above. Training activities will consist of lecture, demonstration, and practicum. Since its objective is capability building of trainors workshop and discussion sessions will be a continuing activity throughout the duration of the pilot.

C. Preparatory Phase — This phase involves activities preparatory to the implementation of the project in a specific community. These may consist of the following:

1. Date collection and preparation of a socio-economic report on the community where the project will be implemented. This report can utilize a) the information collected from the community survey b) the environmental scanning to be accomplished with the assistance of the PEO to assess the economic possibilities of the area.

2. Conduct a neighborhood assembly to disseminate information about SEA Kaunlaran.

3. Registration, intake, social preparation to determine which beneficiaries meet the eligibility requirements.

This activity ensures that the project is targeted to the disadvantage groups; that they meet all the eligibility requirements for SEA; that they are adequately aware of their commitments and properly motivated to actively participate in the project; they have mutual trust and confidence needed to ensure social cohesion of the groups.

D. Capability Building Assistance — The objective of this component is to motivate, mobilize and enable active participation of beneficiaries in the SEA Kaunlaran. They are helped to become acquainted with the rules and regulations of the SEA Kaunlaran as contained in its Constitution and By-laws. This activity is initiated with the conduct of a training workshop for project beneficiaries.

Through close supervision by project implementors beneficiaries are enabled to conduct activities structured in the Constitution and By-laws. The objective is to assist beneficiaries to be capable of operating and managing a SEA according to the standards prescribed in the Constitution and By-laws.


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At the very core of the capability building process beneficiaries cease to be mere recipients of assistance in order to become active managers of their own development. Thus there will necessarily be close interfacing of between capability building and the other activities.

E. Capital Assistance — This component involves the extension of financial resources to be managed by the SEA Kaunlaran. While ultimately the objective is to provide credit assistance to SEA Kaunlaran members, this financial assistance aims to provide seed capital to be managed by the SEA Kaunlaran. In the process of learning to manage this seed capital beneficiaries acquire credit discipline — using the loans for projects that are viable, paying the loans on time, paying interest, etc.. This ensures sustained lending activities and repayment of the initial seed capital.

F. Training Assistance — Training encompasses skills related to production, product upgrading, preparation of market study, business management, procurement of raw materials, marketing, etc. This activity covers both skill acquisition of individual members and capability building of the SEA Kaunlaran to undertake production/marketing activities in an organized manner.

G. Other Support Services — This component involves the capability building of the SEA Kaunlaran to formulate a social development program, mobilize resources towards the self help implementation of this program. This will enable the SEA Kaunlaran to address social concerns of the community such as provision of or support for Day Care Services, Food for Growth Centers, Core Shelter, Community Water System, conduct of PES, and other related programs and services of the Department.

H. Evaluation and Documentation — This component involves assessment to determine whether expectations were achieved; whether the various components of the project were effective; identify what changes in the project design can make delivery more efficient.

VII
Standards for Service Delivery

1. Training standards will be defined in the Trainor’s Training Manual.

2. Capability building standards are set in the SEA Kaunlaran Constitution. Standard procedures are specified for each activity or operation in the Constitution and By-laws. The measure of effective capability building assistance is the ability of the SEA Kaunlaran and its members to comply with these standards.

3. Capital Assistance per SEA Kaunlaran is set at P100,000.

VIII
Implementing Guidelines

A. Revised SEA Kaunlaran Scheme — The revised SEA Kaunlaran Scheme and the Manual containing the training design for trainors’ and beneficiaries should be completed by October 18, 1990.

B. Trainors’ Training — The Trainors’ training should be scheduled for October 22-24, 1990.

C. Preparatory Phase

1. Choice of project site — The following activities have to be undertaken to rationalize the choice of project site:

1.1

Based on the results of the community survey of the targeted barangays the project implementors starts with an initial list of families who meet the SEA eligibility requirements.

1.2

Mapping these families geographically will determine which of the areas have high incidence of families to determine potential sites.

1.3

The PEO should collect and analyze data from primary and secondary sources to determine the resources of the locality, indigenous skills, sectoral priorities and development potential.

1.4

There should be one project implementor directly responsible for dealing with the SEA clients who will become members of the SEA Kaunlaran.

2. Choice of kaunlaran members

2.1

Organize a community forum to explain to the target beneficiary families the plan to set up a SEA Kaunlaran, the reason for it, its nature, objectives, rules, etc.

2.2

Any potential client who expresses an interest in joining the SEA Kaunlaran is requested to look for four other persons who belong to the same socio-economic group, who are also interested in joining the SEA Kaunlaran.

2.3

A case study on each of the five are separately accomplished through interviews, home visits, collateral interviews to determine whether they meet the standard SEA eligibility requirements.

2.4

In addition the following requiements should also be met:

- Each of the five should enjoy mutual trust and confidence;

- Within the same group not more than one member will come from the same household;

- Close relatives should not form a group (e.g. father/mother, brother/sister, uncle/aunt, father/mother-in-law, etc.)

2.5

Five to six groups of five is enough to form a SEA Kaunlaran.

D. Capability Building — Once the groups are formed capability building is undertaken through three different activities:


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1. Training of beneficiaries to acquaint them with the rules and regulations of the SEA Kaunlaran. Through this seminar workshop beneficiaries are assisted in clarifying development priorities and arriving at a clear understanding of how they can attain their own development objectives through the SEA Kaunlaran. This should be conducted by November 7-9, 1990.

2. Under close supervision of project implementors beneficiaries are enabled to use peer pressure to achieve compliance with disciplinary rules and regulations of the SEA Kaunlaran and enabled to perform their duties and responsibilities as specified in its Constitution and By-laws.

