

PROCESS DOCUMENTATION

ENTREPRENEURIAL DEVELOPMENT SUPPORT
FOR THE REINTEGRATION OF FILIPINO MIGRANT WORKERS
AND THEIR FAMILIES
ILO-PHI/96/029/A/01/99

by

HERMINIA R. FAJARDO, Ph. D.
Process Documentalist

15 September 1998

CONTENTS

	<u>PAGE</u>
1.0 INTRODUCTION	1
2.0 OBJECTIVES	2
3.0 METHODOLOGY	3
3.1 Data Gathering	3
3.1.1 Review of Project Documents and Reports	3
3.1.2 Structured Interviews	4
3.1.3 In-depth Interviews	4
3.1.4 Observation/Participation	4
3.2 Collation of Data Gathered	4
3.3 Analysis of Data and Information	4
3.4 Report Writing	4
4.0 THE PROJECT	
4.1 Project Description	5
4.2 Project Rationale	5
4.3 Project Concept	6
4.3.1 Anticipated Flow of OFW Returnees	9
4.3.2 Advocacy About Wopkable Reintegration Models	9
4.3.3 Entrepreneurial Development of OFWs	10
4.3.4 Entrepreneurial Development of OFW Counterpart	10
4.3.5 Supportive Process in Implementation of Planned Business Enterprise	10
4.3.6 Overcoming Identity of Filipino Women as Domestic Helpers	10
4.3.7 Social Ill-effects of Migraation	11

4.4	Oriject Operational Strategies	11
4.4.1	Pilot Testing and Demonstraton Effect	12
4.4.2	Selection of Participants	12
4.4.3	ANPFEDI Entrepreneurship Development Approach	12
4.4.4	Linking with Existing Programs and Initiatives	13
4.4.5	Cooperative Support	13
4.4.6	Advocacy	13
4.4.7	Project Management	13
5.0	ISSUES BEING ADDRESSED BY PROJECT	15
5.1	Subsector Situation	15
5.1.1	Overseas Filipino Workers Defined	15
5.1.2	Historical Background	15
5.1.3	Current Status	16
5.1.4	Philippine Government Policies, Strategies and Programs	18
5.2	Reasons for Migration	20
6.0	OWWA REINTEGRATION MODELS	20
6.1	Expanded Livelihood Development Program	21
6.2	KABUHAYAN 2000	24
7.0	ILO REINTEGRATION MODEL	27
8.0	STRUCTURAL COMPARISON OF OWWA AND ILO REINTEGRATION MODELS	29
9.0	ANALYSIS OF ILO REINTEGRATION PROCESS	31
9.1	SocioEconomic and Demographic Survey	31
9.1.1	Objective	31
9.1.2	Survey Respondents	31

9.1.3	Questionnaire	32
9.1.4	Tabulation and Analysis of Data	32
9.2	Selection of Participants	33
9.2.1	Selection of Provinces	34
9.2.2	Identification of Participants	37
9.3	Selection of Provincial Counterparts	39
9.4	Community Analysis/Environmental Scan	40
9.5	Entrepreneurship Development	42
9.6	Idea Generation/Business Project Identification	43
9.7	Business Planning	44
9.8	Feedback of Business Plan & Entrepreneurship Development for Provincial Counterparts	44
9.9	Implementation of Business Plan	46
9.9.1	Status of Implementation	46
9.9.2	Reasons for Low Implementation Performance	48
10.0	PROPOSED REINTEGRATION MODEL	51
10.1	Objectives	51
10.2	Concept	51
10.3	Strategies	52
10.4	Process	53
11.0	PROJECT MANAGEMENT	57
11.1	The Project Manager	57
11.2	Project Management Functions	57
11.2.1	Planning Function	57
11.2.2	Organizing Function	59
11.2.3	Leading Function	62
11.2.4	Controlling Function	63

12.0	CASES	67
12.1	Successful Cases	67
12.1.1	MERLY BALADHAY	67
12.1.2	MA. ELLA DELFIN	68
12.1.3	EMELYN FLORES	69
12.1.4	ELMA PANUNCIO	70
12.1.5	MA. VICTORIA CASCARO GANTES	72
12.1.6	JESUSA SUPERALES	73
12.1.7	MA. DOLORES MALONG	74
12.1.8	SUSAN LORIA	75
12.1.9	CANDELARIA ASPE VDA. DE TING	75
12.1.10	AGUSTINA ARCEGA	76
12.1.11	EMMA OTIVAR	77
12.1.12	MARIANESA PETERO	78
12.1.13	ABELARDO NEMENZO	78
12.1.14	EMMA BOCO BASIO	79
12.1.15	JOSEFINA SANZ	80
12.1.16	EVANGELINE M. DACALAN	81
12.1.17	MARINA RUIZ	82
12.1.18	WARLITA MANERA ROSARIO	82
12.2	Doubtful Cases	83
12.2.1	ROSA DE LIMA SENCIL	83
12.2.2	NIMFA C. SAMBO	84
12.2.3	TERESITA VALDEZ SALDITO	85

PROCESS DOCUMENTATION
**ENTREPRENEURIAL DEVELOPMENT SUPPORT
FOR THE REINTEGRATION OF FILIPINO MIGRANT WORKERS
AND THEIR FAMILIES
(ILO-PHI/96/029/A/01/99)**

by

HERMINIA R. FAJARDO, Ph. D.
Process Documentalist

1.0 INTRODUCTION

In July 1998 Dr. Herminia R. Fajardo was commissioned by the ANP Foundation for Enterprise Development, Inc. (ANPFEDI) to undertake the process documentation of the ILO Project ENTREPRENEURIAL DEVELOPMENT SUPPORT FOR THE REINTEGRATION OF FILIPINO MIGRANT WORKERS AND THEIR FAMILIES (PHI/96/029/A/01/99).

Immediate Objectives No. 2 of the project, as specified in the project document (PRODOC), is the enhancement of the institutional support system that will enable returning overseas Filipino workers (OFWs) in Hongkong to pursue livelihood endeavors through entrepreneurial development. In this connection the identified outputs of the process documentation are:

- I Process documentation covering the preparatory, implementation and post-implementation phases of the reintegration process, to serve as a model in the reintegration of OFWs for other organizations and/or institutions; and
- II Documentation of case studies of beneficiary participants to serve as information, education and advocacy materials that may be shared with other OFWs who may seek reintegration as well as for those considering overseas employment.

The Terms of Reference (TOR) of the process documentalist as specified for the engagement emphasized that the process documentation capture the value premises of the project and its operational strategies as quoted below:

o Value Premises

- "- Migrant workers should be given an opportunity to produce a basic livelihood for themselves and their families.
- Migrant workers have a right to a voice in making business decisions that influence their lives, and decision making should be as close as possible to the level of the individual family and community.
- Entrepreneurial development should give priority to the mobilization of local resources and savings and the acceptance of shared responsibility for the well-being of all community members.
- The social synergy and talent of women in the service of development are to be encouraged."

o Operational Strategies

The operational strategies formulated in the project are:

- The project is designed for pilot testing and demonstration effect.
- It involves a process for priority selection of participant beneficiaries.
- It uses a modified ANPFEDI entrepreneurship development approach.
- It links with relevant existing programs and initiatives.
- It fosters cooperative support.
- It provides for a process for advocacy.

The process documentation will feed into the project objective of enhancing institutional systems that will enable returning OFWs to pursue livelihood through entrepreneurship development. It considers the end-of-project situation defined in the PRODOC that:

- o OFWS and their families are able to identify options for livelihood through entrepreneurial development,**
- o OFWs are provided with systematic support to process their business plans and assure of market linkage.**
- o An updated socio-economic and demographic profile of OFWs in Hongkong is established which would enable concerned government agencies to plan for a more comprehensive approach to their integration.**

The process documentation, which is to be completed by 30 November 1998, addresses both aspects of value premises and operational strategies as envisioned, designed and implemented. Inevitably, there are some overlaps and repetitions in the discussions as process elements interact with one another. It refrains, however, from giving recommendations on the project management aspect, this being the province of the project evaluation to be undertaken by ILO. It is felt sufficient to point out some management issues that have affected project implementation and outcome. Validation, rationalization and analysis of these issues are left to those who will undertake the project evaluation.

2.0 OBJECTIVES

The documentation of the reintegration process adapted in the project is being undertaken to present the strengths and weaknesses of the approach, the problems encountered during the process and corrective measures applied or are still needed in order to come up with a model that may be adapted by other agencies and organizations involved in OFW reintegration.

The write up of cases may be used as models of both successful and problematic cases that may be emulated or avoided, as appropriate.

The process documentation is not an evaluation of the project nor is it an assessment of the project impact on the migrant workers sub-sector. It, however, points out deficiencies of the reintegration

process itself, the manner by which the process was implemented and the project management, that are perceived to have affected the outcome of the project.

3.0 METHODOLOGY

3.1 Data Gathering

The documentation evolved from the data and information in the files of ANPFEDI, documents provided by the Project Manager, and interviews of project officers, OFW beneficiaries and their provincial counterparts, as follows:

3.1.1 Review of Project Documents and Reports

Information were gathered from the following:

- 1) Project Document as approved for execution and implementation;
- 2) Communication files of ANPFEDI;
- 3) Report on the Socio-economic and Demographic Survey by Lorna Villanueva, Survey Specialist;
- 4) Files on profiles of OFW beneficiaries and their provincial counterparts with their respective community analysis/environmental scan;
- 5) Minutes of meetings of the Project Advisory Committee (PAC);
- 6) Workshop training manuals and evaluation reports on workshops conducted;
- 7) Progress reports of the International Organization for Migration (IOM) and the ANPFEDI;
- 8) Reports of Field Coordinators (UNVs);
- 9) Individual OFW self-assessment of entrepreneurial potentials;
- 10) Project monitoring reports;
- 11) Report on Strategic Planning Workshop;
- 12) Progress reports of Dr. Queano, first Project Manager;
- 13) OWWA brochures on reintegration programs;
- 14) CVs of project personnel, contractors, trainers;
- 15) Other relevant documents provided by ANPFEDI and Minda Valencia, second Project Manager;

Documents gathered and used in this documentation were those available by September 1998, many of which, especially progress reports were as of July 1998.

3.1.2 Structured Interviews

Structured interviews with pre-designed questionnaires were conducted to obtain insights about the process and its application of the following:

- 1) Three (3) ILO officers;
- 2) One (1) UNDP officer;
- 3) Four (4) project officers and staff;
- 4) Five (5) business development officers and trainers;
- 5) Five (5) field coordinators (UNVs);
- 6) Fifty eight (58) OFW participants or provincial counterparts.

3.1.3 In-depth Interviews of Prospective Cases for Write-up

- 1) Three (3) ILO officers;
- 2) Nine (9) OFW returnees;
- 3) Twenty (20) provincial counterparts.

3.1.4 Observation/Participation at:

- 1) Meeting of Project Manager with Field Coordinators, July 1998;
- 2) Project Advisory Committee Meeting, August 1998;
- 3) Seminars on Gender Development and Cooperative Development held for Cluster 1 (Bacolod), Cluster 2 (Naga) and Clusters 4 & 7 (Baguio).

3.2 Collation of Data Gathered

Data gathered were tabulated and charted for analysis. As mentioned earlier, data used were those available until September 1998.

3.3 Analysis of Data and Information

Analysis was done within the framework of the TOR for process documentation and case writing.

3.4 Report Writing

The report is in two (2) parts: Part I - PROCESS DOCUMENTATION and Part II - CASES.

4.0 THE PROJECT

4.1 Project Description

The project is a pilot application of the ILO reintegration process and is characterized by the interactive preparation of both the overseas contract workers and their families in the establishment of a business enterprise. "Family" as applied in the project includes brother, sister, mother, father, husband, wife, friend, prospective husband or wife, or such individual identified as the provincial counterpart by the OFW participant/beneficiary in Hongkong.

It aims to create sustainable livelihood for OFWs in their reintegration into the Philippine economy and hopes for the progressive reduction of overseas employment migration of women and other vulnerable groups.

The intended immediate beneficiaries of the project re Filipino domestic helpers in Hgkong and their named counterparts, and coming from the 20 most depressed provinces of the country as well as those provinces with a relatively good number of OFWs. For practical reasons, however, only 13 out of the 129 selected project beneficiaries come from 6 of the 20 priority provinces.

The project likewise aims to provide experiences that will benefit government agencies that are implementing reintegration programs for OFWs, such as the Department of Labor & Employment (DOLE), the Overseas Workers Welfare Administration (OWWA), the Department of Trade and Industry (DTI) and the Technology Livelihood & Resource Center (TLRC) abd some non-government organizations.

The project is private sector-led through the ANPFEDI, buiding up on its experience in entrepreneurship/enterprise development and utilizing its provincial network in the nurturing and mainstreaming of the OFW's enterprises and linking them to markets. Project funding is provided by the United Nations Development Programme (UNDP) with the International Labor Organization (ILO) as the executing agency and the International Organization for Migration (IOM) and the ANPFEDI as implementing agencies.

4.2 Project Rationale

The initial concern of the project at the time of the conceptualization and design in 1996, was the scheduled reversion of Hongkong to China in 1 July 1997, and its implication on Filipino overseas workers. It was felt then that despite the assurances of the Chinese government that Filipinos will not be required to leave, there was an expectation of a gradual contracton of the Hongkong labor market for Filipinos due to an alternative and abundant labor supply from China, and the possible transfer elsewhere of expatriate executives who hire domestic help. Excess labor from nearby Chinese provinces with the advantage of proximity, language, culture and willingness to receive lower wages, may force OFWs to eventually leave Hongkong. Of these returnees, only a small percentage may be able to secure another overseas employment in another country and the rest may not have an immediate alternative but to return to the Philippines.

The problem being addressed is how to reintegrate the OFW returnees into the Philippine economic mainstream in such a way that there will not be substantial economic dislocation due to income loss.

The unemployment and underemployment situation in the Philippines is expected to give very little chance for these returnees to enter the mainstream working force. Even if they

get employed, they would probably be receiving only a portion of their Hongkong salaries. In view of the number of OFWs in Hongkong and the implications of job loss on their families in the Philippines, it was of utmost importance to extend assistance to the eventual reintegration of these workers into the Philippine economy.

The exploratory survey by the ANPFEDI in December 1996 among 30 OFWs in Hongkong to gauge their interest in business start-up, revealed that all the respondents indicated interest to start or resume business when they return to the Philippines. The findings strengthened the reasons for giving the OFW returnees entrepreneurship opportunities and development. It was also felt that the adventurous nature of the OFWs exhibited by their having ventured for overseas work is a strong indicator for entrepreneurial potentials.

Furthermore, the noteworthy observation that women working as domestic helpers overseas are college graduates or have had college education, is an encouraging factor for the application of the entrepreneurship development model applied by the ANPFEDI in the National Economic Enterprise Development (NEED) program of the Presidential Council for Countryside Development in 1994-1996.

4.3 Project Concept

The situations and considerations discussed above led to the idea of introducing entrepreneurship development to prospective returnees who have savings and the proper value orientation, as the option for reintegration to pursue. A parallel entrepreneurial development of their families in the Philippines was incorporated into the reintegration process to strengthen the feasibility of enterprise implementation.

Along this line of thinking, the problems confronting OFWs in Hongkong vis-a-vis entrepreneurial reintegration were identified as:

- o OFW and their families do not have clear options for livelihood and employment upon return to the Philippines, and
- o OFWs are unable to systematically access/utilize existing support systems to process their business plans and link them to markets.

OWWA conducted in Hongkong, a business management seminar and skills training programs in food processing, handicraft (weaving, flower arranging), and clothing pattern making, which were attended by about 100 OFWs per session. Experience in such programs indicated that OFWs can only take off from their jobs one day a week, usually on Sundays, when they also go to church. Hence, training programs were conducted for a few hours only which posed a problem in availing of trainers.

It was also gathered that the focus of assistance to OFWs has mostly been on the migrant worker but little attention is given to their families. The time constraints in Hongkong may well be compensated by strengthening efforts directed towards preparing their families in the Philippines as business partners rather as financial drain. It was felt necessary that the business plans of the migrant workers be processed thoroughly, correctly and made known to their families. This will not just concretize the plans of the migrant workers but will also help alleviate the financial concern of the families as they see the income potentials of the business undertaking.

The principal feature of the reintegration process is the innovative approach whereby both the OFWs and their families are developed for entrepreneurship and thus optimize business success. A second innovation is the provision of Field Coordinators to follow through on the finalization of the business plan of the OFW by assisting the counterpart and helping them in the start-up and operationalization of the business venture.

Although the program of reintegration as conceived is applicable as well to OFWs elsewhere, Hongkong was identified as the priority area to pilot the proposed reintegration process. As a pilot exercise the approach could be extended to other countries where large number of OFWs are found, such as Malaysia, Singapore and Taiwan.

As mentioned earlier the ILO reintegration scheme is a process consisting of several activities that are expected to effect a transformation of the OFWs and their families from employment orientation to entrepreneurship.

As early as 1995 a concept paper was drafted by the ILO Country Director titled ASSISTANCE FOR THE REINTEGRATION OF MIGRANT WORKERS FROM HONGKONG specifically addressing the domestic helpers in Hongkong. Certain factors were identified in understanding the target group, namely:

- o Most were employed before leaving the Philippines but not a domestic helpers;
- o The great majority did not use recruiting agencies to obtain their jobs;
- o Many of them feel that their pre-departure preparation was inadequate to deal with the cross-cultural diversity they encounter in Hongkong;
- o The primary motivation for taking up work in Hongkong is economic, i.e., higher rates of pay;
- o More than 50 percent of the Filipinos working as domestic helpers in Hongkong have been college educated, and many were working as teachers;

The combination of the last two factors implies that the motivation to migrate for employment to Hongkong is that one can make more as a domestic helper there than as a teacher or any other jobs in the Philippines.

The last point also implies that, given the relatively high educational attainment, there would seem to be a high potential for entrepreneurship and skills development.

The concept paper mentioned problems that remain in the implementation of the government reintegration program, the Kabuhayan 2000 interagency program of the Philippine government being coordinated by the Department of Labor. Aside from the shortage of funds, it is difficult to organize training courses since the OCWs have only one day a week available (normally Sunday), which makes the identification of trainers difficult and not much can be accomplished due to time limitation.

Several discussions were undertaken until early 1996 with the Director General of the Technical Education and Skills Development Authority (TESDA). It was proposed that the ILO and TESDA begin work of a pilot nature in Hongkong and the Philippines to assist the Kabuhayan 2000 program to better organize and implement the training courses and business assistance to OCWs. The program would work out scheduling difficulties and arrange for trainers.

It was thought then that TESDA has the experience and mandate to organize and implement training courses along the lines being considered. In addition the vast experience of ILO in the entrepreneurship field. Having developed such training modules as START YOUR BUSINESS and IMPROVE YOUR BUSINESS which could be adapted and utilized in the training for potential entrepreneurs, would precipitate a potentially successful working relation.

The ILO would also attempt to identify one or more donors who would be willing to contribute resources to the development of the program.

Although TESDA supported the idea at the start as it provided NCR TESDA Regional Director Irene Isaac to go to Hongkong with Dr. Szal in one of the Leader's Forum, she was no longer available for a subsequent program. Consequently, Dr. Szal invited Millie Kilayko, President of the ANP Foundation for Enterprise Development, Inc. for this purpose in March 1996.

Discussions on the concept evolved, with Ms. Kilayko contributing the idea that the approach for entrepreneurship development for OCWs must include a parallel entrepreneurial development of their families in the provinces.

A program to assist migrant workers in Hongkong in their reintegration into the Philippines was drafted by ANPFEDI. The program involved not only the mere delivery of training programs, but also the processing of the business project chosen for development thus increasing the chance for implementation.

The target beneficiaries are migrant workers who are about to return to the Philippines and who are interested in being trained/assisted towards enterprise development activities upon their return to the Philippines. The reintegration of teachers who wish to join or return to the academe and those professionals who wish to be reintegrated into their respective professions were not included in the program.

The project is addressing certain specific issues:

- 1) The anticipated flow of OCW returnees upon reversion of Hongkong to China by 1 July 1997 which is situational and time bound;
- 2) The need for advocacy about workable models for generating alternative income opportunities for OCWs;
- 3) The identified need for assistance for entrepreneurship development of the selected OCW participants/beneficiaries;
- 4) The need for assistance for entrepreneurship development of the OCW counterpart/partners (preferably families) in the provinces; and
- 5) The need for a supportive process that will assist the OCW participant/beneficiary in the implementation of their business enterprise projects.

