

GOOD PRACTICE DOCUMENTATION

Redirecting the wretched hearts of SAKA members to rise up and continuously dream

Good Practice Documentation on the Livelihood Intervention
provided to Samahang Kaunlaran SLPA in Brgy. Tabunan, Almeria, Biliran

Context

SAKA (a local term which means “rise up” in English), is how the Samahang Kaunlaran Sustainable Livelihood Program Association members in Brgy. Tabunan, Almeria, Biliran call themselves. True to their story on how they have risen and have expanded their wings as one of the biggest stores in their municipality.

Brgy. Tabunan is a community where most livelihood is hog and poultry raising. Most of the people living here rely on farming except for those Persons with Disabilities (PWD) who had no job. With the limitations in their ability to work, these PWDs were hindered to help in providing their families’ needs.



Jobelle Tabunan, a hog raiser feeds her pigs.

Apart from the PWDs, there are vulnerable or marginalized families who also lived in this village. They had no source of income aside from the cash assistance received from the Pantawid Pamilyang Pilipino Program (4Ps) of the DSWD.

These group of people were dependent on the support of their relatives and government assistance.

Implementation

The Department of Social Welfare and Development (DSWD) aims to help our vulnerable members of the society alleviate poverty. With this, several programs are implemented to aid those vulnerable members of the society. One of these programs is the Sustainable Livelihood Program (SLP), which is intended to provide livelihood assistance, prioritizing Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries and other marginalized sectors.

Through Mrs. Ofelia Gahera, the focal person for Persons with Disabilities in Almeria, Biliran, she has seen the capabilities of the PWDs in Brgy. Tabunan to build their dreams in ways they can. Her desire was to help these people be assisted not just the needs in their condition but also on how they can be an asset in their families.

Ten persons with disabilities have been initially assisted by the DSWD whom Mrs. Gahera has recommended to be provided with livelihood assistance through the Sustainable Livelihood Program. Another 10 Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries has been mixed with the group since they had no other source of income aside from the cash assistance received.

“Life was very difficult especially for those families who have children. We had to borrow money to supply the needs of our families,” Bernardo Docallos, SAKA President shared.



Bernardo Docallos, SAKA President, prepares the pellets to be sold.

Description of the Project

As per assessment conducted in Brgy. Tabunan these 20 families qualified to receive a capital through the Super Typhoon Yolanda Fund of SLP for a business start-up.

This assistance is provided after the groups has formed a Sustainable Livelihood Program Association (SLPA), in which they have elected officers such as President, Secretary and Treasurer. From there, the officers of SAKA led in producing a project proposal of Rice and Agrivet Supplies. This is a part of the micro-enterprise track wherein the members are entitled for a Php 7,000.00 each which summed up to Php140,000.00 for the whole association.

"I went to Naval to canvass the amount of the agrivet supplies so that we can provide precise budgetary requirement to justify the amount that will be given us," Emalinda del Rosario, SAKA Treasurer.

They have enrolled the association for a savings account in Metro Ormoc Community Cooperative (OCCCI), wherein their money will be deposited, and they will manage their future income and savings.

The DSWD, in partnership with CARE, a non-government organization, provided Entrepreneurship Training and Financial Literacy Training to SAKA to aid them in building and running their business. Through this, they were taught on how they can choose the right business for them. They were also taught how to manage the money they will earn to avoid debts and bankruptcy.

By April 15, 2016, the check for the Samahang Kaunlaran (SAKA) was released.



The officers of SAKA SLPA who actively tend the store.

Methodology and Strategies

Having been provided with Php 140,000.00, SAKA members did not withdraw the whole amount. Instead, they left half of it in their account as part of the savings which they can use in case emergency arises. They have invested Php 20,000.00 in building their store to safe keep their products. The Php 50,000.00 was spent to purchase the goods (rice and agrivet supplies).

“We really haven’t pulled out the remaining money in the bank until now because we were able to roll the money we have previously got,” Emalinda shared.

They used to display their products in the house of their Treasurer, Mrs. Del Rosario, until they were able to find a good location for their store. Currently the SAKA Agrivet Store is situated along the highway. The land they used and built their store was previously the barangay hall. They asked permission from the barangay chairman to use it and have signed contract.

In May 2016, they were able to transfer in their new building. It is a very accessible location for a lot of customers, plus these people were looking for some grocery items which made them decide to expand their business to a *sari-sari* store.

Basically, all the members of the association patronize their store that is why they have initial income. They have decided to purchase from direct suppliers such as B-Meg and other companies for the grocery, wherein they are able to buy the products cheaper and sell them in affordable prices. They have put up 10% profit in all products which makes them cheaper from other stores. This attracts their customers even those who are from other barangays.

“I used to go to the neighboring municipality to buy feeds for my pigs. It costs us a lot that we needed to pay for the transport and their prices were quite expensive. Now that SAKA has a store here in our barangay, we are able to purchase cheaper agrivet supplies and save money from transport expenses,” shares Jobelle Tabuldan, 30.