3. Under close supervision of implementors the President, Treasurer, Group Chairmen and Secretaries are enabled to conduct weekly activities and operations structured under its Constitution and By-laws according to the standards set by the same.

Due to the self-help philosophy underlying the Grameen Bank technology there is a close interfacing of capability building with the delivery of the other forms assistance. Though these activities are described separately they in fact take place simultaneously.

The implementing guidelines will be fleshed out in detail in the Manual for Trainors' training. The time frame for capability building assistance extends over the entire duration of the pilot project up to November, 1991.

E. Capital Assistance — Utilization of the seed capital in SEA projects that are feasible and viable is part of the capability building process. However, to ensure effective delivery of assistance there should be a baseline capability for resource management. This sets the eligibility requirement for credit assistance.

1. Eligibility Requirements

1.1

The members of the Kaunlaran have attended the 3-day workshop seminar; are adequately acquainted with its nature, rules and regulations; have shown their disciplined compliance with these rules; have shown ability to set and implement sanctions for any breach of discipline.

1.2

The SEA Kaunlaran assembly and group meetings were conducted regularly for three weeks according to the standards set by the SEA Kaunlaran Constitution and By-laws. They have attended the BBMSD sessions.

1.3

The SEA Kaunlaran was able to mobilize savings from its members through weekly membership dues, fines imposed for breach of discipline, etc. and manifest responsible custody of these resources using standard procedures indicated in the SEA Kaunlaran Constitution.

2. Procedure

2.1

The SSWO3 shall examine the weekly report prepared by the project implementor handling the SEA Kaunlaran to assess how discipline is lived for each group and for the SEA Kaunlaran as a whole. The manner breach of discipline was handled should also be verified if in keeping with standards set by the SEA Kaunlaran Constitution


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and By-laws.

2.2

The SSWO3 shall examine the weekly report on the conduct and operation of group meetings and SEA Kaunlaran Assembly to check whether the standards indicated in the SEA Kaunlaran Constitution and By-laws were met. She shall conduct spot checks by attending at least one group meeting and one SEA Kaunlaran Assembly.

2.3

The SSWO3 shall examine the prescribed financial records of the SEA Kaunlaran in order to verify whether standard procedures for the custody of funds and for recording and reporting were followed.

2.4

If all the standard procedures are satisfactorily met by the SEA Kaunlaran a certification to that effect will be issued by the SSWO3 and validated by the PEO2. A proposal for the provision of seed capital to the SEA Kaunlaran is prepared and submitted for funding to the P/CSWO.

2.5

This proposal should include a promissory note stating terms and conditions of roll-back: amount to be paid at specific dates, be executed by the President of the SEA Kaunlaran.

2.6

If the SEA Kaunlaran does not meet all the standards satisfactorily a certification to that effect should be issued and the proposal for the provision of seed capital by installment is prepared. The installments shall be conditioned by specific standards that should be met by the SEA Kaunlaran. A separate promissory note should be executed for every installment given.

To meet the time table of this pilot project extension of capital assistance to all pilot SEA Kaunlarans should be completed by first week of December, 1990.

F. Other SEA Support Assistance — (1) Identify other SEA support assistance required in terms of marketing, product design, provision of adequate raw materials, etc.

2. Request for technical consultation with or field visit of Project Evaluation Officers to project sites to facilitate provision of technical assistance.

3. Link SEA Kaunlaran to assistance that can be provided by other GOs and NGOs in the area.

Extension of this assistance will be continuous process over the entire duration of the pilot project.

IX
Operational Plan


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For implementation purposes the following considerations will be made in preparing the operational plan:

A. Resource Constraints

1. Manpower:

Smokey Mt.

Payatas

BFCW

4

5

2. Program funds: P 1.4 Million

B. Outreach Targets — Based on the above constraints the project will undertake the formation of 12 SEA Kaunlarans, 8 in Smokey Mt. and 4 in Payatas. The case load per direct service worker will be 1 SEA Kaunlaran made up of 25-30 members. Each SEA Kaunlaran will be give seed capital of P100,000. The balance of program funds will be utilized for training activities.

C. Budget — The estimated budget for the different activities of the pilot project are as follows:

1.

Training of project implementors :— 3 days @ P150 per capita per day for 30 participants

**(P) 13,500**

2.

Training of beneficiaries:— 3 days @ P200 per capita per day for 225 participants

**(P) 135,000**

3.

Capital Assistance: — 9 SEA Kaunlaran @ P100,000

**(P) 900,000**

**GRAND TOTAL**

1,048,500

X


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Monitoring

In order to achieve project objectives it is important that the following be closely monitored:

A. Capability Building — This can be monitored by reporting the progress of indicators that measure the gradually improving capability of the beneficiaries. The following indicators are suggested:

1. Report on breach of discipline at group meetings;

2. Report on breach of discipline at SEA Kaunlaran Assemblies;

3. Recovery rate of loans measured as: Payment in proportion to loans due and outstanding;

4. Rate of growth of capital build-up;

5. Number and amount of loans disbursed by type of project;

6. Rate of growth of Group Fund;

7. Rate of successful projects related to projects funded;

B. Improved Income and Employment Status

1. Number and type of projects assisted;

2. Amount of employment generated;

3. Amount of income generated;

C. Socio-Economic Status — As measured by improvements in the family welfare indicators.

XI
Evaluation and Documentation

The generation, processing and analysis of the indicators suggested above will be part of the reporting system to be described in the Trainor's Manual. Analysis of these reports will be the basis for evaluating the success of the pilot project. Evaluation will take place in December, 1991.

Any changes in the project design as contained in this document should be documented. This will be helpful in developing the final program design that can be used for a nation-wide implementation of the project.

Adopted: 15 Oct. 1990

(Sgd.) MITA PARDO DE TAVERA, M.D.
Secretary


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