Auxiliary to these specific issues the project hopes to address the following:

- 1) The need to overcome the social ill-effects of migration on marriages, families, children and other relationships.

- 2) The tacit desire to overcome the identity of Filipino women in foreign countries as a domestic helper;

4.3.1 Anticipated Flow of OCW Returnees by 1 July 1997

At the time of project conceptualization in early 1996, Hongkong posed a special problem in that it was to be reverted to China by 1 July 1997. There were questions then on what will happen to the estimated 130,000 Filipino contract workers, mostly women working as domestic helpers, in Hongkong. The Chinese government has stated that the Filipinos will not be required to leave. However, with expected labor supply coming from the mainland at what may well be relatively low wage rates, the Filipinos may be forced to leave eventually. It was also believed that only a small proportion of those who will leave will be able to travel to third countries, and the fate of most will be to return to the Philippines.

It was deemed timely then that consideration be given to what could be done to assist these female workers in their eventual reintegration into the Philippine economy. Hence, the project was conceived for implementation before 1 July 1997.

Ensuing circumstances, however, negated this anticipated flow of returnees. Among these are the retention of Filipino OCWs employed in Hongkong and the Asian economic crisis that brought along a higher peso exchange value for the dollars earned. By June 1998, out of the 129 OCW participant/beneficiaries in the project, only 13 or 10% have actually returned for good to the Philippines and 16 or 12.4% are expected to come home in 1998. Four (4) or 3.1% opted to recontract back to Hongkong, while one was brought to the U.S.A. by the employer.

The question that comes to mind is whether this situation makes the project dysfunctional in the light of the non-occurrence of the expected exodus of Hongkong OCWs.

It is believed, however, that any training and knowhow as well as experience imparted by the program to the participant OCWs and their families remain with the trainees regardless of whether they are still employed as domestic helpers in Hongkong or elsewhere, or whether they are back home for other activities. The concept of entrepreneurship stays with them either as positive influences in their undertaking or perhaps as latent attitudes that are awaiting further development when opportunities present themselves.

Furthermore, the concept of dual approach whereby the entrepreneurial development training was directed not only to the OFW but also the provincial counterpart is a positive factor in seeing to it that the business plan is implemented even before the OFW returns home.

4.3.2 Advocacy About Workable Reintegration Models

The need for advocacy about a workable reintegration model for generating alternative income opportunities for the OFW at home cannot be overemphasized for reasons discussed earlier.

Role models of successful entrepreneurship may entice more women to opt for this alternative means of livelihood while contributing to economic development of their home communities.

In order to optimize the efforts and resources that go into the project as well as other existing programs directed at the reintegration of OFWs, there is a need for a mechanism of sharing the lessons learned with other OFWs and relevant organizations.

The documentation of the reintegration process involved in the project will highlight success stories and providing a forum for sharing these stories with other OFWs and their families as well as organizations working for OFW reintegration. Such groups will be invited in the sharing sessions to learn from one another through the present case studies and photo-video documentation on the process involved.

3.3.3 Entrepreneurship Development of the OFWs

As mentioned earlier, the exploratory survey undertaken by ADPFEDI in December 1996 revealed the need and expressed interest of OCWs in starting a business when they return to the Philippines. It is this need and interest that is being addressed by the training workshops designed for the project, specifically on such aspects as business idea generation and selection, preparation of a business plan, procedures in starting a business, mobilization of resources for the business, and implementing the business as planned, among others.

3.3.4 Entrepreneurship Development of the OCW Counterpart

The project concept specifically includes the entrepreneurship development not just of the OCW but also of the selected counterpart or partner in the province who can begin the spade work in the realization of the business plan even before the OCW can return to the Philippines. It is also believed that an enlightened family on the merits of entrepreneurship will eventually ease the pressure exerted by families on the OCW wage earner for mostly material things.

3.3.5 Supportive Process in Implementation of Planned Business Enterprise

One of the criticisms directed at entrepreneurship training is the lack of continuity in assistance towards realization of the business enterprise

envisioned by trainees. It is not enough to be able to make a business plan which is usually the end result of the entrepreneurship development program. The project concept includes the guidance and assistance of both the OCW and the family counterpart to organize and avail of the needed resources, register the business properly, and link the entrepreneur to markets.

A critical factor in this supportive process is the establishing of project networking with organizations and institutions operating in the provinces for entrepreneurship/enterprise development. Such support may be in technical, financial and marketing assistance which may be continuing elements needed for the success of the enterprise even after the project has ended.

3.3.6 Overcoming Identity of Filipino Women as Domestic Helpers

The identity of the Filipina as a domestic helper has developed through the years. The most recent issue is the printed definition in the Greek dictionary edited by George Babinotis of the word "Filipineza" (Filipina) as being not only a woman from

the Philippines but also a "domestic worker from the Philippines or a person who performs non-essential, auxiliary tasks."

This matter may be addressed in several ways, as follows:

- o By inculcating values into the psyche of the Filipina OCWs to aspire for other types of work or activities aside from being a domestic helper.

This issue is being addressed by the program through the Gender In Development training in the provinces for those OCWs that have returned and the counterparts in the provinces in August and September 1998.

- o By diplomatic representations with countries concerned in disparaging actions against Filipino womanhood as is being done now by the Department of Foreign Affairs and the National Council of Women of the Philippines.

- o By continuing advocacy through presentation of accomplished Filipinas who have achieved recognition nationally and internationally in various fields or professions to overcome the image in many countries that the Filipina is a domestic helper.

This may be a separate worthwhile project that may be undertaken by organizations concerned about women, such as organizations as Zonta Foundation Philippines, Inc. Women for Women Foundation, Inc., Abanse Pinay, etc.

3.3.7 Social Ill-effects of Migration

The project is not intended to directly tackle the social ill-effects of migration on marriages, families, children and other relationships. It however, expects a fall-out effect by bringing marriage partners or family members closer as they work in partnership for a common means of income.

It is an accepted fact, however, that there are valid reasons for the migration of Filipina overseas workers to opt for domestic helper jobs, especially in Hongkong, Taiwan and Singapore from the point of view of relatively higher wages. A domestic helper in Hongkong makes about \$250 per month which, at the exchange rate of P40 to US\$1, corresponds to a monthly salary of P10,000 which is almost double the minimum wage in the Philippines.

The idea, therefore, is not to discourage migration for domestic helper positions but rather to upgrade the self esteem of OCWs through entrepreneurship vs. employment at the same time harness the savings they may have accumulated during their overseas work.

4.4 Project Operational Strategies

Considering the 18 months time frame in the implementation of the project and the identified objective of evolving a workable reintegration process for OFWs the project was designed with the following operational strategies:

4.4.1 Pilot Testing and Demonstration Effect

The reintegration approach for pilot testing is characterized by:

- 1) Interactive preparation of both OFW and her/his family to undertake a mutual endeavor in establishing a business enterprise whereby the goals of the migrant workers are processed and fed back to their provincial counterparts for actualization;
- 2) The process is private-sector led by the ANPFEDI that will actively utilize its network to nurture and mainstream the OFW's enterprise and link them to markets;
- 3) The number of project beneficiaries is limited to the selected 129 OFWs;
- 4) The unique features of the reintegration process which will lend success to its application will be introduced into existing reintegration programs of OWWA and other agencies to enhance their effectiveness;
- 5) Success cases will be showcased to serve as a model of a viable option and incentive for other OFWs abroad to consider reintegration into the domestic economy.

4.4.2 Selection of Participants

The socio-economic and demographic survey of OCWs in Hongkong as an element of the project design is intended for two purposes:

- o To establish the criteria for selection of OCW participants for the project; and
- o To generate a baseline data on the OCWs to enable governmental agencies to plan for a comprehensive approach for migrants' integration.

A set of criteria was established for the selection of OCW participants from Hongkong, however, there was none given for the identification of the provincial counterpart. This introduced a weakness in the process for achieving enterprise project success in implementation.

4.4.3 ANPFEDI Entrepreneurship Development Approach

The project follows and adopts the framework of the tried and tested NEED program which involves the following activities:

- o Inventory of raw materials and skills in the provinces;
- o Conduct of START YOUR BUSINESS workshop for the selected OCWs and their counterparts;
- o Undertaking product development by providing new designs; and
- o Reorienting products for specific markets and providing marketing tools.

4.4.4 Linking with Existing Programmes and Initiatives

The project builds on the existing network of producers' associations in the twenty (20) priority provinces and Negros Occidental by integrating the migrant families into the activities being undertaken by the ANPFEDI and accepting their eventual membership into the producers' association in their respective provinces.

The project features an active networking with government organizations operating in the regions/provinces in assisting livelihood projects of OFWs and their immediate families as a crucial element of the project strategy.

4.4.5 Cooperative Support

The project considers a cooperative or community based approach whereby a cluster of women who come from the same provinces and their families will be encouraged to organize into cooperatives, to join existing cooperatives, or enter into partnerships in order to maintain peer group support and to have a larger equity base. Existing coops of former OCWs and their families could also be tapped to invite the returning migrants into their membership. The seminar on Cooperative Development conducted by the National Cooperative Organization (NATCO) presented to participants the benefits and obligations of joining cooperatives.

4.4.6 Advocacy

Documented experience in the characteristic approach and strategies pursued by the project with the resulting successful cases are intended to be used for advocacy purposes having as audience, other OFWs and their families, as well as organizations and agencies involved in OFW programs

4.4.7 Project Management

Overall project management is vested on the Project Manager under the supervision of ILO, who is to perform the following functions:

- o Manage and monitor the day-to-day operations of the project;
- o Prepare terms of reference and manage and supervise the activities of the project personnel and subcontracts;
- o Set up the coordinating offices in Bacolod City and in Hongkong;
- o Sit as ex-officio member of the Project Advisory Committee (PAC);
- o In coordination with the ANPFEDI facilitate networking with the participating government and non-government agencies in the Philippines and in Hongkong;
- o Assess the appropriateness of the entrepreneurship seminars and skills trainings;
- o Prepare quarterly progress and financial reports for consideration of the PAC and submission to UNDP; and

- o Prepare the annual and terminal project report to be discussed in the annual and terminal review meetings.

ANPFEDI implements the entrepreneurship seminars, identify institutions/individuals to be hired for the survey, undertake process documentation, product development and institutional networking in the provinces.

The International Organization for Migration (IOM) convenes the interagency committee in Hongkong composed of OWWA liaison office, the Labor Attache, the Philippine Consulate, representatives from migrant workers' organizations, and other support organizations and brief them on the project and their expected support roles.

ANPFEDI and IOM, as project implementing agencies, enter into a Memorandum of Agreement with ILO, the project executing agency, defining each others' responsibilities.

A Project Advisory Committee (PAC) is formed to undertake the following:

- o Establish the criteria for selection of the provinces and OFW/family participants;
- o Select pilot provinces and project participants; and
- o Meet quarterly to discuss the progress of the project and provide guidance in its directions.

According to the project document the PAC is to be composed of the following agencies which will elect a chair for the committee:

- 1) Presidential Council for Countryside Development (PCCD);
- 2) International Labor Organization (ILO);
- 3) United Nations Development Program (UNDP);
- 4) ANP Foundation for Enterprise Development, Inc. (ANPFEDI);
- 5) National Economic Development Authority (NEDA);
- 6) National Commission on the Role of Filipino Women (NCRFW);
- 7) International Organization for Migration (IOM);
- 8) National Confederation of Cooperatives (NATCCO);
- 9) Technology Livelihood and Resource Center (TLRC); and
- 10) Overseas Workers Welfare Administration (OWWA);

4.0 ISSUES BEING ADDRESSED BY PROJECT

5.1 Subsector Situation

5.1.1 Overseas Filipino Workers (OFWs) Defined

Overseas Filipino workers in the present context, are distinguished from the traditional migrant laborers who move about systematically, seeking and engaging in seasonal temporary employment without becoming residents of the area in which they work. Migrant labor used to be primarily but not exclusively agricultural, generally involving harvesting and is mostly manual, repetitive, easily learned and demanding of almost no skill. The early Philippine migrant workers cut sugar cane and harvest pineapple in Hawaii.

They are skilled or semi-skilled, recruited by labor contractors who bring the workers together, transport them, and sometimes supervise them and dispense their pay. Such labor contractors or recruiters search out employers and supposedly negotiate wages and working conditions. In the Philippine setting recruiters or contractors have become very active since the 70's such that most workers find employment through them. A number of more aggressive OFWs find their overseas work by direct contact with prospective employers, as seems the case with many of the Hongkong migrants. In all cases, overseas contract work is required to be administered by the Philippine Overseas Employment Administration (POEA) of the Department of Labor and Employment (DOLE).

Overseas contract work involves crossing of national boundaries in search of employment or better employment involving a permanent or quasi-permanent resettlement of the worker but not the family. Examples of overseas contract work among Filipinos are as construction or service personnel in the Middle East, maritime crew of international shipping vessels, factory workers in Taiwan, entertainers in Japan and Thailand, domestic helpers in Hongkong, Malaysia or Singapore. OFW participant/beneficiaries in this project concentrates on domestic helpers employed in Hongkong, mostly women, and who are characterized by relatively high educational attainment.

5.1.2 Historical Background

Overseas migration is not a new phenomenon among Filipinos. It started from the Spanish colonial years when Guam was an outpost in the Pacific Ocean on the way to Mexico, and was then under the administration of Spain. It continued through the early 20th century after the Philippines and Guam were ceded to the United States by Spain, and Filipino plantation laborers migrated to Hawaii. The establishment of U.S. bases in the Philippines contributed further to this migration as Filipinos enlisted in the military service, especially the navy.

In the 60s and 70s this out-migration was marked by an outstream of Filipino professionals and intellectuals mostly to the United States. Towards the 80s and 90s, the composition of migrant workers changed dramatically with an increasing proportion accounted for by semi-skilled and skilled workers going into service and manufacturing industries in the Middle East and later in the East and Southeast Asia and Oceania.

Even now, many brave souls, especially college graduates in the medical, therapeutic, scientific, engineering and information technology fields, and those with relatives or friends in foreign countries, travel initially as tourists and eventually find employment opportunities. The phenomenon results in an expensive brain drain for the country as migrant workers capitalize on their levels of education and English language knowhow as an edge for foreign employment. The reported large demand in the U.S.A. for information technology professionals is expected to generate out-migration that is feared to affect the IT businesses in the Philippines.

POEA statistics published in the 1997 Philippine Statistical Yearbook shows the magnitude of deployed overseas contract workers for the period 1987 to 1996 as shown in TABLE 1.

TABLE 1
MAGNITUDE OF DEPLOYED OVERSEAS CONTRACT WORKERS
(1987-1996)

YEAR	TOTAL	LAND-BASED	SEA-BASED
1987	449,271	382,229	67,042
1988	471,030	385,117	85,913
1989	458,626	355,346	103,280
1990	446,095	334,883	111,212
1991	615,019	489,260	125,759
1992	686,457	549,651	136,806
1993	696,630	550,872	145,758
1994	719,602	565,226	154,376
1995	654,022	488,621	166,401
1996	660,122	484,653	175,469
AVERAGE ANNUAL INCREASE	16.3%	14.1%	23.1%

The increase in sea-based OFWs is steady through the years while that of land-based workers indicates a slight decline in the past two years. Considering the unchecked unemployment and underemployment in the country and the economic contribution to the country of OFWs, continued overseas migration of workers is to be expected.

5.1.3 Current Status

The Commission on Filipino Overseas gave a stock estimate of 6.41 million overseas Filipinos as of 1996, of which 1.88 million are permanent residents and 2.69 million are contract workers in the host countries.

Records of the POEA indicate a notable shift in the composition of migrant workers with the increase in the number of women particularly in the Asian Newly Industrialized Countries (NICs). In 1994, female land-based workers constituted 60 percent (431,761) of the total, while male workers were 40 percent (287,841) of all

overseas Filipino workers. There has been a greater concentration for low-skilled labor categories such as "yayas" and domestic helpers. This is particularly true of Hongkong where the government was attempting to replace foreigners employed in skilled labor categories with local labor, while continuing to import labor for unskilled work.

Despite or perhaps because of the Asian economic crisis the deployment of Filipino workers continues. Some 181,841 overseas Filipino workers were deployed in the first quarter of 1998, according to a recent press release of the DOLE. Of the 181,841 deployed 133,387 are land-based and 48,454 newly hired seafarers. Of the land-based workers 49,307 are newly hired and 84,080 are rehires. Major destinations of OFWs in the first quarter are the Middle East, Asia, Europe, the Americas, Africa, Pacific Trust Territories and Oceania. In Asia, 19,823 workers opted to work in Taiwan, 9,000 in Hongkong, and 7,896 in Japan.

However, a news item in the Manila Bulletin, 17 August 1998, quoted the DOLE that the number of Filipino overseas workers deployed in the five months up to May 1998 dropped 3.65 percent due to the regional currency crisis. A drop from 347,605 to 335,227 for the same period in 1997 was observed, with Asia registering the highest percentage decline. The number of Filipinos working in neighboring Asian countries fell 7 percent to 98,521 in the period compared to 105,418 last year with Malaysia, South Korea and Hongkong registering the biggest declines.

Hongkong is a major destination of Filipino OFWs in East Asia. As of February 1995, the POEA estimated that there were 132,000 Filipino OFWs in Hongkong, 93 percent of whom were domestic helpers (mostly women), 3.3 percent were entertainers and 3.7 percent were professionals.

All combined, overseas employment remittances have made a significant contribution to the Philippine economy as factor income from abroad, reaching an estimated \$7 million annually (remitted through formal and informal channels). While the economic benefits to families of overseas Filipino workers have been substantial, the psycho-social repercussions of family separation is observed to have posed a high social cost. Physical separation from family members due to overseas work have created problems of infidelity, dissolution of marriage, neglect of children, among others.

Throughout the world, the wages, working' conditions, and standard of life of migrant workers are low in comparison with other groups of workers.

Also, a major hazzard facing overseas workers is the absence in some receiving countries of laws which provide for the protection of migrant workers particularly those in low job categories, such as domestic helpers and those who are undocumented. If there are such laws, they do not provide for sufficient protection and welfare. This leaves migrant workers, particularly women, vulnerable to abuse and other forms of human rights violations, including poor working conditions long hours of work, unpaid or underpaid wages, deprivation of food, sexual and mental abuse, and discrimination. Certain countries, however, have improved their concern for OFWs with diplomatic representations by the Philippines.

A news item datelined 5 August, appeared in the Manila Bulletin, whereby Singapore job agencies are offering to supply domestic help for one Singapore dollar or even for free, amid a sagging demand for house maids due to the economic downturn. Most of the "low cost" agencies, which have been advertising their offer in Singapore newspapers, bring in maids from Indonesia, where women are rushing to take up the jobs to cope with an economic crisis due to sharp decline in regional currencies. This may affect the domestic help market in the island state for Filipino overseas workers if such advantages as high education level, English language capability, and skill are set aside by employers for lower pay. It must be remembered that Malay which is similar to Bahasa Indonesia is a language understood and spoken in Singapore. This gives an advantage to Indonesians for families with members that do not speak English.

Perhaps the anticipated exodus of OFWs from Hongkong or Singapore may still materialize, not much because of the turnover last 1 July 1997 but because of the Asian regional economic crisis. The very recent report of undocumented workers in Malaysia will also generate returnees evicted from the country.

5.1.4 Philippine Government Policies, Strategies and Programs

The Philippine government does not officially discourage overseas migration. It has, however, identified countries where deployment for overseas employment, particularly for women domestic helpers, is discouraged or temporarily banned. The basic policy is to encourage reintegration of overseas workers into the national economy through the creation of local employment and livelihood opportunities, the latter being the target of this project.

In recognition of the need to protect overseas Filipino contract workers from exploitation and abuse, the Philippine government has enacted a Magna Carta for Overseas Workers (Republic Act 8042) in June 1995 which provides various mechanisms for protection, such as:

- o Allowing deployment of migrant workers only where their rights are protected by social and labor laws,
- o Defining illegal acts of recruitment,
- o Legal assistance for prosecution of cases involving illegal recruitment,
- o Creation of an emergency repatriation bond and placing responsibility for repatriation on recruiters.