Emalinda del Rosario hands over the energy drink to the customer.

Fifty percent of their total profit is being rolled and intended as wage for those who actively tend the store. The other 50% percent is divided into 20% is for the capacity building which is

what they later on share among the members annually, and 30% is deposited back to their capital fund.

The Samahang Kaunlaran (SAKA) SLPA has a monthly meeting, usually every first Sunday of month, where they present the breakdown of the total income, expenses, and profit. They also provide calculation on the percentages mentioned which goes to which. Everybody is required to attend the meeting to witness the discussion.

During their shareout which is conducted at the end of the year, 80% of their capacity building profit is shared equally to active members while the other 20% is for those who are inactive. This was unanimously agreed by the body and reiterated during their monthly meetings.

Before they distribute the money, they make sure that the monthly records of the income is presented.

“We practice transparency to avoid allegations and doubts between the members. It is very important that all our members are aware on what is going on in our business. We welcome everybody’s comments and suggestions,” tells Emalinda.



Emalinda del Rosario and Anabel Sumaya arranges the products in their store.

"I always remind our members especially those who tend our store not to steal from our income because no matter how small it may be it can affect the whole operation of our business," she added.

Aside from this, they have other ways of earning income such as selling empty sacks and rental of their weighing scale. They keep the money they get from this as funds for emergencies.

To motivate the members, the freebies that they receive from suppliers like bags, umbrellas, etc., they use it as prizes during special occasions and activities of their association.

Monitoring

A regular monitoring is conducted by DSWD staffs in Almeria, Biliran to check on the development of Samahang Kaunlaran (SAKA). Mrs. Ofelia Gahera visits them twice a month. She talks to them to motivate them to continuously dedicate themselves and succeed in their business.

On the other hand, Joryl Rivas, the SLP Project Development Officer, goes to their store whom the members consults for strategies. Joryl provides technical assistance to the association. He addresses them in less than 24-hour timeframe through phone calls and personal visits.



Biliran Provincial Coordinator, Mercedita Ochea interviews the SAKA Officers during their monitoring.

The SLP Biliran Provincial Coordinator, Mrs. Mercedita Ochea, together with Provincial Monitoring and Evaluation Officer, Dimple Darl Lagariza recently paid a visit in SAKA Agrivet and Sari-sari store. Mrs. Ochea gave pieces of advice on how the members can secure themselves and their families by enrolling to Social Security Services (SSS) and other mandated benefits a regular employee that a self-employed can avail.

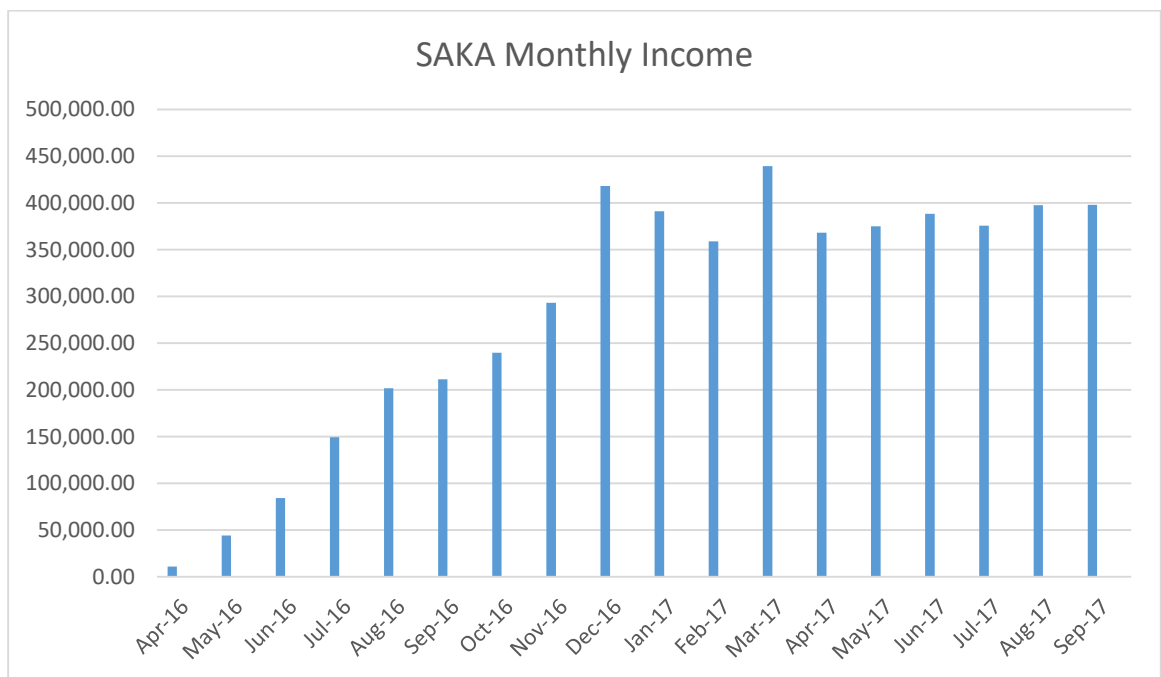
Results and Impact

SAKA has the cheapest price across their community. This has been their asset and has been gaining lots of customers. It has also helped the consumer to save money as the price is as much as 30% lower than the other stores in their town.