In line with its policy to reintegrate overseas contract workers, the government has established a number of assistance programs, such as:

- o Overseas Workers Welfare Administration (OWWA)
 - I Economic Welfare:
 - Expanded Livelihood Development Program
 - Family Assistance Loan
 - KABUHAYAN 2000

- II **Security & Protection:**
 - Legal Assistance
 - Repatriation Assistance
 - Airport Assistance
 - Insurance Coverage for OFWs (medical, life, disability and dismemberment, burial)
 - Medicare Program
 - Migrant Worker's Evaluation and Referral Program

- III **Psychological and Social Well-being**
 - Social Reintegration Program Development

- IV **Skills and Career Development**
 - Training Grants for Seamen's Career Development
 - Refresher Course Program
 - Training Loan for Filipino Seamen
 - Skills-for-Employment Scholarship Program

- V **Integrated Support Services**
 - Pre-Departure Orientation Seminar
 - Public Assistance Program
 - On-Site Service
 - OWWA I.D. System

- o Department of Trade and Industry (DTI)
 - NGO Microcredit Project (TULONG SA TAO)
 - Micro-Enterprise Development Program

- o Technology and Livelihood Resource Center (TLRC)
 - Training
 - Advisory Assistance

- o TLRC, Duty Free Philippines, National Manpower Foundation, Philippine National Bank (PNB), Small Business Guarantee and Finance Corporation (SBGFC)
 - Skills & Livelihood Training
 - Financial Assistance

Among these programs the ones that address the issue of economic opportunities upon reintegration is the OWWA programs for economic welfare, and skills and career development for seamen. Programs of DTI, TLRC and other agencies listed above do not address the reintegration issue directly but rather offer the program to the general public as an inherent function of the agency. Both agencies are strong on entrepreneurship development complementing the programs of other agencies.

5.2 Reasons for Migration

The propensity for migrant work stems usually from the unfavorable economic and social conditions in the "home base." The phenomenon of international labor migration can be partly attributed to the high level of unemployment in the Philippines (an average of 9% over 1992 to 1994; estimated at 13% as of July 1998) and underemployment which has hovered around 21% since 1988, and the low wage and salary for unskilled and intermediate skills job categories. The supply of migrant work develops in response to the push of need. Workers respond also to the pull of better opportunities in spite of some misery and degradation as migrant work appears to them as a way to a higher standard of life in the future. Not to be discounted, however, is the romantic desire of Filipinos for travel to other countries, especially those from provincial rural areas.

These reasons are confirmed by the socio-economic and demographic survey of migrant workers in Hongkong undertaken in June 1997 as part of the project. Of the 700 OFWs covered by the survey, 80 % of the respondents migrated to Hongkong and worked as domestic helpers to earn more income in order to meet family needs, and for parents, to provide better future for their children.

Other reasons cited among the remaining 20% of respondents include:

- o to earn/save for business,
- o to be able to work abroad or another country,
- o to join friends/relatives with high salaries in Hongkong, and
- o as a stepping stone for the future.

Project officers, based on their exposure to the participant OFWs and their families, agree that the strongest reasons for migration are the lack of income opportunities in the Philippines and the relatively high wages/salaries in other countries. A third reason perceived by the project officers and which is corollary to the first two reasons, is the pressure of family financial needs. The lure of better income to escape from financial hardships at home overcomes the indignities to put up with, like being offered by agents/recruiters as a commodity to prospective employers, walking a few steps behind their employers, ban from use of swimming pools in fancy apartment complexes, sleeping on a mat in the kitchen, working up to 90 hours a week with only a half day off on Sundays, among others.

Not revealed by any survey but flushed out by interviews, is the unspoken reason of running away from abuse and violence at home.

6.0 OWWA REINTEGRATION MODELS

There are two reintegration models being pursued by OWWA namely: 1) the Expanded Livelihood Development Program (ELDP), and 2) KABUHAYAN 2000. The ELDP is a lending program that has become a component of the KABUHAYAN 2000 program together with the provision of business management and skills training as well as offering of investment options to OFWs.

6.1 Expanded Livelihood Development Program (ELDP)

The ELDP is a livelihood development program that lends capital funds to returnee migrant Filipino workers or overseas contract workers and their families who are planning to put up their own businesses or are expanding an existing business.

The financial assistance is available to OFW returnees who have paid their contributions to OWWA, the immediate dependents of an OFW in the jobsite and/or group of OFWs who have banded together as a corporation, cooperative, association or federation of OFWs. Funding is available for projects in manufacturing, agri-business, processing, service or trading.

The lending operates on a collateral or guarantee system and at a loan amount of P10,000 to P50,000 and 10% to 15% interest per annum, with the repayment schedule dependent on the cash flow indicated in the business plan.

This lending program which may be availed of through the OWWA regional units, complements the ILO reintegration process which does not have a credit scheme and is counting on credit facilities available from other programs or agencies. However, the program is available not just to returnees but also to OFWs who are still in their job sites outside the country as well as their families. Hence it is not strictly a reintegration program.

Information about the program reaches the OFW through printed brochures distributed by OWWA.

The procedures involved in availing of the funds is as shown in FIGURE 1 - FLOW PROCESS FOR ELDP based on the ELDP brochure provided by OWWA.

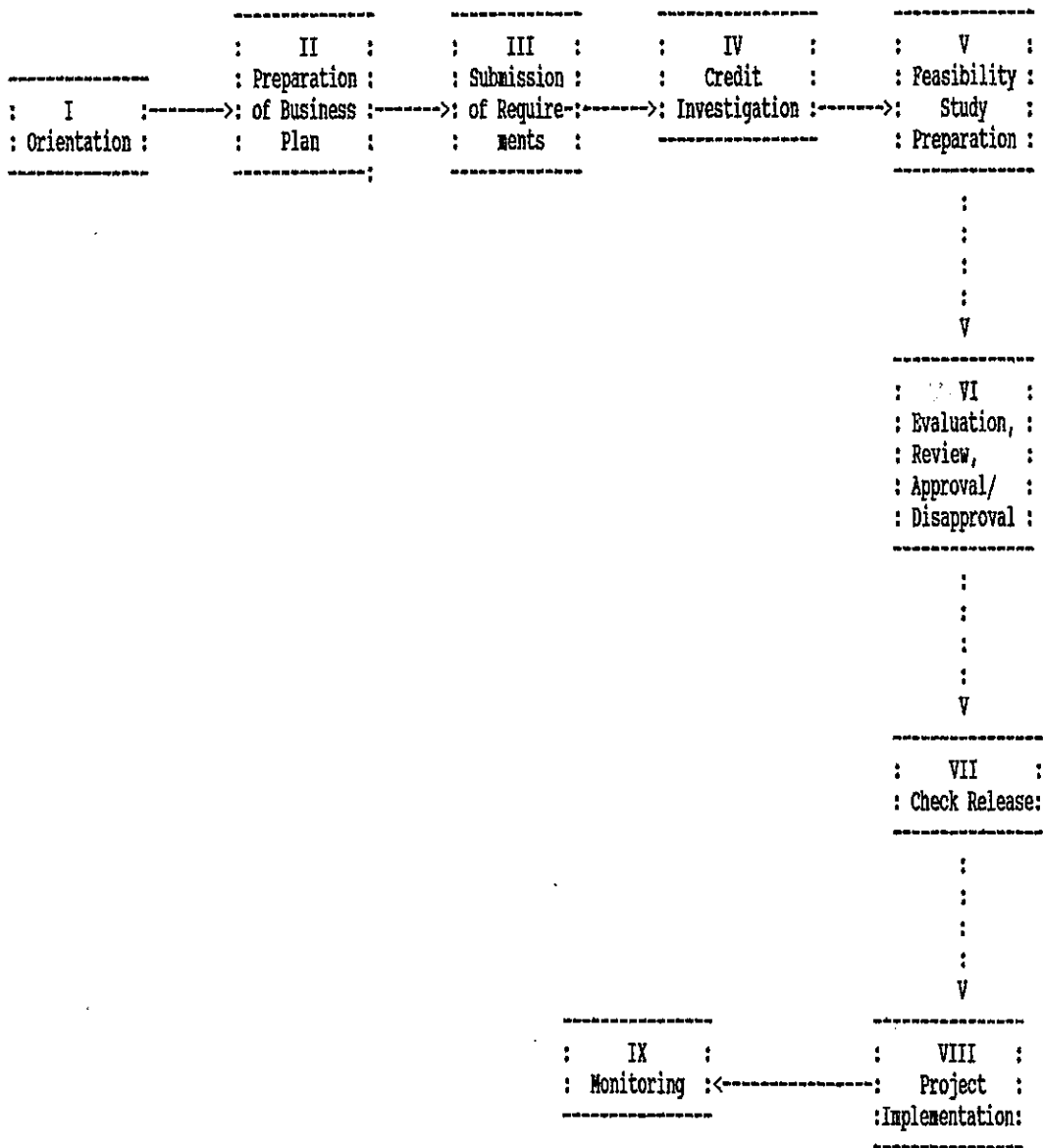
I Orientation

OWWA staff briefs the OFW or his/her immediate dependent(s) on the program and the requirements in availing of the financial assistance. Application forms are given together with the business plan format. The process is done individually or in groups as the OFW approaches the OWWA. Such orientation was given by OWWA Region III in August 1998 to project beneficiaries in Cluster 7 (Nueva Ecija, Pampanga) in line with the institutional linking feature of the ILO project. Participant beneficiaries were made to fill up the PANIMULANG PANAYAM FORM to determine their qualification for assistance in the ELDP. Those that qualified were asked to prepare their business plan for submission to OWWA after one week.

II Preparation of Business Plan

The OFW or dependent applicant is asked to prepare his/her business plan in accordance with the provided format. There is no formalized training or workshop to teach the applicant how to prepare the business plan. This is where the ILO project assistance through the Business Planning Seminar and the guidance of Field Coordinators complements the assistance needs of OFWs to push their enterprise ideas to materialization.

FIGURE 1 - FLOW PROCESS FOR ELDP



III Submission of Requirements

The loan applicant or client is made to gather and prepare the following requirements for submission:

- o DTI/Business Permit when the project loan is approved;
- o Business Plan;

- o Accomplished Application Form;
- o Two ID pictures;
- o Location map of residence or business site;
- o Proof of OWWA contribution, any among the following:
 - Photocopy of passport showing signature, picture, exit/entry visa and POEA stamp;
 - Photocopy of passport showing signature, picture, exit/entry visa and
 - Overseas Employment Certificate (OEC) if there is no POEA stamp;
 - Photocopy of passport showing signature, picture, exit/entry visa and Info Sheet from OWWA or POIA if there is no POEA stamp or OEC;
- o Marital consent or authorization;
- o Marriage Contract/Certificate if married;
- o Birth Certificate if single;
- o Residence Certificate/Community Tax Receipt

Other needed documents are:

- o Bill of Materials and plan of site improvement;
- o Two (2) quotations from suppliers or Offer to Sell;
- o Partnership Agreement/SEC/CDA Registration for Group Loans
- o List of machinery and equipment offered as collateral;
- o Items to be purchased as inventory, raw materials, etc.;
- o TODA certificate or franchise if business is tricycle, jeepney or taxi.

As earlier identified there is a need for guidance and assistance among OFWs in coping with the processing requirements in availing of the ELDP loan. In the ELDP the OFW or dependent borrower is left to his own resources to comply with the requirements.

IV Credit Investigation

The credit investigation is done by the OWWA Project Officer by visiting the project site or residence and inquiry from community.

V Project Feasibility Study

The OWWA Project Officer studies the feasibility of the proposed business project.

VI Project Evaluation/Review/Approval/Disapproval

The project feasibility study is evaluated and reviewed by OWWA for approval or disapproval.

VII Check Release

For approved loan applications the check proceeds of the loan is released.

VIII Project Implementation

The OFW or dependent project proponent implements the project as planned. Similarly, the OFW needs guidance and assistance in the start-up implementation of the business which is not provided in the ELDP.

IX Monitoring

OWWA monitors periodically the project implementation and operation until the loan is fully paid. There are no provisions in the program, however, for technical assistance as the business proceeds with its operation.

6.2 KABUHAYAN 2000

The multi-agency program titled KABUHAYAN 2000, implemented in Hongkong in July 1995, approximates the objective and elements of the reintegration process involved in the ILO project.

The objective of KABUHAYAN 2000 is to facilitate sustained income generating activities for returning migrants through small enterprise formation, identifying investment opportunities and/or better wage employment. This is to be accomplished through the creation of a network of programs and services involving various agencies under the coordination of the DOLE, and offers three types of services:

- o Training in entrepreneurship development to provide alternative sources of income for returning OFWs, including assistance in finance and credit, entrepreneurship and technology training and consultancy services offered by the agencies concerned.
- o For OFWs with investible funds, an attempt is made to identify viable investment opportunities to include real estate, trust funds, stocks, securities and/or bonds, all supposedly with high growth potentials then.
- o To meet the needs of industry in the Philippines for human resource development, the program is to provide skills, knowledge and attitude training and development.

This program suffers from the limitations of resources (both human and monetary) for organizing the activities. Several briefing sessions concerning starting up a new business were woven around a video entitled "Pagtatayo ng Maliit na Negosyo." Skills training has been undertaken in food processing, handicrafts (weaving, flower arranging), clothing

pattern making and a business management seminar included in each session.

A survey has also been undertaken to gauge the interests of the OFWs in business start-up and skill development with encouraging results. Most OCWs then were interested in returning to the Philippines, starting a small business and acquiring additional skills.

Nonetheless, there were problems that remain in the implementation of KABUHAYAN 2000. Aside from the shortage of funds, it is difficult to organize training courses that would fit the time availability of the OCWs for training. Identifying trainers is made difficult because of this time limitation. In addition, not much can be accomplished in the very short time available for training programs.

KABUHAYAN 2000 is better perceived as a program rather than as a process as illustrated in FIGURE 2 - STRUCTURAL FLOW CHART OF KABUHAYAN 2000. The activities involved do not necessarily follow a sequential flow but instead offers a basket of assistances made available to returning OFWs through the network of participating agencies.

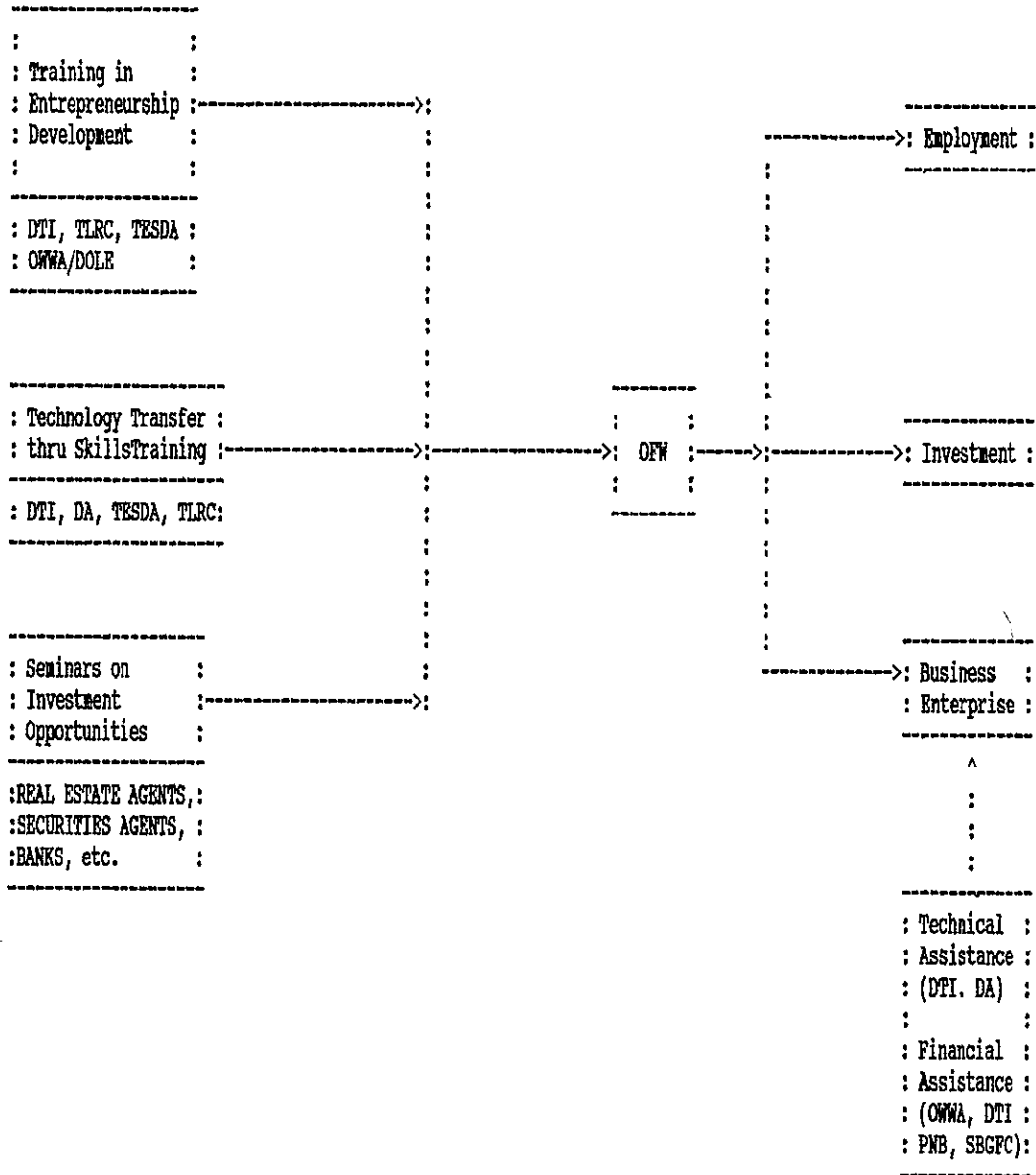
Participants of the entrepreneurial development or skills training are not necessarily picked up by the assisting agencies unless they reach for such assistance. Besides, investment opportunities are not specifically in a productive business enterprise but includes such choices as investment in real estate, trust funds, shares of stocks, securities and/or bonds. Also, some trained OFWs may opt for employment when they return to the Philippines, an opportunity presented as a result of the skills training.

There is no continuity of assistance for a given OFW since one assistance does not necessarily feed into the succeeding assistances and there is no time table for the availment of the assistances in the program, this being left to the interest of the OFW.

The end product of the program is either a business enterprise, employment or investment in securities, bonds or real estate at the option of the OFW after exposure to the investment opportunities seminars, the skills training or the business management seminars. There is no deliberate transformation process involved on the OFW or their immediate dependents. The program is more of an opportunity presentation as an option to migrant work.

The ILO reintegration process links up with this program of the OWWA as part of the operational strategy.

FIGURE 2 - STRUCTURAL FLOW CHART OF KABUHAYAN 2000



7.0 ILO REINTEGRATION MODEL

The ILO reintegration model as piloted in the project consists of a series of activities that are undertaken in a continuum with some elements implemented sequentially or simultaneously, and is better better illustrated through a process flow chart as shown in FIGURE 3. As may be seen there exists a continuum of process elements that feed sequentially into the next. The transformation of the participant in each element adds up to the operationalization of the business enterprise.

I Socio-Economic Demographic Survey

A survey of OFWs in the host country of migration is undertaken to identify potential participants in the reintegration project using a specially designed questionnaire.

A secondary objective of the survey is to generate a baseline data for the government to be able to plan for a comprehensive approach for migrants' reintegration.

II Selection of Project Participants

Project participants were selected based on the following criteria:

- o Provincial origin,
- o Intent of returning to the Philippines within 18 months,
- o Have accumulated savings of at least P50,000 and/or own at least 300 square meters of land,
- o Entrepreneurial inclination.

For the pilot project 129 participants were selected to undergo the reintegration process being tested.

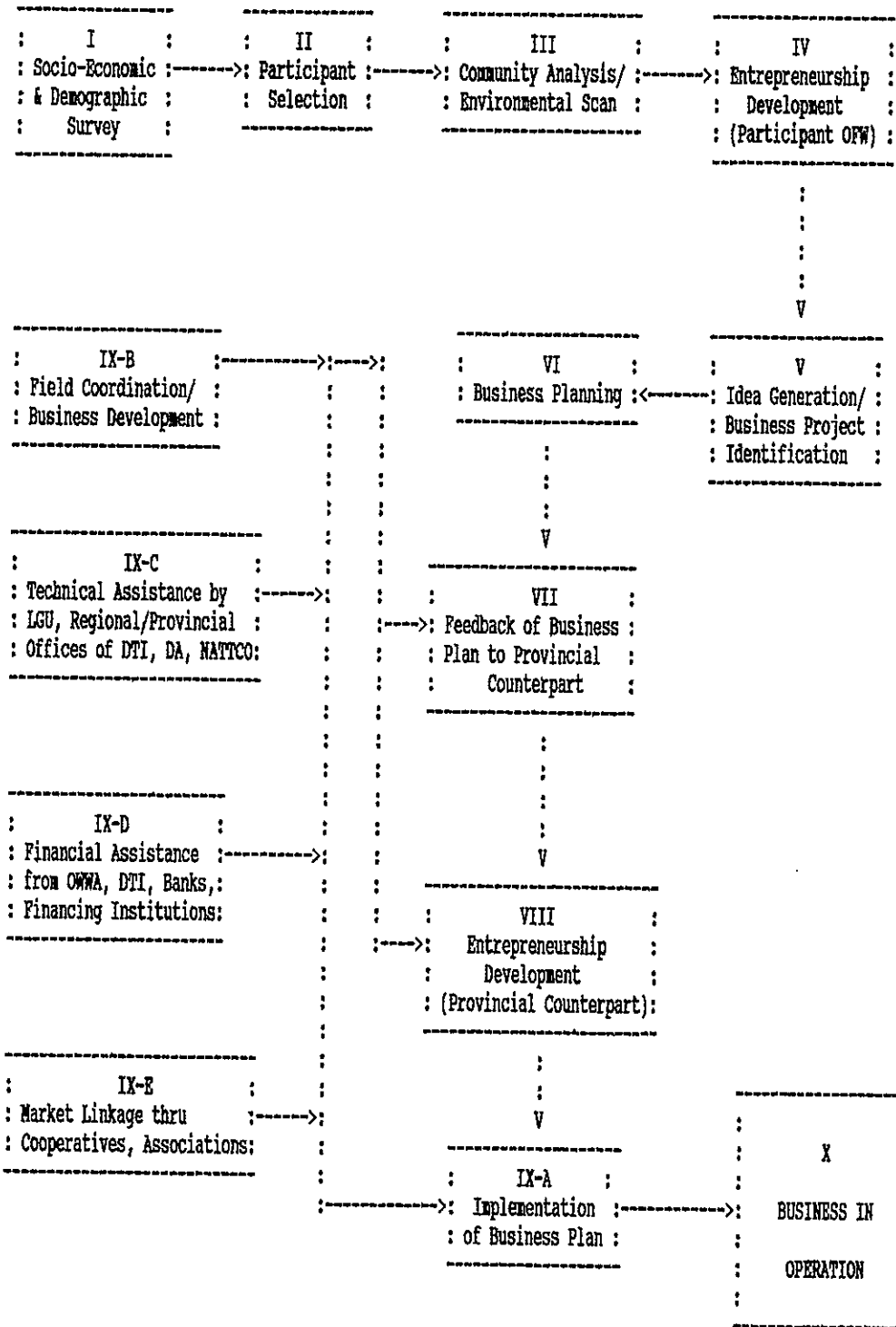
III Community Analysis/Environment Scan

Environmental scan of the provincial locations of the selected OFWs and/or counterparts are made to inventory raw materials and skills available, infrastructure situation, market potentials, business opportunities, among others, in the vicinity communities where the business project will be set up. Information gathered provides a guide in the identification of business opportunities in the areas.

IV Entrepreneurship Development of Selected Participants

The selected OFW beneficiaries participate in an entrepreneurship development workshop in the country job site to motivate them for going into an entrepreneurial undertaking as a better alternative means of livelihood compared to employment, especially overseas. The participants undertake a self-assessment of their entrepreneurial capabilities and readiness.

FIGURE 3 - ILO REINTEGRATION PROCESS FLOW CHART



V Idea Generation/Business Project Identification

Equipped with environmental information in their home communities and motivational challenge to entrepreneurship the OFW beneficiaries go through exercises that develop their creativity and imagination to generate product/business ideas. Matching the different ideas with their self-established criteria participants arrive at the one or two business ideas to develop as the subject of the ensuing business plan.

VI Business Planning

The OFW beneficiary is guided in the preparation of the business plan through a third workshop.

VII Feedback of Business Plan to Provincial Counterpart

The business plan is fed back to the provincial counterpart for action towards implementation while the OFW project participant is still out of the country.

VIII Entrepreneurship Development of Provincial Counterpart

The provincial counterpart participates in an entrepreneurship development workshop, the same as that conducted for the OFW.

IX Implementation of the Business Plan

The business plan, as prepared by the OFW, is refined by the provincial counterpart. to be ready for implementation.

At the implementation stage project Field Coordinators assist the returnee OFW and/or the provincial counterpart in setting up the business. Where needed, technical assistances are coordinated with relevant agencies that provide skills training and technology services.

Financial assistance through OWWA or other lending institutions are likewise worked out by the Field Coordinator, when needed.

Market linkages are established by encouraging membership in cooperatives and associations.

X The final product of the process are businesses in operation.

8.0 STRUCTURAL COMPARISON OF OWWA AND ILO REINTEGRATION MODELS

The major comparative features in the OWWA and the ILO reintegration model discussed above are shown in TABLE 2 - COMPARATIVE FEATURES OF ELDP, KABUHAYAN 2000 AND THE PROJECT REINTEGRATION PROCESS.

It will be noticed that process elements in the reintegration models seem to be the same, however, the implementing activities applied in each model introduces the differences that may affect the effectiveness of the model.

TABLE 2

COMPARATIVE FEATURES OF KLDP, KABUHAYAN 2000 & THE ILO PROJECT REINTEGRATION PROCESS

FEATURES	RDP	KABUHAYAN 2000	ILO
Target beneficiaries	OFW & Immediate Families	OFW & Immediate Families	Selected OFW & Copunterpart
Credit assistance	P10,000 to P50,000	P10,000 to P50,000	Not available
Training	None	TESDA, DTI, DA, TLRC OWWA	ANPFEDI
Technical assistance	None	None	Field Coordinators, Business Development Officers
Duration of assistance	Continuing	Continuing	For duration of project
Access to assistance	OFW approaches agency	OFW approaches agency	Field coordinator specifically assigned to cluster of OFWs & families
Networking of agencies	None	Incidental to OCW need	Deliberate as arranged by Project Manager and implemented by Field Coordinators
Monitoring	Continuing for loan recipients until fully paid	Continuing for loan recipients until fully paid	Continuing for duration of project

Assistance programs of network agencies (DTI, TLRC, PNB, SBGFC, etc.) are not dedicated for reintegration of OFWs but are programs available to everyone as part of the agencies' regular functions. The OFW reaches out for these assistances when they find the need for them or for timid ones, when they overcome hesitations in reaching out for help. In the ILO reintegration process the Field Coordinator assists the selected OFW beneficiaries in identifying and availing of their needs.

9.0 ANALYSIS OF ILO REINTEGRATION PROCESS

The ILO reintegration process as implemented in the project will be analyzed in the light of strong points observed, weaknesses that need strengthening, problems encountered, solutions and redirections adopted, keeping in mind the ultimate objective of developing entrepreneurship and providing an alternative means of livelihood for OFW returnees.

Referring to the FIGURE 3 - ILO REINTEGRATION PROCESS FLOW CHART each process element is discussed herunder accordingly.

9.1 Socio-Economic & Demographic Survey

9.1.1 Objective

The socio-economic and demographic survey of migrant workers in Hongkong was undertaken with the following objectives:

- o To determine the potential for entrepreneurial for a subset of OFWs in Hongkong;
- o To select about 150 project beneficiaries among the respondents; and
- o To provide baseline data that will be helpful in planning appropriate support programs for economic and social reintegration of selected migrant workers into the Philippine economy and society.

9.1.2 Survey Respondents

The survey has a total of 700 OFW respondents, out of a total of 3,000 forms distributed, and from where the project beneficiaries were selected. Five thousand questionnaires were printed and distributed to the Bayanihan Center in Hongkong and the office of the IOM for dissemination to Hongkong OFWs.

Obviously the survey did not have a statistical sampling design for practical purposes. Findings, therefore, are not necessarily representative of the population of OFWs in Hongkong. The response of as many OFWs as possible were gathered until the second week of July 1997.

For the purpose of selecting the project beneficiaries the survey has served its purpose. It does not, however, mean that the selected beneficiaries are the most likely to diligently pursue a business enterprise. Some more likely candidates may have been missed.

If the questionnaire were administered to a statistically designed sampling of respondents the findings and results of the survey would give a representative base line data of the OFWs in Hoingkong. As it is the survey results may be used as indicators of the socio-demographic data on Hongkong OFWs, their income and expenditure patterns, the savings, remittances and support to family members, family resources and standard of living, membership in organizations, work and business experiences, reasons for working in Hongkong, business plans when they return to the Philippines, business inclinations and experience, personal attributes and training in business.

9.1.3 Questionnaire

The questionnaire, designed in English by Letty C. Tumbaga, social psychologist and initially considered as Survey Specialist, was also made available in Tagalog and Ilongo.

Due to time constraint it was not possible to pre-test nor modify the questionnaire nor modify it despite comments received. Instead it was administered as originally designed, despite the comments of Teresita S. Castillo, Executive Director, NCRFW, one of the PAC members. She was apprehensive that the respondents may not be able to answer the questionnaire on their own. Responses received, however, were adequately accomplished. Perhaps some of those who did not respond may not have been able to answer questions as feared.

Gathering of filled up questionnaires was expedited by the Owwa, the Bayanihan Center in Mongkok, Kowloon and the IOM Regional Office for East Asia. Delays in the collection of filled up questionnaires were experienced as the bulk came in by the end of July leaving less than a week to process the survey returns to identify and properly inform the participants two weeks before the 24 August training schedule.

Problems in coordinating seem to have also been experienced in the distribution and collection of questionnaires as reflected in the PAC meeting of 4 August 1997, where ILO committed to "ensure proper coordination and monitoring", of project activities in the future.

9.1.4 Tabulation and Analysis of Data

The project Survey Specialist, Lorna C. Villanueva, of the Bayanihan Kowloon Center, and who took over from Letty C. Tumbaga, collated the filled up questionnaires and tabulated and analyzed the data gathered.

It is observed that the survey results are presented only as frequency distributions. Perhaps some cross tabulations could have been made of some findings, such as, correlation of educational level or previous work experience with entrepreneurial interests, length of stay overseas and magnitude of savings, age and magnitude of savings, home province and magnitude of savings or entrepreneurial interest, size of family and magnitude of savings, etc.

Perhaps further data analysis may be undertaken and the raw data available to flush out other variables and factors that would be relevant in planning other reintegration activities.

The Survey Specialist found the logistics and budgeted amount for the survey inadequate, especially for the documentation/evaluation aspect. She also found the available time for data tabulation and analysis quite short.

It seems that not enough attention was given to the survey design which resulted in findings adequate for the purpose of selecting the project participants but not meaty enough to serve as baseline data for reintegration purposes.

SUMMARY OF FINDINGS ON SOCIO-ECONOMIC & DEMOGRAPHIC SURVEY

- o The survey design did not show what the population is of the potential respondents nor the statistical sampling of respondents.

For purposes of identifying potential participant beneficiaries in the ILO project this situation is acceptable. However, as baseline data on the socio-economic and demographic profile of OFWs in Hongkong findings may not be representative of the total population.

- o Tabulation of data are mere frequency distributions and there are no correlation analysis of data obtained such that the survey report does not give substantial data on factor relationships pertinent to the OFWs.
- o There has been a change of the Survey Specialist from Letty Tumbaga, who designed the questionnaire, and Lorna Villanueva who supervised the questionnaire administration, tabulated and analyzed the data, and prepared the survey report. This took place in a span of one month more or less, indicating a likely short attention given to the survey design and implementation. As a matter of fact, there is no record on file of the survey design except the Terms of Reference of the Survey Specialist and the questionnaire design. On file however are communications indicating that the Ms. Villanueva did not have full information on the project and the purpose of the survey, until when she was already gathering survey responses.

The simplicity of the survey report which is confined to frequency distribution of findings reflect the inadequate attention given to the survey.

RECOMMENDATIONS

- o More time should be given for the survey design and implementation to be undertaken by a definite Survey Specialist identified from the beginning of the project implementation. The Project Manager should see to this as a major input into the totality of the project.
- o A more substantial analysis may be made from raw data available in the filled up questionnaires (if these are still available), correlated and analyzed by cross tabulations and relative analysis with secondary data on OFWs in HONGKONG. The results of such analysis may be built up into a useful socio-economic and demographic profile of OFWs in Hongkong intended for in the project design.

This may be a supplemental study undertaken by the project as a post-implementation study, tying up with the results of the project in terms success and failure factors.

9.2 Selection of Participants

The process of selecting participants was done in two phases:

- 1) Selection of provinces from where to draw the prospective project participants, and

2) Identification of prospective participants in the selected provinces.

9.2.1 Selection of Provinces

The selection of provinces from where the participants will be identified was done in the following method:

- o The 700 survey respondents were grouped/classified according to their home province in the Philippines >
- o The provinces were ranked according to the total number of respondents. Only those provinces with at least ten (10) respondents were considered as first or second priority. Metro Manila respondents were grouped separately and noted as third priority for possible alternatives.
- o From the first and second priority provinces, respondents who signified intent of returning to the Philippines within 18 months (at the latest December 1998) were further identified.
- o From those identified in #3, further stratification was done by identifying those who have savings of at least P50,000 and/or own land (at least 300 square meters).

The output is a priority listing of provinces that fulfill the identified criteria of:

- o Higher number of respondents,
- o Number of respondents returning to the Philippines within 18 months,
- o Number of respondents have savings of at least P50,000 or owns at least 300 square meters of land.

The survey revealed that the identity of forty-seven (47) respondents that have at least P50,000 savings are essentially the same as those forty six (46) who own real estate property of at least 300 square meters. Identities of these respondents nor the provinces where they come from, however, were not given in the survey report. The small number of respondents on this aspect confirms the apprehension of Virginia Son, Labor Attache, Philippine Consulate in Hongkong, during the design phase of the project. This criteria, therefore, was not given significance in the identification of the provinces to be included in the pilot project.

In addition, based on the project document, priority is given to respondents coming from the 20 development priority provinces, without prejudice to those provinces that have large number of OFWs but are not among the 20 priority provinces. As a result of the screening process adopted, six provinces from the 20 priority provinces are included.

The result of the provincial selection process is shown in TABLE 3 from where the PAC identified the final provincial listings given in TABLE 4. Recognizing economies of transportation accessibility of the provinces/areas, limitation of participants to about 150 and considering that the project is piloting in nature, the procedure followed in the PAC provincial selection is as follows:

- o Provinces with OFWs returning in 18 months were grouped into seven (7) clusters;
- o Provinces that pose transportation accessibility difficulties were eliminated;
- o Relatively more developed provinces were subjectively eliminated.

TABLE 3
PROVINCES WITH NO. OF RESPONDENTS

PROVINCES (1)	NO. OF RESPONDENTS (2)	RESPONDENTS RETURNING IN 18 MONTHS (3)	RESPONDENTS W/ P50,000 SAVINGS (4)	RESPONDENTS THAT OWN AT LEAST 300 SQUARE METERS (5)
1ST PRIORITY				
Negros Occidental	71	31	No breakdown	No breakdown
Iloilo	38	16	:	:
Pangasinan	37	15	in survey	in survey
Eastern Samar *	36	10	:	:
Baguio/Benguet *	35	14	report.	report.
Isabela	31	20	:	:
Camarines Sur	31	24	:	:
Bohol	23	12	:	:
Laguna	22	15	:	:
Southern Leyte *	21	6	:	:
SUB-TOTAL	345	163	:	:
2ND PRIORITY				
Quezon	17	8	No breakdown	No breakdown
Cavite	16	8	:	:
Rizal	16	3	in survey	in survey
Antique *	16	5	:	:
Bulacan	15	6	report.	report.
Aklan	11	6	:	:
Davao	10	9	:	:
Abra *	10	3	:	:
Nueva Ecija	10	6	:	:
SUB-TOTAL	121	57	:	:
TOTAL	466	220	:	46

* Belongs to 20 development priority provinces.

Such provincial identification seems to have been altered along the way when participants were identified, despite the statement of Dr. Vic Salas in one of the PAC meetings that the selection of participants on the basis of the priority provinces was non-negotiable (PAC meeting, 4 August 1997).

The process followed in the selection of provinces to be included in the project established the identity of the participants in each province. It seems odd that changes took place when 158 participants made up the 13 PAC selected provinces and the final listing was only 129 from the 28 provinces.

TABLE 4

SELECTED PROVINCES IN CLUSTER & NUMBER OF PROSPECTIVE PARTICIPANTS IDENTIFIED BY PAC

CLUSTER (1)	PROVINCES (2)	N O. O F P A R T I C I P A N T S			
		EXPECTED (3)	JULY 97 (4)	JULY 98 (5)	COUNTERPART (6)
1	Antique *	5	4	4	4
	Iloilo	16	12	12	11
	Negros Oriental	-	1	-	-
	Negros Occidental	31	20	20	17
	Capiz	-	2	2	3
	Aklan	6	4	4	4
	SUB-TOTAL		58	43	42
2	Camarines Sur	24	17	17	19
	Albay	-	4	4	4
	Quezon	8	3	3	3
	SUB-TOTAL		32	24	24
3	Eastern Samar *	10	5	5	5
	Bohol	-	1	1	1
	Southern Leyte *	6	2	2	2
	Leyte	-	4	4	4
	SUB-TOTAL		16	12	12
4	Abra *	3	3	3	3
	Baguio/Benguet *	14	5	5	5
	Metro Manila	-	1	1	-
	Ifugao*	-	1	1	1
	SUBTOTAL		17	10	10

TABLE 4 - CONTINUED

(1)	(2)	(3)	(4)	(5)	(6)
5	Isabela	20	13	13	13
	Nueva Vizcaya	-	3	2	2
	Cagayan	-	4	4	4
	SUB-TOTAL	20	20	19	19
6	Davao City	9	5	4	4
	Davao Del Norte	-	1	-	-
	Davao Del Sur	-	3	2	2
	Davao Oriental	-	1	1	1
	South Cotabato	-	1	1	1
	SUB-TOTAL	9	11	8	8
7	Nueva Ecija	6	3	3	3
	Pampanga	-	4	4	4
	Metro Manila	-	2	2	2
	SUB-TOTAL	6	9	9	9
	TOTAL	158	129	124	120

NOTE : * Belongs to 20 development priority provinces of Philippine Government

At this stage the names of potential participants that make up the number of provinces were not provided the PAC.

SOURCE : (1) & (3) ANPPEDI files on results of PAC meeting, 4 August 1997
 (2), (4) & (5) Project Manager's list of participants as of July 1997 & 1998
 (6) Project Manager's matrix of ILO beneficiaries, 27 June 1998

9.2.2 Identification of Participants

After the PAC has established the provinces to be included in the project, as shown in Table 3 the Survey Specialist prepared the listing of the corresponding participants in the identified provinces.

It must be remembered that the identification of provinces to be included in the pilot project were based on the stratification of the survey responses and therefore the provincial coverage should not have altered when the potential participants were

identified, as is observed in TABLE 4 where 9 provinces were added to those identified by the PAC. There are no records to indicate that such additions were known to the PAC.

The PAC established the following criteria to be used in the identification project participants:

- o Number of years of stay in Hongkong,
- o Intention to return to the Philippines within 1997 or 1998,
- o Financial stability as reflected by savings or ownership of real property,
- o Potentials for running a business,
- o Willingness and capacity of families to link up with business opportunities in the provinces.
- o Membership in organizations or cooperatives,
- o Business sustainability.

The potentials for running a business, the willingness and capacity of families to link up with opportunities in the provinces and the business sustainability are not measurable nor identifiable through the survey. Hence, such features were subjectively/arbitrarily decided upon. Greater weight was given by the PAC to those participants who were intending to return to the Philippines by the end of 1998.