From zero to now thousands of money, Samahang Kaunlaran (SAKA) continuously grow and earn in their business because of their well implemented rules and strategies.

At first, they were earning approximately Php 3,000.00 per day from the agrivet business alone. A month after their cheque has been released, the association decided to start expanding to a *sari-sari* store and earns a minimum of Php 10,000.00 per day.

“There are times especially during peak seasons like fiestas and Christmas that we make Php 30,000.00 in a day. It quite challenging such amount of money that we immediately deposit it to our account,” Emalinda said.



Because of the growth of the association’s income, the families of its members have improved their lives. They are now able to supply their needs without crunching themselves in a very limited income.

“I am very happy because I am able to help my husband in providing our needs at home. I earn as much as Php 9,000.00 per month from tending the store, aside from what I receive during our annual shareout. This is a big help especially for the education of my children,” Anabel Sumaya expressed.

The success of the association was not just in improving the members’ financial needs. They have learned a lot from the whole process they have been through that has helped them earn more knowledge and enhance their personalities.

“In my case, I am very thankful on what I’ve become because of SAKA. I never imagined myself leading a group in putting up a business. I have gained confidence and learned new things,” Bernardo Docallos, SAKA President shared.

The growth of SAKA has become an attention getter to the Local Government of Almeria. They are very proud to have such hardworking constituents. They have invited the SAKA members to conduct Entrepreneurship and Financial Training to two newly formed SLPAs in Brgy. Pili and Brgy. Caucab last August 2017.

“SAKA served as a role model for us. We were amazed by their success. As we start to operate our business, we use the techniques they have shared to us during our training. We are keeping a good record of our income,” Lydia Montes, Pili PWD SLPA Treasurer expressed.



Emalinda del Rosario conducts the Entrepreneurship and Financial Training to newly formed SLPA in Brgy. Pili, Almeria, Biliran.

“SAKA has really gone far. It is really a successful project of the DSWD I must say. They have been doing well since they have started last 2016,” Rizalina Gonzales, MSWDO said.

The group is more than blessed as they help each other and those neighbors who are not members of their association. They are lending money in case some of their members/neighbors who are in need, with interest as low as 5%. With good terms of understanding, they are paid by those who borrow from them.

Challenges

It is inevitable for a business managed by a group to be judged as an impossible technique. This has been how Samahang Kaunlaran (SAKA) has been criticized by some. It has affected to the members.

“We felt afraid that their speculations might happen. However, we accepted it as a motivation to work hard and dedicate ourselves in making this business a success,” Emalinda shared.

Time goes by and there were some members whom they considered as inactive. These members has not been patronizing their store unlike the other members. They may be a few versus the total population of the association but these affects the performance of the group.

Lessons Learned

Despite the challenges, SAKA remained strong and determined in running their business. They never let any criticisms defeat their goals.

During their monthly meeting, they reached out to those members who were not actively participating. They decided to talk to them and discussed how it could help them if they will remain supportive in their association.

“There is no problem that cannot be solved through a good conversation. The team would continuously succeed if we keep ourselves united in pursuing this business,” Emalinda shared.

The association remained transparent to its members to avoid doubts and keep the unity. With regards to the judgements of other people, they showed how intact they are with the trust that they have with each other.

“Honesty is the best policy. No matter what other people may say, as long as we are honest and we trust each other, our business will flourish,” Emalinda added.

Implication for Replication

Samahang Kaunlaran (SAKA) SLPA has been an inspiration in their municipality. They have been adored and appreciated by most officials. They are a picture of hope and progress.

It is highly recommended that this practice is good for replication to produce more successful program participants especially those marginalized people.

The Sustainable Livelihood Program continuously provide livelihood assistance. It is primarily a need to give financial assistance as this groups are still about to start. The regular monitoring and provision of technical support is a great contribution to the growth of the associations.

SAKA can be focal persons for orientation and trainings to be conducted to newly formed SLPAs. They can provide tips and guidelines in running the business. This will be another area of success as it will depict a *bayanihan* in combating poverty.

To make it more effective, it would be better to add more policies and guidelines that will strengthen and motivate the SLPA officers to be more responsible it bringing up their association.

References

Name	Position	Contact Number
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Appendices

Appendix A

SAKA continuously rises and expands business in their community

<http://www.fo8.dswd.gov.ph/2017/09/saka-continuously-rises-and-expands-business-in-their-community/>

Appendix B

SLPA Constitution and by-laws

Appendix C

Contract of Lease

Appendix D

Business letter from B-Meg on prices offered