The entrepreneurial potentials of the participants were not determined until the first entrepreneurial development workshop when participants have been selected. Along the Mclelland theory that entrepreneurship may be developed, those participants with weak entrepreneurial potentials need some intensive entrepreneurship development which is not provided in the project.

Furthermore, based on the project experience the home communities of some participants are remote barrios some distance from a potential market. Perhaps the selection of participants should take this into consideration.

The changes in the provincial make up, the reduction in the number of selected participants for some provinces, and the addition of some provinces were not adequately explained. There is no indication, however, on how the foregoing criteria were applied in the final selection of participants. Interview of project officers from ANPFEDI revealed that the final selection was subjectively or arbitrarily made by the Survey Specialist to come up with the 129 project participants. It may be that the addition of other provinces, not identified by the PAC is also the result of such subjective or arbitrary selection process. Such may have affected the economies of travel and access as earlier desired in the clustering and identification of the provinces by the PAC.

The changes may or may not have affected the characteristics of the beneficiary participants. Individual performance, however, of participants in relation to the enterprise set up indicate some of those whose interests dwindled through time as

evidenced in non-attendance in succeeding training programs of the principal beneficiary, lack of contact between the principal with the counterpart, and the like.

Definitely, however, the changes have caused more travel cost and time for the Field coordinators in following up the provincial projects.

Provinces with total reduction in number of participants by 44 are:

o	Antique	5 to 4
o	Iloilo	16 to 12
o	Negros Occidental	31 to 20
o	Alam	6 to 4
o	Camarines Sur	24 to 17
o	Quezon	8 to 3
o	Eastern Samar	10 to 5
o	Southern Leyte	6 to 3
o	Baguio/Benguet	14 to 5
o	Isabela	20 to 13
o	Davao City	9 to 5
o	Nueva Ecija	12 to 3

Provinces and the number of participants added are:

o	Negros Oriental	1
o	Capiz	2
o	Albay	4
o	Bohol	1
o	Leyte	4
o	Metro Manila	1
o	Ifugao	1
o	Nueva Vizcaya	3
o	Cagayan	4
o	Davao del Norte	1
o	Davao del Sur	3
o	Davao Oriental	1
o	South Cotabato	1
o	Pampanga	4

There are 14 provinces added with a total of 31 participants.

From the originally identified 129 participants 5 have dropped out for reasons of no longer interested, not having enough time to attend training programs, or for not given reason at all, reducing the total participants to 124.

9.3 Selection of Provincial Counterparts

The provincial counterparts were identified by the selected participants. Specific criteria for the selection of the counterpart was overlooked in the design of the project. This has posed a problem in the interest and trainability of some counterparts and which eventually affected the successful performance of enterprise projects being set up. After all, in most cases it is the counterpart that is implementing the project before the OFW returns home.

Interview of Field Coordinators, Business Development Officers and Trainers mentioned the difficulty of dealing with provincial counterparts who are not interested in entrepreneurship and enterprise development.

Likewise, interview of provincial counterparts revealed that some of them do not have full interest in the enterprise development. Some had their own personal business interest, not necessarily the business plan as prepared by the OFW participant. Others do not seem to have the capability to set up, much less operate a business, several are participating in activities with financial assistance as the objective. Many counterparts do not participate in activities organized for them, as evidenced by non-attendance in training seminars.

SUMMARY OF FINDINGS ON PARTICIPANT SELECTION

- o The selection of provinces as pilot areas for the reintegration process was done systematically. However, subjective and arbitrary modifications were introduced in arriving at the final list of participants which added more provinces while reducing the number of participants in those originally established by PAC.

These modifications did not seem to have been authorized by project management nor are explanations for the changes documented accordingly.

- o There is a need for establishing the selection criteria for provincial counterparts of the OFWs.

RECOMMENDATIONS

- o For future reintegration projects/programs the selection process for provincial areas may be adopted, but there must be no alterations in the implementation that will affect costs, and probably participant interest and commitment.
- o Appropriate selection criteria and procedures in the identification of OFW participants as well as their provincial counterparts must be established for the guidance of all concerned. Any deviation from approved procedures must be adequately justified and explained accordingly.

The criteria must not forget the entrepreneurial objective of the reintegration process. Hence, the determination of the entrepreneurial potentials of OFW participants may serve as a second screening during the first entrepreneurship development workshop. Such screening must be allowed for in the initial list of participants identified, for economies of scale in latter steps in the reintegration process.

A third screening of the participants may be done after the environmental scan/community analysis to eliminate those whose home bases are too remote from market locations to allow for the setting up of business enterprises, unless they envision locating the business elsewhere with favorable market reach.

9.4 Community Analysis/Environmental Scan

The community analysis/environmental scan in the provinces is supposed to identify the raw materials available, product/market opportunities, skills and other resources in the provinces of the OFW participants. Such information are necessary inputs in the product idea generation sessions in the entrepreneurial training.

File documents show that Field Coordinators (UNVs) to undertake the environmental scan were fielded only by 26 September until 13 October (18 calendar days). Considering the number of dispersed communities to be scanned, the time allotted seems too short to make a substantial community analysis. The 2nd workshop on entrepreneurship and business development where the environmental scan was needed to assist in the generation of business ideas, was scheduled for 19 October, less than one week after the field scan was done. It is felt, therefore, that the environmental scan was not adequately done for the following reasons:

- o Not enough time to undertake a thorough environmental scan/community analysis for opportunity identification, and/or
- o Field coordinators (UNVs) who were tasked for this are not experienced in business potential surveys.

Files on the environmental scan of the home community of the OFW participant gave scanty information about product ideas. Matching the raw materials and skills available with that of the business opportunities do not show directional matching. Some environmental scan/community analysis were not available for the second workshop on idea generation.

If the field coordinators were experienced in business potential survey (their bio data do not reflect so) the short time available may have sufficed.

It is strongly indicated that more time is needed in the environmental scan for business potentials in the provincial communities. The environmental scan could have been of substantial quality if the field coordinators were experienced in business development activities that provide stock knowledge on spotting business opportunities.

The effect of this inadequacy is reflected in the limited choices of the participant OFWs in "familiar" conventional agribusinesses such as piggery, rice milling, rice trading or neighborhood mini-marts. It seems that new and innovative ideas did not evolve as potential businesses among the participants.

SUMMARY OF FINDINGS ON COMMUNITY ANALYSIS

- o There is an indicated need for relatively more time for undertaking the community analysis/environmental scan, depending on the dispersal of communities in a given area.
- o Field Coordinators tasked to do the scan did not have substantial experience in business development in a provincial setting. Educational attainment and unrelated work experience is not adequate for the task.
- o Resulting business options of OFW participants were limited to traditional agribusiness projects. Innovative ideas were not generated by the workshop.

RECOMMENDATIONS

- o Provide more time for area environmental scan and community analysis to be able to provide broader assortment of business ideas to participants.

- o Upgrade qualifications of field coordinators to undertake the environmental scan giving emphasis to business development experience in the provinces.
- o Project management must see to it that the environmental scan will provide substantial information for idea generation and business opportunity identification.

9.5 Entrepreneurship Development

The 1st workshop on entrepreneurship development: *The World of Entrepreneurship* conducted 24 August 1997 resulted in positive effects on the Hongkong OFW participants who rated the program between VERY GOOD and EXCELLENT on content, learning methods, resource person, training materials and overall training. Participants also expressed their appreciation and committed to save for the business undertaking. Some apprehensions, however, were brought out by the participants, namely:

- o Political interference when they become successful in their business enterprises which was allayed by the ANPFEDI trainers that there is no political agenda in helping them with business start-up, networking and enhancing self-reliance skills;
- o Possibility of nothing happening after the workshop as experienced with other training programs;
- o Promises that remain promises as experienced in past programs.

It was observed from project records that the entrepreneurial self-assessment of participants were not tallied to identify those participants with weak entrepreneurship potentials. Such weaknesses, however, were discussed during the session to apprise the OFWs of their weaknesses and strengths, factors pertinent to their self-analysis of resources for the business.

SUMMARY OF FINDINGS ON ENTREPRENEURSHIP DEVELOPMENT, WORKSHOP 1

On the overall the 1st workshop on entrepreneurship development had satisfactory delivery and results.

RECOMMENDATIONS

Considering the discussion earlier in the selection of participants it is recommended that the following be incorporated in the workshop for entrepreneurship development:

- o Tally of results of entrepreneurial self-assessment to provide a basis for weeding out those with weak potentials for business;
- o Screening out of initial participants that show weak entrepreneurial potentials that still need development as indicated in the entrepreneurial self-assessment exercise; and/or
- o Consider a second entrepreneurship development program addressing the weaknesses of some participants before mainstreaming them into the reintegration process.

9.6 Idea Generation/Business Project Identification

Workshop 2: *Business Begins with an Idea* for the Hongkong OFW participants conducted on 19 October, almost two months after the entrepreneurship development seminar, resulted in the identification of business ideas to pursue. As commented earlier the choices of business undertakings among the participants were confined to "familiar" traditional agribusiness ventures, such as palay/rice trading, rice milling, piggery, or setting up a neighborhood mini-mart, and do not reflect innovation nor imagination.

The likely reasons for these are:

- o The session leaders in the workshop did not motivate participants properly. This may be discarded since the resource persons are the same ones that handled the same sessions in the NEED programs conducted by the ANPFEDI with successful results.

In addition, the participants rated the program from SATISFACTORY to more than excellent with only two (2) participants asking for more business options and opportunities.

- o The environment scan did not provide substantial information to develop the creativity and imagination of participants, which seems to be apparent in the environmental scan sheets distributed to the participants.
- o Participants prefer more familiar business ideas in risking their savings, reasoning expressed by the participant OFW or the provincial counterpart when interviewed. The opportunities they perceive are focused on the immediate rural/agricultural communities where they come from.

Although there is nothing wrong with this it would be more challenging and less subject to competition if business ideas were more innovative and different from other business enterprises in the area.

- o Some participants find it difficult to make up their minds on what business to go into as perceived among both OFW returnees and/or counterparts interviewed. As late as August 1998 some participants do not yet have firm business plans. Others have changed their plans as they encounter difficulties in the implementation stage, a positive indication that participants have learned how to determine business viability based on environmental factors encountered.
- o In some cases the business idea of the counterpart do not match with that of the participant. This is true where their relationship with one another are strained or where the counterpart has business interests of her/his own.
- o A repeat program on Workshop 2 was done on 9 November for participants that missed the 19 October program as a result of date change of the latter.

SUMMARY OF FINDINGS ON IDEA GENERATION/BUSINESS PROJECT GENERATION, WORKSHOP 2

There seems to be a need to open the eyes of participants to more varied products that may match the needs in the community or elsewhere.

RECOMMENDATIONS

- o Improvement of the environmental scan has been covered in the preceding discussion.
- o Perhaps participants should have been given a field visit to shops in Hongkong, the ANP showroom or other trade exhibits pointing out product ideas.

9.7 Business Planning

The third workshop: *Business Planning*, conducted on 16 November, almost One month after the second workshop, was rated SATISFACTORY to EXCELLENT by the participants. Participants were able to come out with their preliminary business plans for refinement by the OFW participants and subsequently the provincial counterpart with the help of the Field Coordinators and Business Development Officers. Since business plans could not have been perfected in a one-day workshop, the bulk of completion was left with the provincial counterpart. The time limitation is dictated by the availability of the OFW from their work in Hongkong.

Although there are no unfavorable comments on the workshop reflected in communications files, problems are to be expected in the business plan implementation.

9.8 Feedback of Business Plan & Entrepreneurship Development for Provincial Counterparts

- o The business plans as prepared by the Hongkong OFW participants were fed back to the provincial counterparts through the series of entrepreneurship and business planning seminars conducted as shown in TABLE 5.

TABLE 5

PARTICIPANTS, SCHEDULE AND RATINGS OF
ENTREPRENEURSHIP & BUSINESS PLANNING
FOR PROVINCIAL COUNTERPARTS

<u>PARTICIPANTS</u>	<u>DATES</u>	<u>PARTICIPANTS' RATINGS</u>
39 in Cluster 1	21-23 January 1998	Excellent - Outstanding
20 in Cluster 2	5-7 March 1998	Satisfactory - Excellent
10 in Cluster 3	5-7 March 1998	Satisfactory - Excellent
8 in Cluster 4	1-2 February 1998	Excellent - Outstanding
15 in Cluster 5	27-29 February 1998	Excellent - Outstanding
9 in Cluster 6	27-29 February 1998	Excellent - Outstanding
5 in Cluster 7	5-6 February 1998	Excellent - Outstanding

106 provincial counterparts participated in the entrepreneurship/business planning seminar out of the 124 expected.

Those that failed to participate in the seminar were contacted by the Field Coordinators or the OFW in Hongkong was advised to identify an alternative counterpart.

- o Provincial counterparts exhibited some unfavorable characteristics and attitudes, such as:
 - Not ready for the type of seminar given and therefore could not add on to the business plan nor be able to implement the project;
 - Disinterest in going into business as planned by the OFW participant;
 - Disinterest in attending the seminar so that the business plan remains dormant;
 - Interest only in financial assistance and therefore did not attend the seminar when told that the project does not have any financing element;
 - Not trusted by OFW participant, hence, business plan is awaiting OFW to return home for implementation; or
 - Interest in own business for expansion through funds of the OFW.
- o The absorption of the business plan by the provincial counterparts has been quite slow in several cases.
- o The foregoing findings indicate the need for a selection process for provincial counterparts if the business plan is to materialize. The setting up of the business has been very much affected by such attitudes and characteristics. Field reports indicate that a project gets to be implemented by counterparts that exhibited interest in the project and business acumen to make the business operational. Also where the OFW has returned, the implementation of the business plan has moved forward.

SUMMARY OF FINDINGS ON THE FEEDBACK OF BUSINESS PLAN TO PROVINCIAL COUNTERPART

- o Some provincial counterparts are not receptive or capable to implement the business plan conceived by the OFW participant.
- o There is an indicated need for proper selection of the provincial counterparts.

RECOMMENDATION

- o A set of criteria is to be established for the selection of provincial counterparts to be followed by the OFW.

9.9 Implementation of the Business Plan

9.9.1 Status of Implementation of Business Plans

The effectiveness of the business implementation process is reflected in the status of business projects. Interviews of the OFW or counterpart in August 1998, monthly reports of Field Coordinators, monitoring reports and the summary report of the Project Manager as of 27 July revealed the status of enterprise projects as shown in TABLE 6.

The implementation of the business plan started by late March 1997 at the latest, after the provincial counterparts have undergone the seminars on entrepreneurship and business planning. Disappointingly, however, refinement of many business plans are still going on by August 1998, 16 months after, as reflected in the reports of the Field Coordinators and the status report of enterprise projects of the Project Manager. Considering the time frame of the reintegration project not many business enterprises will be in operation by the time the project ends.

Although the end-of-project situation conservatively stated in the project document does not expect business enterprises in operation, the implementation process can better be appreciated with business plans at least in the start up stage by the end of the project in November 1998. The last three months of the project should be concentrating on linking of beneficiaries with the institutional support systems and, thus, assure that the project beneficiaries (OFW and/or provincial counterpart) have access to the assistances needed.

Extension of the reintegration project by to or three months may not make much difference in the status of business projects that are dormant considering the reasons for non-implementation of the business plans.

The summary table of business project status shows that forty-four per cent (44%) of the participants are able to complete their business plans with twenty three per cent (23%) of projects started and operationalized.

TABLE 6

STATUS OF IMPLEMENTATION OF BUSINESS PROJECTS, AUGUST 1998

CLUSTER (1)	PROVINCE (2)	NO. OF PARTICIPANTS (3)	OPERATIONAL (4)	START-UP (5)	BUSINESS PLAN FINALIZED (6)	NOTHING HAPPENING (7)
1	Antique	4	0	-	3	1
	Iloilo	12	3	-	-	9
	Negros Oriental	1	-	-	-	1
	Negros Occidental	20	6	3	5	6
	Capiz	2	2	-	-	-
	Aklan	4	2	-	-	2
	SUB-TOTAL	43	13	3	8	19 (44%)
2	Camarines Sur	17	3	1	-	13
	Albay	4	2	-	-	2
	Quezon	3	2	-	-	1
SUB-TOTAL	24	7	1	0	16 (67%)	
3	Eastern Samar	5	1	-	-	4
	Bohol	1	1	-	-	-
	Southern Leyte	2	-	-	-	2
	Leyte	4	-	1	-	3
SUB-TOTAL	12	2	1	0	9 (75%)	
4	Abra	3	-	-	-	3
	Bataio/Benguet	5	2	-	3	-
	Metro Manila	1	1	-	-	-
	Ifugao	1	-	-	-	1
SUB-TOTAL	10	3	0	3	4 (40%)	
5	Isabela	13	-	-	4	9
	Nueva Vizcaya	3	2	-	-	1
	Cagayan	4	-	-	2	2
SUB-TOTAL	20	2	0	6	12 (60%)	

TABLE 6 - CONTINUED

(1)	(2)	(3)	(4)	(5)	(6)	(7)
6	Davao City	5	1	-	-	4
	Davao Del Norte	1	-	-	-	1
	Davao Del Sur	3	1	-	-	2
	Davao Oriental	1	-	-	-	1
	South Cotabato	1	-	-	-	1
	SUB-TOTAL	11	2	-	-	9 (82%)
7	Nueva Ecija	3	-	-	2	1
	Panpanga	4	-	-	2	2
	Metro Manila	2	1	-	1	-
	SUB-TOTAL	9	1	0	5	3 (33%)
TOTAL		129	30	5	22	72 (56%)

9.9.2 Reasons for Low Implementation Performance

o Field Coordinators

The onus of following through the implementation of the business plans and seeing to it that planned enterprises are made operational is on the Field Coordinators whose business development capabilities were called for. Monthly progress reports of Field Coordinators reflect varying degrees of push and attention in the performance of their tasks.

The load for each Field Coordinator seems too heavy, as follows:

Cluster 1	-	43 participants/business projects
Cluster 2	-	24 participants/business projects
Cluster 3 & 6	-	23 participants/business projects
Cluster 4 & 7	-	19 participants/business projects
Cluster 5	-	20 participants/business projects

Gauging from the Field Coordinator who has assisted the most number of participants (25) that have at least finalized their business plan in 14 months (April 1997 to August 1998) it seems that a load of 25 participants was the likely achievable load per Field Coordinator, given the nature of participants to deal with

and the geographic dispersal of their community bases. Hence, the number of participants assigned per Field Coordinator was just right except for Cluster 1 which seems to be relatively overloaded.

o **Institutional Support**

As charted in the reintegration process in FIGURE 1 the work of the Field Coordinators in the finalization of the business plan and the strengthening of the entrepreneurial capabilities of the beneficiaries are supposed to be reinforced by the institutional networking support of government agencies and organizations.

Communication files on the project indicate that such institutional support were put in place, despite the PAC, only starting June 1998 such that special skills training were implemented only by July 1998 for some participants and are being scheduled for subsequent months. The mechanism for availing financial assistance from OWWA and technical assistance from the DTI and other agencies were started to be established by August 1998. Hence, business plan implementation for beneficiaries needing such assistances were being worked out quite late in the reintegration process.

o **Quality of OFW Beneficiaries and/or Provincial Counterparts**

On the other hand, the quality of the provincial counterparts and the commitment of the OFW beneficiary also play a big role in the implementation of the business plan. There are several reasons experienced on why business projects are not implemented satisfactorily, namely:

- Business plan is not yet finalized;
- OFW has not sent money for capital investment;
- Money sent by OFW was used for installment payment on land purchased;
- Money sent by OFW was used for house construction or repairs;
- Money sent by OFW was used for tuition of children;
- Counterpart is awaiting return of OFW;
- Business selected is found not viable requiring identification of another one;
- OFW and counterpart cannot make up their minds on what kind of business to undertake;
- Close family member gets ill or dies and money for business is diverted to these financial needs;
- Counterpart is changed at mid-stream, as late as after July 1998.

- Counterpart is not interested in the business identified by the Hongkong participant;
 - Counterpart is interested only in financial assistance that the project may be able to give.
- o Monitoring and Control of Field Activities

Viewing the reports of Field Coordinators it may be said that inadequate direction and control existed. Targets and activities are stated in terms of their individual schedules visits rather than the progress of business implementation, except for one. A structured format for reporting was implemented only in June. Even at that contents of reports are not well organized to serve as a basis for control of the field work with the aim of maximizing business project implementation.

Considering also that reports are two months old, they cannot serve as control documents for what is going on in the field. Reports for August and September are not available by early October. This is unforgivable in present state-of-the art in communications unless project management does not need the reports for control purposes.

SUMMARY OF FINDINGS ON IMPLEMENTATION OF THE BUSINESS PLAN

- o The need for qualified Field Coordinators experienced in entrepreneurship and small enterprise business development cannot be over-emphasized for the business plan implementation phase of the reintegration process.
- o The indicated business project load is 25 participants, given the ideal situation of having a qualified and experienced Field Coordinator, adequate institutional support and geographical dispersal of provincial communities in the country.
- o Arrangements of institutional support which is one of the operating strategies of the project must be firmed up as early in the project implementation as possible.
- o A financial support or micro-lending component must be included in the reintegration process through existing financing programs of institutions, and agencies.
- o The selection process for participants and their provincial counterparts needs improvement to minimize from the start those that do not have entrepreneurial inclinations and are not fully committed to the implementation of a business plan.
- o Project identification should be towards business activities the return of which should be at least equal if not more than what the QFW is making abroad. A project that will just provide supplementary income will not encourage returning home.
- o Monitoring of field activities does not serve the purpose for management control since reports are not standardized in format and contents, and they are submitted very late.

RECOMMENDATIONS

- o Upgrade the qualification requirements for Field Coordinators emphasizing entrepreneurship and small enterprise development experience.
- o Institutional support must be established at the first meeting of the PAC with MOAs executed. This is what the PAC is all about.
- o The financial support component of th process must be arranged for at the initial PAC meeting, not to design a special program but to avail of existing programs in institutions and agencies.
- o Modify the participant selection process to include a weeding out process to reduce drop-outs along the way and maximize the number of enterprises made operational.
- o Improve the workshop on idea generation and busines project identification by prviding exposure to more innovative and creative product/business ideas.
- o A system of monitoring and control of business plan implementation should be in place before the Field Coordinators are fielded so that they know what the performance measures are. The system should include reporting formats, assurance that report contents are understood, and timeliness.

10.0 PROPOSED REINTEGRATION MODEL

With due consideration to the foregoing discussions, analysis of observations and findings, as well as the recommendations given, the proposed reintegration model that may be offered as an option for livelihood and income opportunity for overseas Filipino workers (OFWs) is discussed hereunder.

10.1 Objectives

The reintegration model for OFW returnees is intended to provide an alternative means of livelihood and income opportunity for OFW returnees and their families through:

- o Entrepreneurship Motivation
- o Entrepreneurial Development
- o Entrepreneurial Development Assistances, and
- o Provision of Institutional Support for Business Undertaking

It shall have as the ultimate objective, the operationalization and stability of business enterprises set up by the OFW that will provide an economically satisfactory means of income and will hopefully deter them from recontracting for overseas work.

10.2 Concept

The proposed reintegration model addresses the need for OFW returnees to be reintegrated into the economic mainstream without substantial loss in level of income for themselves and their families. It also indirectly addresses the social ill-effects of migration that separate

wives from their husbands and mothers from their children, and other manner of separation, as well as exposure to unfamiliar social and cultural practices and environments.

The reintegration model recognizes the existence of several groups (government and non-government) that have or are interested in OFW reintegration programs. It does not call for the organization of a new agency or group in order to use the model.

The process envisions the transformation of OFWs into entrepreneurs as an alternative to being employees, specifically as domestic helpers, through motivation, values formation, training and development towards entrepreneurship and business undertaking.

OFWs with entrepreneurial potentials and willingness to be reintegrated will be selected from among those in line for return to the Philippines for good within one year by virtue of the completion of their overseas contracts and identified from records of POEA and/or OWWA.

The selected OFWs and their identified counterparts will be given entrepreneurship motivation and development leading to the setting up of a business undertaking that will provide income that can replace what is earned overseas.

Institutional support for the assistance of the OFW entrepreneurs and their counterparts will be established until the enterprise has stabilized.

10.3 Strategies

- o There is a lead organization that decides to apply the model in its OFW reintegration program to assure coordination of the process application and institutional linkages. One of the features to successful application of the model is the capability of the lead organization to get the support of other agencies or organizations.

(The OWWA reintegration program, KABUHAYAN 2000, is an interagency approach and may very well be a good vehicle for the application of the model.)

- o The model capitalizes on existing government and non-government agencies for training and development, technical and financial assistances that may be needed by the OFW entrepreneur. Such training and assistances are inherent in the functions of many government agencies and may be adopted as a project of non-government agencies. This brings down the cost of implementation within budgetary appropriations of agencies concerned.
- o The model is designed to be used not as a one-shot deal but as a continuing one until it eventually is institutionalized in the organization and the need for reintegration no longer exists. Visible success outputs in using the model may generate continuing interest among OFWs to participate in it.
- o The model incorporates time-tested tools in entrepreneurship motivation and entrepreneurial development allowing, however, for modifications as called for by circumstances and situations. There is no need to design new training modules for the purpose.
- o The model taps on existing expertise on entrepreneurship and entrepreneurial development in many government and non-government organizations.

- o The model may be applied by priority areas where there can be optimum effect with at least 20 OFWs or counterpart beneficiaries in a locality or community.
- o The model provides for the entrepreneurship development of the OFW and the identified provincial counterpart and the outputs in the use of the model is visible and measurable in terms of operational business enterprises.

10.4 Process

The structure and processes involved in the reintegration model is shown in FIGURE 4 - PROPOSED REINTEGRATION MODEL THROUGH ENTREPRENEURSHIP. It is not much different from the ILO reintegration process piloted in the project: ENTREPRENEURIAL DEVELOPMENT SUPPORT FOR THE REINTEGRATION OF FILIPINO MIGRANT WORKERS AND THEIR FAMILIES. It has incorporated steps to take in overcoming the weaknesses identified in the pilot project with emphasis on the selection criteria for both the OFW beneficiary and the provincial counterpart, the value of the community analysis/environmental scan for a more innovative and varied business idea generation, and the importance or the need for experienced business development officers in enterprise development and business plan implementation, and the need for strong interagency collaboration in assisting the OFW or counterpart entrepreneur.

The structural model in FIGURE 4 is better understood by a descriptive discussion of each component element.

I Identification of Lead Organization

An organization involved in OFW reintegration may adopt the REINTEGRATION MODEL THROUGH ENTREPRENEURSHIP will have to designate a Program Coordinator to be on top of the activities involved in the process.

1a Establish Linkages

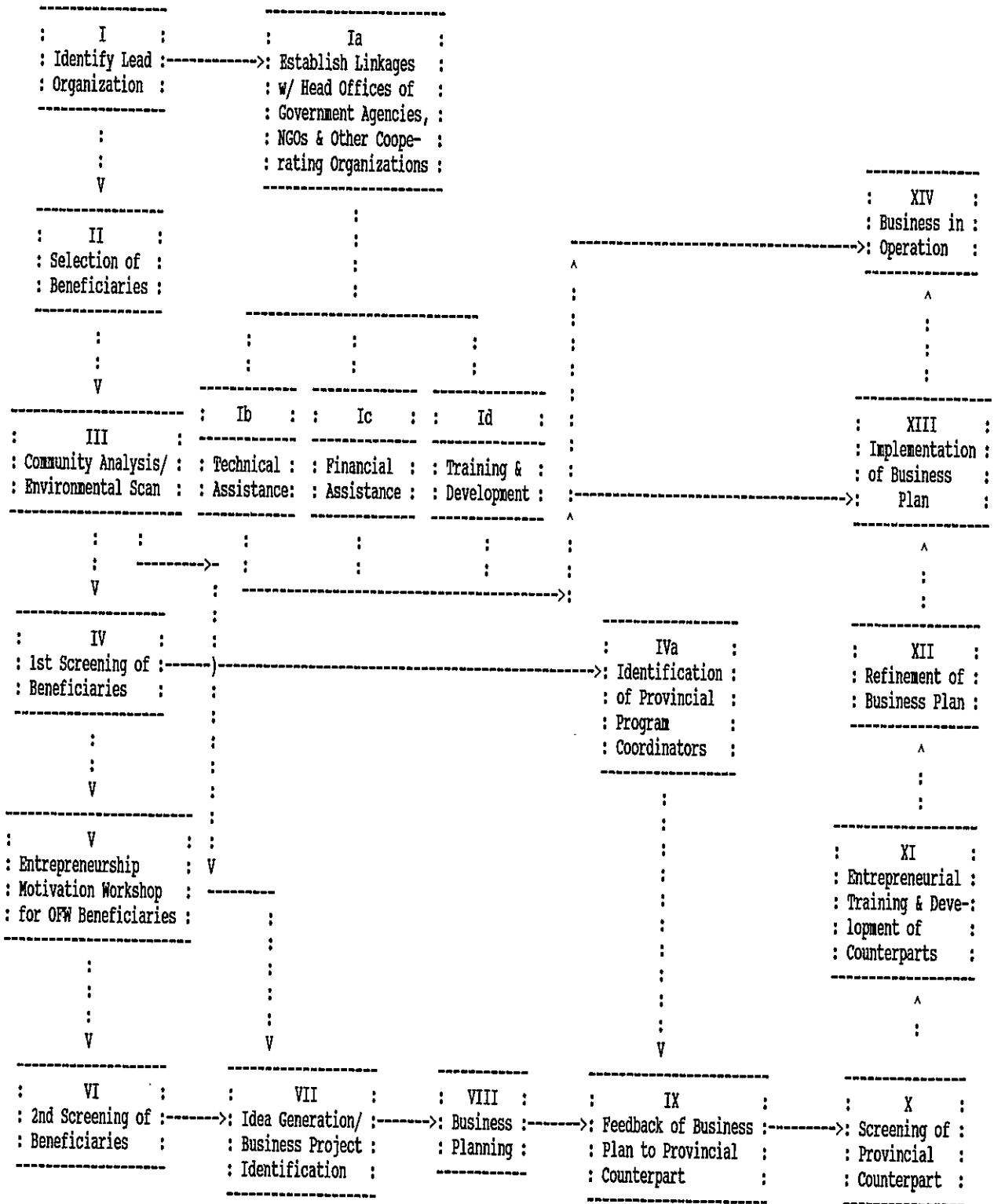
The lead organization, through the Program Coordinator, establishes the institutional linkages from the very start, with specific identification of persons or individuals assigned to collaborate in the program. Such linkages must be composed of agency(ies) that can provide technical assistance, financial assistance and training and development which are the three pillars in any entrepreneurship development structure.

1b Technical Assistance

Technical assistance may be in the form of refinement of the business plan, registration procedures in legalizing the business, product design and development, process improvement, work techniques and procedures, appropriate technology and machinery/equipment, packaging ideas, management systems, accounting and bookkeeping, product costing and pricing shop layout, site selection and a variety of similar services that an entrepreneur may need in the start-up and operationalization of the business plan.

Governmental agencies and institutions that provide these assistances as part of their inherent functions and projects are the Department of Trade & Industry (DTI), Department of Agriculture (DA), Technology & Livelihood Resource Center (TLRC), UP-Institute for Small Scale Industries (UP-ISSI), APROTECH ASIA, ANP Foundation for Enterprise Development Inc.(ANPFEDI), among others.

FIGURE 4 - PROPOSED REINTEGRAION MODEL THROUGH ENTREPRENEURSHIP



Ic Financial Assistance

Micro-lending programs are available from the Overseas Workers Welfare Administration (OWWA), DTI, LOCAL GOVERNMENT UNITS (lgu) some non-government organizations (NGOs), cooperative organizations, etc., and funding agencies like the Canadian International Development Agency (CIDA), Swedish International Development Agency (SIDA), which may be involved in the reintegration process.

Id Training & Development

There are several institutions that provide training & development programs on entrepreneurship and enterprise development such as the DTI, Technical Education & Skills Development Authority (TESDA), UP-ISSI, ANPFEDI, etc.

II Selection of Beneficiaries

Prospective beneficiaries of the reintegration program may be identified from listings of the Philippine Overseas Employment Administration (POEA) and/or the OWWA who would have a record of all legitimate migrant workers with information on the expiration of their contracts and other relevant data such as age, education, skills, etc..

III Community Analysis/Environmental Scan

The initial listing of prospective beneficiaries will indicate the priority provinces or locations that have adequate number of beneficiaries may to give an indication of which locations or communities are involved and to be studied for available resources, skills, infrastructure and business opportunities.

IV 1st Screening of Beneficiaries

Prospective beneficiaries whose provincial locations are in very remote areas that do not have an environment that may sustain a business enterprise are eliminated. Such screening is premised on specific criteria to be set.

IVa Identification of Provincial Program Coordinators

Provincial Program Coordinators are to be designated to take care of the identified home provinces of remaining beneficiaries after the first screening.

V Entrepreneurship Motivation Workshop for OFW Beneficiaries

This may be done in the country of assignment for one 8-hour day using the module: *The World of Entrepreneurship* which includes the self-assessment of entrepreneurial potentials and which has been found effective for entrepreneurship motivation.

VI 2nd Screening of Beneficiaries

Based on the results of the self-assessment of entrepreneurial potentials a second screening of potential beneficiaries is undertaken to arrive at the final list of program beneficiaries.

VII Idea Generation/Business Project Identification

The second workshop: *Business Begins with an Adea* is conducted as a one 8-hour day program for the finally selected beneficiaries. In this workshop the results of the community analysis/environmental scan is used as an input in the generation of business ideas specific to the home location of the participant beneficiary.

VIII Business Planning

The 3rd workshop: *Business Planning* is conducted for a one 8-hour day, the output of which are the rudiments of the business plan for later refinement by the provincial counterpart.

IX Feedback of Business Plan to the Provincial Counterpart

The rudiments of the business plan of the OFW is fed back to the provincial counterpart for their acceptance and commitment, by the assigned Provincial Program Coordinator.

X Screening of Provincial Counterpart

Based on initial contact and With the use of a set of criteria the counterparts are screened for continuance with the program. If change is needed this is communicated to the OFW.

XI Entrepreneurial Training * Development of Counterparts

This is a two 8-hour days program to cover workshops on entrepreneurship motivation and refinement of the business plan. Training needs of participants are identified.

XII Refinement of the Business Plan

Where necessary the business plan is further refined and made ready for implementation.

XIII Implementation of Business Plan

At this stage technical and financial assistances are arranged for by the Provincial Program Coordinator with agencies involved. Likewise training and development are programmed as needed.

XIV Business in Operation

The business is operational when it can be left on its own without further assistances. Performance criteria is to be established to determine this.

11.0 PROJECT MANAGEMENT

The efficacy in the application of the ILO reintegration process in the project has been very much influenced with the way the project has been managed. Even if the ILO process were perfectly designed if the management of the project was not effectively done the output would be affected.

Basic weaknesses observed in the management of the project are:

11.1 The Project Manager

The Project Manager (first), who came in one month after the project was launched, and while survey activities were already in progress, had to simultaneously contend with the pressures of organizing the resources needed for the project, supervising activities going on, and studying details of the project as designed. Considering that her background is in the academe and in public policy research on employment and labor it is no mean task to adjust to applied development work in the field where the audience is of different structure and characteristics and some of the project staff require training in their tasks.

Relying on the backstop of the ILO Program Assistant, whose experience is also in the academe and in policy studies on employment and migration, and who was likewise new in entrepreneurial development work, did not make things any easier since there were apparently much groping and conflicts in the adequate handling and implementing the project, as reflected in several communications, and deliberations in the PAC meetings.

Furthermore, there was a more than one month gap between the end of the contract of the first Project Manager and the entry of the second one. This change in the Project Manager in the middle of the project implementation obviously affected the management and operating efficiencies even if the second Project Manager was the former ILO Program Assistant.

11.2 Project Management Functions

The project management function is an executory function with management responsibility over the implementing functions and is vested on the Project Manager, subject to the policies and standard operating procedures of ILO. It is responsible for and should be on top of the performance of all the project management tasks involved as follows:

11.2.1 Planning Function

- o Provide the master workplan for all project elements.

File documents reveal that such a master plan emanating from project management indicating activities, target outputs, target dates and responsibilities was not available. Available, however are the following:

- 1) Detailed workplan prepared by ANPFEDI as part of the approved project document;
- 2) Revised Program Workplan for April 1997 to March 1998 together with an Output Benchmark Table for the same period prepared by ANPFEDI in March 1997;

- 3) Workplan for January to December 1998 prepared by the Project Manager.
- 4) Monthly Activity Plans for Field Coordinators (sometimes) as prepared by the ANPFEDI. These reflect adjustment in schedules of field work based on progress of work achieved.

Although there have been some adjustments on schedules along the way there is no master plan to reflect such adjustments for the information of all concerned. Progress reports and minutes of PAC meetings are all silent on whether project elements are on schedule and project targets are being attained.

These indicate that a work plan was not used for project management control purposes. This could be because whatever workplan existed is not useful for control purposes or that there is another system used by project management to monitor and control project activities which are not on record. The latter may not be so, however, since interviews of project officers did not give specific delay situations or activity schedule adjustments that should have been apparent as deviations from plans. It seems that project staff were coasting along in performing their tasks without firm time targets. There seems to be continuing time pressure in the implementation of project elements from the beginning.

Minutes of the PAC meeting of 17 October 1997 implied recognition of the absence of a master plan as confusion came about on the roles of those concerned in the project. A planning workshop was convened in 20-21 November 1997 in Quezon City, for project officers and staff, specifically the Field Coordinators (UNVs), with the expected objectives that participants:

- 1) Acquire more knowledge about the background of the project;
- 2) Identify roles and contributions of each participating agency or organization;
- 3) Review and finetune the duties and responsibilities of each staff;
- 4) Review project progress;
- 5) Identify collaborating undertakings of participating agencies and organizations; and
- 6) Establish operational guidelines.

The planning workshop failed to achieve the set objectives and turned instead into a problem-identification/team building workshop as a result of the expressed needs of the participants who showed up. The workshop was valued for its being able to address procedural problems and the "festering issues hampering the project". Such issues were known to project management months before the workshop as indicated in communications, reports and minutes of meetings. It did not need a cost incurring workshop to elicit project management reaction.

Perhaps the short term perspective of the first Project Manager detracted from the satisfactory project management performance. However, for effective project management, planning should have been done at the early stage of the project, preferably the first month, when guidance for all concerned should have been in place. Subsequent progress meetings could have introduced the needed adjustments.

- o Consolidate the work plan of project implementors of all activities involved,

Along the same line of discussion as in the master workplan the same comments apply, i.e., there are no files available showing consolidation of all activities involved. Comparing the ANPFEDI work plan and that of the Project Manager does not match entirely. To site, the former mentions businesses operational by 1998 while the latter indicates business start up by November 1998. In both cases there are no quantification of targets, which makes monitoring and control difficult.

- o Provide organization and operating guidelines for project personnel.

As mentioned above organization and operating guidelines were not formalized for the standardized understanding of all concerned, which led to different reporting formats and contents therein.

- o Prepare project organizational structure for guidance of all personnel.

The planning workshop in November 1997 came up with an organization structure as incorporated in the report of the facilitators of the workshop. It is not clear from files whether this structure was discussed by the PAC for adoption. Sometime in July 1998, the Project Manager came up with another organization structure which is presumed to have been adopted. Again, it seems too late to come up with the project organization structure, six months or one year after project start. This could have been designed from the project document at the start of project implementation, as is shown in FIGURE 6 - FUNCTIONAL CHART and FIGURE 7 - ORGANIZATION CHART.

11.2.2 Organizing Function

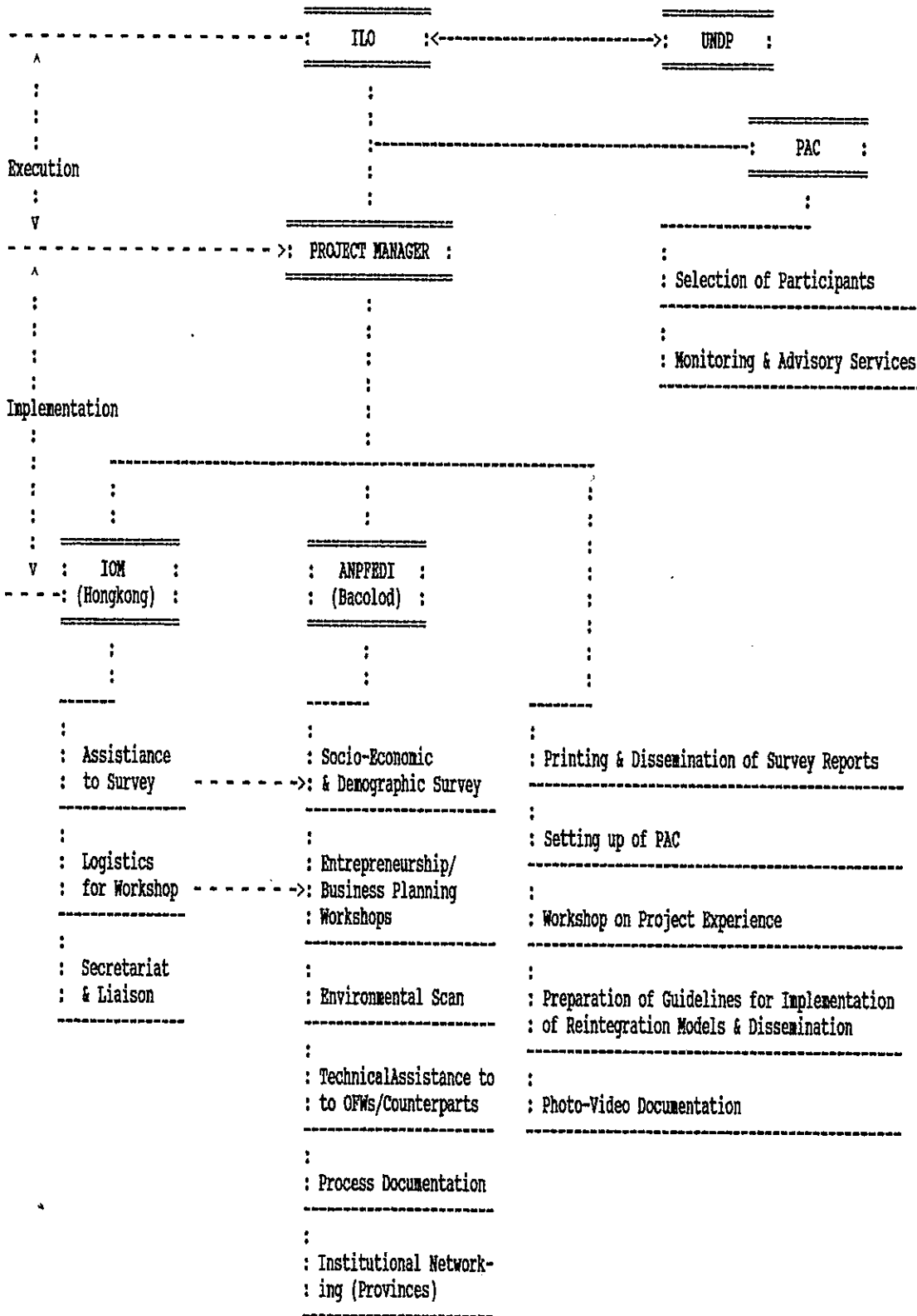
The organizing functions of the Project Manager are to:

- o Mobilize resources needed to operate the project.

The timing of resource mobilization seemed not to have been synchronized in accordance with the sequence and schedules of project activities.

Delays in putting resources in place as designed tend to pressure the execution of activities affected by the delay. It will be recalled from preceding discussions that an excuse for not revising the survey questionnaire or testing this was lack of time. Perhaps the Survey Specialist came in quite late.

FIGURE 6 - FUNCTIONAL CHART, PHI/96/029/A/01/99



- o Synchronize administrative and financial support for project activities.

Synchronization of administrative and financial support for project activities were not in place early enough to avoid wasting of time and resources spent on trial and error. As late as July 1998 the processing of travel expenses of Field Coordinators were still being snagged by procedural difficulties.
- o Prepare terms of reference for activities of project personnel and subcontracts.

Terms of reference in file are not very clear on what is expected of the project personnel leaving much to the resourcefulness of the project officers and subcontract personnel to work out what is expected. This is workable if the project personnel are experienced in entrepreneurial development and direct field assistance to micro-entrepreneurs. Hence, the experienced confusion on performance expectations, specifically of the Field Coordinators.
- o Set up coordinating offices in Manila, Bacolod City and Hongkong.

Communication files indicated some weaknesses in the setting up of coordinating offices as in the case of the coordination of the survey in Hongkong and the question on the Manila office where the Project Manager is not always available.

The planning workshop of November 1997 reflected the need for a fulltime Project Manger that may be contacted during office hours. Any project need not wait for a workshop to indicate the need for a Project Manager that may be contacted by project staff during office hours or beyond, if absolutely necessary. Much delay and inaction could have been averted if project staff can readily contact and consult the Project Manager,
- o Facilitate networking with participating government and non-government agencies in the Philippines and Hongkong.

Timing is of the essence in establishing the networking with agencies and organizations in the provinces. In some cases the provincial offices do not act in the absence of directives from the head office. Such cooperative and collaboration arrangements were needed in place before the first contact of field staff with provincial beneficiaries and thus, reinforce their confidence in their assistnce tasks.
- o Establish institutional linkages with organizations and agencies concerned.

The networking with government agencies and participating institutions were not established early enough to provide support to the activities of the Field Coordinators from the start. Some of the linkages were just being worked out in August 1998, more than a year after the project started and three months before the end of the project, thus affecting the timing of operationalization of enterprises being set up by the beneficiaries.
- o Orient families of participating OFWs about the project and their obligations as participants.

There are no records on whether such orientaton was done aside from that covered by the first entrepreneurship development workshop in Hongkong. Misconceptions of provincial counterparts that there is no funding element in the project seems to reflect this.

- o See to the printing and dissemination of reports emanating from the project.

There does not seem to be any lack in reproduction and dissemination of available reports. What was absent was the timeliness of reports getting to those concerned such that said reports can be used for control purposes. Hence timely reaction to deviations from targets (if at all set) is not possible.

Central project management files were not readily available, as compared to the those in ANPFEDI which made process documentation easy.

- o Organize workshop to present project's experiences and similar initiatives by other groups to identify factors for successful reintegration schemes.

If this were undertaken before the process documentation were completed then the proposed reintegration model can benefit from the results of the workshop, and a more varied and extensive comparative analysis done.

It is pointed out that this workshop may be a stand-alone activity that can produce an output that can cover varied areas pertinent to reintegration issues, problems and approaches, not necessarily the piloted ILO process alone.

- o Prepare guidelines for implementing different models of successful reintegration schemes and disseminate such guidelines for adoption by government implementing agencies in their programs.

This can only be done after the workshop mentioned above is undertaken.

The last three organizing functions are still to be accomplished, apparently in the last two months of the project (October and November 1998) since process documentation and case writing is still to be completed by end November. As of latest information (September 1998) the workshop for coming out with the guidelines for implementing different models of reintegration are still to be done by January 1999.

It is normal, however, for projects to slide some activities even after the original project ending date. Such action however, does not speak well of the project design and management, especially if one of the the causes is delay in implementation of earlier activities and the lack of direction among project personnel.

11.2.3 Leading Function

Referring again to the planning workshop of November 1997 participants expressed their feelings on the weak leadership and the lack of program coordinaation from the Project Manager. Indicators forwarded are:

- 1) No Manila office that serves as clearing house,
- 2) Lack of information guidelines,
- 3) Unclear standard operating procedures,
- 4) Lack of administrative support,
- 5) Vague structural setup and its implications on tasking,
- 6) Travel expense reimbursement problems,
- 7) Unclear forms for use,
- 8) Lack of venue for reporting of problems and for consultation,
- 9) Overlapping responsibilities and authorities over Field Coordinators,
- 10) People conflicts and petty quarrels that affect work performance.

The functions in leading inherent in project management are to:

- o Provide direction for project implementation,
- o Provide leadership to all project implementors,
- o Coordinate all activities in the project,
- o Maintain harmony and cooperation among project implementors.

As earlier discussed in other sections many of the problems encountered in the project implementation point to the lack of leadership and coordination. Otherwise, much of the personality and relationship problems could have been averted.

The project staff tend to improvise on their actions and redirections, not necessarily as directed by project management. This adds to the confusion in directions taken among different elements of the staff and creating an atmosphere of competition rather than collaboration among functional units in the project.

11.2.4 Controlling Function

Completing the project management functions are those pertaining to management control. Weak leadership and coordination led to failure in control of the project. Mentioned earlier in this report are the difficulty in exercising a control function if plans and performance targets are not clear, precise and measurable. The control functions that are to be performed are to:

- o Monitor day-to-day operations of all elements of the project,

Could this have been effectively done on a two-day a week availability of the Project Manager?

- o Control all activities to see to it that project objectives are attained.
To date there is no control mechanism found except periodic (two months late) reports. There is no performance evaluation of project units that will indicate deviation from targets/plans.
- o Assess appropriateness of the entrepreneurship seminars and skills training programs,
This was not formally done from the project management level. Files, however, reveal that participants evaluation of the workshops were compiled by the ANPFEDI and reacted to accordingly.
- o Prepare quarterly progress and financial reports for consideration of PAC and submission to UNDP,
- o Prepare annual and terminal project report for discussion in the annual and terminal review meetings,
- o See to the timely and appropriate administrative and financial support to project personnel.

Repetitive complaints from Field Coordinators on this aspect until as late as August indicat weakness in this support.

In addition to the above discussed management functions, certain activities are within the function of the Project Manager as specified in the project document, and as shown in the functional chart, namely:

- o In coordination with IOM and OWWA, present findings of socio-economic and demographic survey report to migrant workers and the PAC for comments and reactions;
- o Participate in the drawing up of criteria and selects pilot provinces and project participants based on survey results in coordination with the PAC and ANPFEDI;
- o Printing and dissemination of approved survey report together with the Survey Specialist.
- o Together with ILO, set up Project Advisory Committee composed of government agencies and non-government organizations;
- o Conduct workshop to present the project's experiences and similar initiatives by other groups to identify factors for successful reintegration schemes, in coordination with Business Development Officers (UNV Field Coordinators) and ANPFEDI;
- o Together with PAC prepare guidelines for implementing different models of successful reintegration schemes;
- o Together with PAC, disseminate guidelines and see to the adoption of guidelines by government implementing agencies in their programmes.

- o Orientation of families of participating OFWs about the project and their obligations as participants;
- o Together with ANPFEDI and UNV Field Coordinators see to the preparation of business plans of OFWs;
- o Together with ANPFEDI and UNV Field Coordinators see to the organization of OFWs/families into cooperatives or introduction of participating OFW/families in existing ANPFEDI-assisted cooperatives and support network;
- o Facilitate assistance to OFW-identified enterprise in business registration as assisted by UNV Field Coordinators and ANPFEDI Business Development Officers.
- o Facilitate assistance to OFW and/or their families to access loans from facilities of support organizations (e.g. OWWA, DTI, TLRC, etc.) through UNV Field Coordinators and ANPFEDI Business Development Officers.

The chain of authority on supervision over project personnel and functions are clearly delineated in the project document and as charted in FIGURE 6.

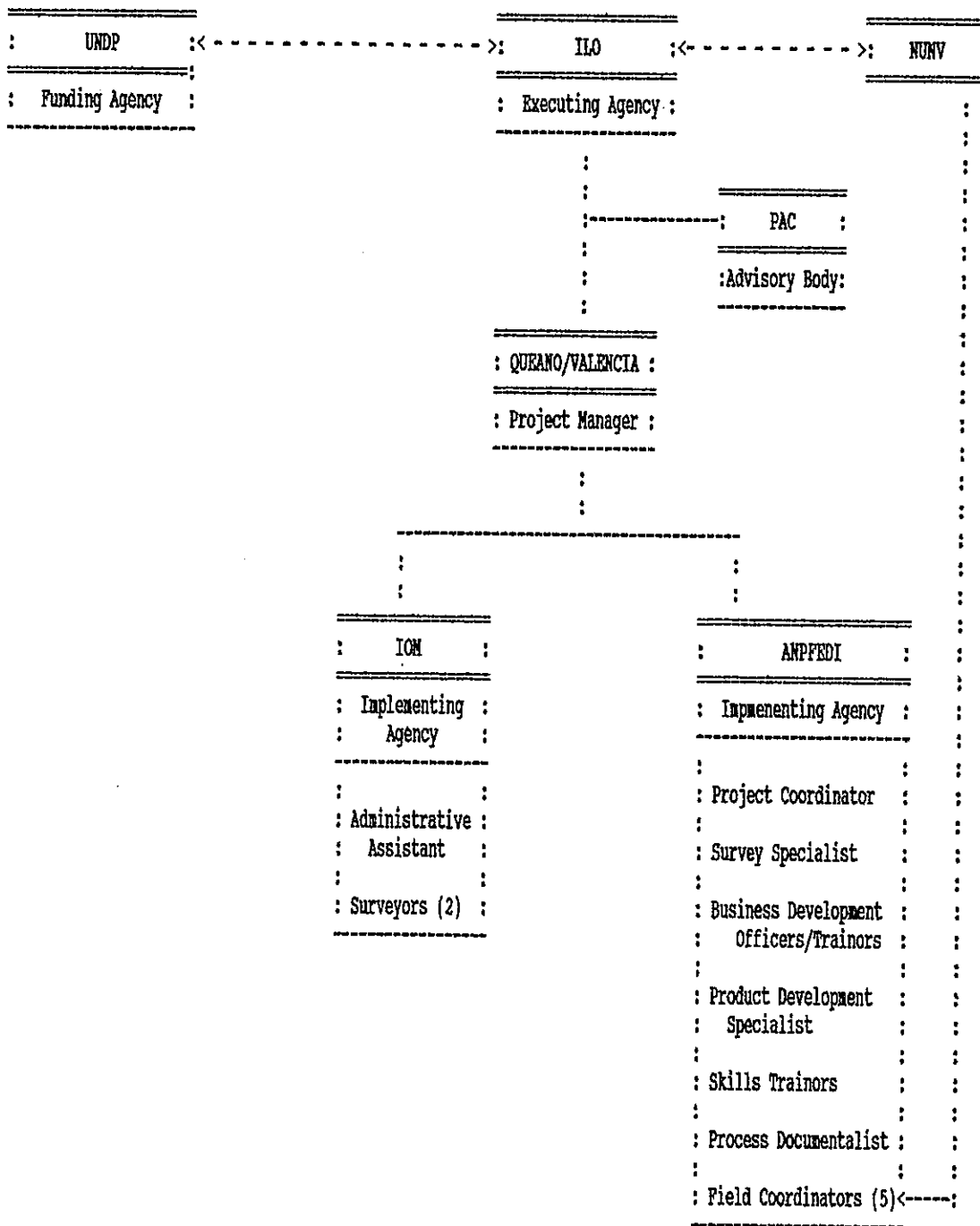
There is some vagueness in the distribution of responsibilities in actual project implementation with the process documentation and case studies of selected successful project participants transferred to the functions of ANPFEDI and the photo-video documentation as a function of the Project Management. This separation of the two documentation activities poses a problem in coordination and synchronization of focus and schedules, and leaves the burden of coordination with the Project Manager.

The UNDP, ILO and UNVA exercise administrative control over their respective personnel involved or assigned in the project, in accordance with administrative rules and procedures of the respective agencies concerned. This situation seemingly created confusion on reporting authority and control, especially among the UNV Field Coordinators, a situation that should have been clarified by a matrix type of organization, as shown in FIGURE 7. Such cross relationships normally work out in a matrix identification of authority and responsibility with effective liaison of and coordination from the Project Manager.

The scope of work and extent of responsibility of the Project Manager puts forth the following thoughts:

- o What qualification and experiences are suitable to the task?
- o Could the task be attended to efficiently on part-time basis?
- o How strong should the back stopping be from the executing agency?
- o Could situations have been averted with stronger project management and backstopping?
- o Despite everything are the project results satisfactory enough?
- o What final activities may be undertaken to achieve the objective of institutional strengthening of organizations involved in OFW reintegration?

FIGURE 7- ORGANIZATION CHART, PHI/96/029/A/01/99



12.0 CASES

Two sets of cases are presented herein: (1) Successful Cases, and (2) Doubtful Cases.

Cases are considered successful from the point of view that a business enterprise has been made operational or has been started in accordance with business plans prepared through the ILO project. They may be considered as factual evidences of positive results in the application of the ILO reintegration process piloted in the project. The cases are grouped by identified provincial clusters in the project.

Doubtful cases are not necessarily examples of successful approaches to entrepreneurship but are nevertheless included to show where unfavorable situations detract from the implementation of the business plan.

The cases reveal indications that the OFWs who have come home for good tend to work faster in setting up the enterprise. Also, projects have materialized where the provincial counterpart is in mutual understanding and trust with the OFW. Strongly indicated is the value of family support in realizing a business plan. These findings are non-conclusive, however, and further studies may be undertaken to identify factors conducive to entrepreneurial success in the process of reintegration.

12.1 Successful Cases

CLUSTER 1

12.1.1 MERLY BALADHAY, Isabela, Negros Occidental

Merly Baladhay, 37 and single, is an all around domestic helper in Hongkong for since 1995. Before this she worked for three years (1990-1993) in Singapore, also as a domestic helper. A high school graduate, she took vocational training in cosmetology which served as her means of livelihood prior to overseas work. The small income she gets out of manicuring and hair dressing was not sufficient to help in family expenses. She was motivated to go overseas to avail of better income.

Merly's parents, with the help of an unmarried sister, Soteriana, operates a small sari-sari store in Barangay Amin, Municipality of Isabela in Negros Occidental. She comes from a large family with eight (8) brothers and sisters, six (6) of whom are already married and have their own means of livelihood. The family that Merly helps consists of her parents, Soterania and Rogelio, 25, the youngest brother,

The total family income is claimed to be under P15,000 per month which is just enough for their day-to-day expenses. They live in their own single detached house and lot, with water and electricity but without telephone. The only appliances in the house are a radio and a refrigerator.

She has no plans of returning home in the near future except for holidays once a year. She came home last November 1997, but returned to Hongkong after three weeks vacation. However, she was interested in putting up a business. The initial business choice was to grow onions and rice. Her identified business counterpart, Rogelio, convinced Merly to put up a piggery instead, since Isabela is a market town for livestock in Negros Occidental.

With a capital of P31,000 the piggery business was started in January 1998 by Rogelio. A pig pen was constructed in their backyard at the cost of P21,000

provided by the parents. Merly gave P10,000 for the purchase of four (4) piglets at P1,200 each, for growing and fattening and to sustain the feed requirements until the fattened pigs are sold after five to six months at P4,000 to P5,000 live. With continued interest and diligence on the part of Rogelio the business will payback in one year on the initial capital.

The skills and knowledge of Rogelio in piggery is enhanced through participation in hog raising seminars in Hinigaran, an adjacent town, and regular consultation with the municipal agricultural office. Linkage for the assistance of the Municipal Agriculture Officer, Mr. Valencia, and that of the Barangay Captain, Mr. Aurelio Marasda, was established by the ILO project Field Coordinator. This beneficiary counterpart has been conscientiously attending the training seminars offered in the ILO project. Rogelio's mother and sister help as well in the piggery business.

This is a case where there is determination in both Merly and Rogelio to pursue a business. Entrepreneurship is reflected in the choice of a piggery business in the perception of an existing market opportunity. Rogelio exhibited enthusiasm in making the business prosper.

Noteworthy are strong family ties and concern for helping one another. Merly and the parents provided the capital while Rogelio puts in his labor and attention in making the piggery business a reality. Siblings Jose, 29, and Marcela, 27, are both married and live with their own families in Nueva Ecija where Merly also owns a piece of land awaiting her return for good to grow onions and rice some day.

12.1.2 MA. ELLA DELFIN, Panitan, Capiz

Ella Delfin, 33, a commerce graduate major in accounting, comes from a business minded family. From initial savings of P6,000 working as a domestic helper in Dubai, the family purchased in 1993, a hand tractor and a rice thresher for use in their two-hectare farm in Barangay Pasugue in the municipality of Panitan, Capiz. The tractor and trresher are also being rented out to neighboring farms to lower the cost of acquisition and maintainance. A brother, Larry, 26, a first year college student operates a tricycle for commuters in the community,

Initially thinking of a mini-mart and a food canteen, Ella was convinced by her mother Elma, the provincial counterpart, that a canteen is not feasible as their farm is some distance from the targeted school where potential customers are. Instead, they opted to put up a rice mill to complement their farm operations and to put into use the family experience of Ella's father operating the rice mill of her uncle and his brother Sonny, 27, also working thereat. In addition, the only competitor in this business is about 10 kilometers away.

The rice mill is intended to be put up by January 1999 when Ella returns for good from Hongkong using P50,000 accumulated savings. The provincial counterpart is already a member of a cooperative in Panitan and can use this for market linkage in the community.

Barangay Pasugue is surrounded by irrigated rice growing communities which assures the supply of rice for milling. Aside from offering milling service the business will buy palay at harvest time and mill this into rice for selling in the community as well as in nearby towns and cities. Panitan is 12 kilometers from Roxas City and 8

Kilometers from the nearest municipality of Lortugas where postal and telecommunication facilities are located.

Meanwhile, two other businesses have been started by Elma, the mother and counterpart: (1) a piggery in January 1998, and (2) a mini-mart or sari-sari store in June 1998, both of which are thriving well.

From money provided by Ella the piggery was started with the purchase of a 1 1/2 month sow of native breed at P800 in January 1998, which was grown until eight months when it had a litter of 10 piglets disposed of as follows:

- o Two (2) were paid to the boar owner for siring;
- o Two (2) were sold for P650 each; and
- o Six (6) were retained for growing.

In August the six grown pigs were sold for P3,000 each or a total of P18,000 after spending P1,000 for feed for seven months. By the time the pigs were sold the sow is again expecting another litter in two months. Braulio the 29 year old brother of Ella helps in the piggery.

The minimart, or small sari-sari store capitalized at P2,000 was put up at the family residence in June 1998. Starting with an average of P100 per day, sales is expected to pick up by September when harvest season starts. It is being run by a sister Cecille, 24.

Elma, mother and head of the family with six (6) children, seems to be the entrepreneurial driving force having run the family farm all these years. With Ella generating the capital requirements, each of the brothers and sisters contribute their bit to the family income generation. The collective efforts also sends Sarah, 18 and the youngest, to college taking up a course in commerce, and financed the vocational training in automotive of Braulio and Sonny.

Ella, the OFW beneficiary, is counting on her personality, good public relations and business education to help in the survival and growth of the businesses she has invested in and with the help of other family members. She is firmly convinced that investing her savings in businesses, as she has been doing, provides better means of income for the family. Her earlier employment as sales clerk, in sales promotion and as photocopy operator for three years in the Philippines did not give her such opportunity. After sacrificing as a domestic helper, first in Dubai and now in Hongkong, gave her the opportunity to save for the rice mill she is determined to put up when she comes home in January 1999.

12.1.3 EMELYN FLORES, Miagao, Iloilo

After working as a domestic helper in Hongkong for 4.5 Years, Emelyn Flores, 32, has returned for good in May 1998, to Barangay Agulanan in the municipality of Miagao, Iloilo, her home town. She then started implementing the business plan for a bakery which she conceived and designed while still in Hongkong in 1997.

Emelyn's training and knowledge in bakery operations was obtained when she used to help in a friend's bakeshop in her free hours sometime ago before she went to Hongkong. Through the years when she worked as a domestic helper and tutor to a family at the Corinthian Gardens in Quezon City and in Hongkong, she has nurtured the desire to put up a bakery someday.

Her sister Eleza, 23, identified provincial counterpart, and who is a researcher at the University of the Philippines-Visayas, prepared the groundwork for the implementation of the business plan and participated in the entrepreneurial development workshops provided by the ILO project, before Emelyn came home.

Deciding to return home Emelyn and her sister Elvira, 28, also a domestic helper in Hongkong, pooled their resources to raise the P200,000 capital for the bakery. Emelyn's savings and Elvira's bank loan from a Hongkong bank were used for the purchase of bakery equipment and construction of the building on a 700 square meter lot provided by their parents about 3 kilometers from the center of Miagao town.

Making ordinary bread (pan de sal, buns, loafs, etc.) the bakery started operations in August 1998. It is the only bakery in the barangay and three other barangays around. Initial sales were very encouraging from P280 on the first day, P580 on the second day and P1,000 on the third day, when Emelyn was interviewed.

In addition, a computer and a photocopier were brought home from Hongkong which are being used for training in computer use and for photocopy service, as side income in the bakery premises.

The strength of family cohesiveness and support for one another are manifested in this entrepreneurial success example. Emelyn was supporting the education of Eleza while she was in overseas at P3,000 per month while Elvira helped in family expenses. They were able to buy an oven/cooking range, radio, refrigerator and washing machine for household use in their own home in Miagao. Educational attainment of Emelyn as an undergraduate in banking and finance and computer literacy contributes as well to the bright prospects of the business established.

She is very perceptive of business opportunities and finds ways to take advantage of them. She has also married upon return home and the husband helps in running the bakery business.

12.1.4 ELMA PANUNCIO, Batan, Aklan

Elma Panuncio, 26, a B.S. Education graduate worked as a service staff to a family in Hongkong. She has come home to Barangay Angas in the municipality of Batan, province of Aklan, last August 1998 and has since gone to Manila to look for a teaching position.

Prior to the overseas assignment she worked first as an assistant editor at a local newspaper and then as a production worker at a telecommunication factory in Manila. Both jobs paid very little at a daily wage of P120 on work days. With the responsibility of having to help in the education of a brother and a sister her salary was not adequate to meet the financial responsibilities. She decided to work in Hongkong receiving a salary of more than P15,000 per month.

In 1997 she sent money to her sister Maylin, her identified provincial counterpart, to put up a piggery business breeding and growing native pigs. Maylin started with a sow that had initially five (5) piglets two of which were sold at P300 each. Two (2) piglets were reared by a neighbor and the other two (2) piglets were paid to the boar owner. The reared piglets were sold at P1,000 each after six months with one-half of the sales proceeds paid to the one who reared them. She also buys two-month old piglets and grows them for three months when they are sold for P900 each.

Participating in the ILO project, Elma gave Maylin additional capital for the expansion of this piggery business in June 1998. The expansion involved the purchase of a Canadian breed boar and sow at P2,000 for the pair, and the construction of a larger pig pen. The capital of P22,000 was invested in the purchase of the parent stock, the construction of a cemented pig pen, and provision for the purchase of feed for twelve months.

Revenue was expected in terms of the sale of at least 10 piglets per year at P1,000 each at present prices. The breeders are good for five years birthing with proper care. In addition the boar will be rented as stud for other sows in the community in which case the payment is one (1) piglet per birth. Piglets that are not sold when grown for later disposal will sell at P3,000 after 4 to 5 months. At an estimated profit of about P10,000 per year on the sale of one-month old piglets the initial investment will pay back in two year's time.

The targetted customers for five-month old pigs are market vendors and dealers who will come to their farm for purchase and pick up. Piglets for prospective growers are also for pickup at the farm which is located 4 kilometers from Altavaz, 8 kilometers from the center of Batan and 15 kilometers from Kalibo, three principal municipalities in Aklan. The principal businesses in the area are crop farming and livestock raising.

Elma and Maylin thought of the piggery business with foreign breed pigs since there is no such business in their barangay. They also intend to develop a hog growing business in the community by supplying the piglets to those interested. In addition supplementary feed in terms of vegetables (kangkong, gabi, camote leaves) are easily grown in their farm and in surrounding areas.

Actually Elma is the financier but Maylin is the one really interested in the operational aspects of the piggery. Another sister, Vilma, was the intially named provincial counterport but was not interested in the undertaking. Maylin has shown interest having started the business in 1997. She has been availing of technical assistnce and advise on feeding from the supplier of the boar and sow, who also provided the design for the pigpen. Since she still goes to school in the nearby town, her sister Mila helps with the piggery business. Enterprising Maylin generates additional income by providing manicure and pedicure service in their community.

Although they come from a family of seven siblings only one of which is male, the piggery business is for the support of the parents, Mila and Maylin. Other sisters are either married with their own family incomes or have their own means of livelihood in Manila or in Kalibo.. The brother who is graduating in marine transportation is expecting to work on board an interisland ship soon.

Positive complementary arrangement and understanding between the overseas worker and the provincial counterpart resulted in the materialization of the business plan. An enterprise will prosper if there is mutual trust between "partners" and a genuine entrepreneurial interest on the part of the operator, factors that exist in this undertaking.

12.1.5 MA. VICTORIA CASCARO GANTES, Hinigaran, Negros Occidental

Ma. Victoria Cascaro Gantes, 37, plans to go home in 1998 to Hinigaran, Negros Occidental, where she lives with her husband and father. With no children, she actually does not have any dependent since her husband works as a security guard at the Binalbagan Sugar Central and her father is an established livestock and grain trader in the municipality. In addition, the father makes P2,000 a month being a barangay councilman. Her assessment of their family situation indicates that they have more than enough income for their day-to-day needs with excess for savings and investment.

What then prompted her to work overseas? If it is not economic pressure what motivated her to leave home and cross the seas to earn a living? She is a B.S. Commerce graduate and has been working as a sales lady in Manila from 1984 to 1987 with a salary of P2,500 a month. Hence, she has been living away from home even then. Before her 5 years stint in Hongkong earning more than P15,000 per month, she already came from Singapore for four years, also as domestic helper. Is this an example of wander lust? an adventurer?

Her claimed reason for overseas work is the attractive high income that provides her the opportunity to save for her business investments. Her familial aim when she eventually settles down is to take care of her aging father and husband from her own business.

Entrepreneurship is inherent in Ma. Victoria taking from her father Aniceto Cascaro, her provincial counterpart, who has been in livestock trading as a family business that sent Ma. Victoria through her college education. Palay and rice trading is the business put up by Ma. Victoria since January 1998. Providing P50,000 capital, her father buys palay at harvest time and have this milled at P10 per sack then sold as rice distributed to some 30 families in Barangay Bana in Hinigaran, of overseas workers assigned in Hongkong, as well as to local customers. She collects the payment from the worker in Hongkong leveraging her savings accordingly. The P50,000 capital, according to the father, has grown to P70,000 by July 1998.

While in Singapore she had a business in gold trading which she considers not very successful since some buyers were difficult to collect from.

Her plan is to be able to put up a warehouse when she returns for good to be able to accumulate palay purchased during harvest time and have a continuous supply of rice throughout the year. This may not be far fetched since they already have a house of their own on a 200 square meter lot, equipped with TV, radio and refrigerator. They also have a motor vehicle used for the business. With no other financial obligations, the palay trading business has bright prospects for growth.

12.1.6 JESUSA SUPERALES, Sta. Barbara, Iloilo

Jesusa Superales, 52. is a widow with a seventeen year old son, Dominador, studying for his B.S. in Business Administration. Finding no adequately paying job in the Philippines as a second year college drop out and widow, she has been working as a domestic helper first in Singapore for three years, then in Dubai for 1 1/2 years and now in Hongkong for almost 10 years. Before going overseas she worked as a cashier in a supermarket. She has also put up a small sari-sari store which she claims to be a successful business which has provided her with funds to put up her own house. She believes in hard work and perseverance as the strongest factors for success.

From savings accumulated through her salaries as domestic helper, she purchased a small rice mill in 1997 which is being operated by his brother, Jose, in Barangay Malawog in the municipality of Sta. Barbara, Iloilo province. The rice mill is situated in the midst of three growth centers Sta. Barbara, San Miguel and Pavia, with good road conditions and is near the regional agro-industrial center in Pavia. It has strong potentials for success since it is the only rice mill in the community of rice farms. Competitors are traveling rice mills that go from farm to farm.

The provincial partner is a rice farmer knowledgeable in rice mill operation and the cropping season/pattern in the area. He also raises hogs with one sow at present, also from funds provided by Jesusa in 1997. The provincial counterpart is found to have an open mind and admits the need for learning more about business management to enhance the profitability of the enterprise. He exhibited enthusiasm in the expansion of the rice mill, and was conscientious during the seminars offered by the ILO project.

The rice mill, registered as the Superales Rice Mill, was initially capitalized in 1997 at P100,000 for the purchase of the milling equipment, shed construction and for operating capital. The capitalization was raised from a loan repayment of P30,000 by a townmate who redeemed the mortgage of a piece of land with the Superales family, and P70,000 savings from the earnings of Jesusa overseas. When she come home she plans to expand the rice mill in January 1999 by buying a drier and expanding the work shed to allow for purchase of palay during harvest season, and to purchase a vehicle for hauling. For this expansion she estimates the need for about P500,000. She intends to mortgage her lot and equipment to borrow money from the bank to augment her savings.

The piggery business, started in August 1997 with the purchase of a foreign breed sow for P1,200. By June 1998, the sow gave birth to 7 piglets, five of which are being grown after one piglet was paid to the boar owner and another one died. By October, Jose would have sold the grown pigs for at least P3,000 each. The plan is to sell only three and leave two as additional breeding sows. Another litter is expected from the initial sow in September.

The two businesses in operation provide work to Jose as the operator of the rice mill and the piggery. Three other brothers have their own mens of income with Domingo, 48, as a security guard, Melchor, 45, who has his own business in cow fattening, Felix, 40, a farmer. Their parents are both deceased.

Obviously the choice of business undertakings in the community are along agri-business ventures, Aklan being an agricultural province. The economic growth of the area may introduce other business opportunities away from the traditional farming and livestock trading. There are already starts of downstream undertakings such as meat processing for tocino, sausages, ham, etc.

12.1.7 MA. DOLORES MALONG, Hinigaran, Negros Occidental

Dolores, 37, is a college graduate with a B.S. Criminology degree. She has been working in Hongkong as a domestic helper since 1993. Not having any means of income to support her three children when the husband left them, she opted for overseas work to be able to save for future business investment. Her children, ages 7 to 11, were left with her married sister who took care of their needs. The sister is a teacher at the barrio school. In return Dolores helps in the education of the sister's children with ages 13 to 18. There are three other sister, all college graduates, who are also working in Hongkong. Dolores is expected to come home by December 1998.

As a consequence of the ILO project Dolores and her provincial counterpart, Eugenia de la Pena, the brother-in-law, put up a rice mill in Barangay Cambugsa, municipality of Hinigaran in Negros Occidental. They saw the opportunity for the rice mill in their community since there is no rice mill in Cambugsa and three other neighboring barangays with the nearest rice mill 8 kilometers away from Hinigaran. The farm areas around are irrigated with three harvests of palay per year at a yield of 120 cavans per hectare per harvest.

The business was started this year with the construction of the building and the installation of the rice mill equipment completed as of August 1998. In progress are the registration requirements with the Department of Trade and Industry and the National Food Authority.

The business is capitalized at P200,000 with 75% (P150,000) contributed by Dolores and 25% (P50,000) from the counterpart, Eugenio. The capital was applied as follows:

- o Purchase and installation of rice mill (cono) with 12 HP motor at P115,000; and
- o Construction of building at P85,000.

There is no provision for operating capital to pay for salaries and electricity. Eugenio claims this will be generated from the revenue for milling service on day-to-day basis at P10 per cavan of palay. It employs three people, one mill operator and two haulers, all compensated at 3% of the sales revenue computed daily.

The rice mill is housed in a building (320 square meters) constructed on one part of the 1-hectare land owned by Eugenio. The rest of the land is planted with sugar cane.

The business partner is confident that the rice mill operation is well on its way when Dolores comes home by the end of the year.

12.1.8 SUSAN LORIA, Lambunao, Iloilo

Susan, 32, has been in Hongkong as a domestic helper for five years and is scheduled to come home by December 1998. She is a secretarial graduate and was working as a telephone operator in Quezon City before going for overseas work. She is married with three children.

With her husband, Reynaldo, as provincial counterpart, they started a hog fattening business with four pigs investing savings accumulated through the years from work overseas. Fattened pigs are sold for slaughtering after four to five months. The piggery is located in Barangay Lubuagan in the municipality of Lambunao, Iloilo province.

Recognizing the need for good water supply in the piggery business a deep well pump has been installed at the piggery site. To supplement feed requirements, Reynaldo collects food scrap from resaurants in Iloilo City.

The business is currently self-sustaining but is planned for expansion when Susan comes home for good with additional capital.

CLUSTER 2

12.1.9 CANDELARIA ASPE vda. de TING. Mangarao, Camarines Sur

Candy Aspe Ting, 42, widowed, is a registered nurse by profession. Before her stint as a family nurse in Hongkong, she worked as a nurse in Singapore in 1987 to 1989 taking care of an aged Swedish couple, the wife being ill. Her former employers recommended her to the Swedish family with two children, 9 and 7 years old, the latter being an epileptic. Finishing her contract in November 1997, she has come home for good to be with his 17 year old son whom she left in the care of her parents. She realizes that a good paying nursing assignment is available only in the big cities far from Mangarao which will take her away from her son again.

From her savings she set up two businesses in Mangarao, Camarines Sur, six kilometers from Naga City.

o General Store (agricultural supplies)

Leasing a stall of about 20 square meters at the commercial center of Mangarao, about a kilometer from her residence, she deals in animal and poultry feeds, veterinary medicines and supplies, rice, seeds, etc. Mangarao is an agricultural area producing rice and corn. With P20,000 capital and availing of 15 days suppliers' credit, she is now making an average daily sales of P2,000. She purchases her rice from the rice mill of a sister sometimes on one week credit and makes P90 profit per cavan. She is also a licensed distributor of the National Food Authority and makes P50 per cavan of NFA rice.

Candy claims the present (August 1998) value of her general store at P50,000.

She also contributes to employment generation in the community by employing a sales girl on full time and her son helps in the store during off-hours from his studies.

o **Rental of Clothes for Special Occasions**

Making use of her dressmaking skill acquired through training, Candy hired two sewers to help her in making wedding outfits (for bride, groom, bridesmaid, sponsors ring bearer, flower girl), baptismal clothes, graduation barong's, and dressed up clothes for special occasions for men, women and children for renting out.

Candy entered this business in May 1998, as an added service in the parent's established business since 1980, renting out chairs, tables, plates, cutlery, etc. for parties and feasts. She saw the opportunity of adding rental of clothes needed for weddings and other special occasions, as another product in the parents business and added the service in the business fliers of the catering equipment rental. This strategy overcame the initial resistance to her sales promotion because of her being a widow. Mangarao is well known for superstitious beliefs.

The capital of P33,000 was used for the purchase of four sewing machines and provisions for materials and labor. Two of the sewing machines were purchased when Candy was still in Hongkong preparatory for her putting up this business when she came home. The business is located at the residence of her parents where she and her son resides. The cost of one wedding outfit (wedding gown, maid of honor's gown, groom's barong, etc.) is recovered in one or two times rental.

For product variety, she changes the color scheme of the bridal entourage, by variations in decoration. Gowns are dry cleaned after each use while barongs are hand laundered by Candy herself. There are two contractual sewers that help her in making the clothes.

Candy is confident that this enterprise will do all right since their family business is very well known in the community and surrounding municipalities. Aside from the education of her son, there are no other financial obligations she has to meet. Her sisters and brothers are all married with their own means of income.

The entrepreneurial inclination of Candy has been manifested in her history of involvement in one business or another even as she worked as a nurse. She used to sell Avon products and baby clothes for 7 years before she went for overseas work. One of the sewing machines, acquired earlier in Hongkong was used by her in doing hemming service for pants of friends and acquaintances in Hongkong. She alludes her entrepreneurship to the influence of her father who has several businesses going on in Mangarao.

Not content with her seeming achievement within nine months after her return from overseas. she would like to learn more about dressmaking to anticipate the expansion of her clothes rental business to a full blown dressshop. She also feels the need to learn more about accounting and financial management

12.1.10 AGUSTINA ARCEGA, Malinao, Albay

With capitalization of P50,000 provided by Agustina Arcega, 32, his brother Bienvenido,34, started a piggery business last January 1998. The pig pen was constructed at a cost of P40,000 good for housing 10 pigs, the purchase of the

initial sow (Landrace white) at P1,200, and the installation of a deepwell pump for water supply.

The sow had 10 piglets in May 8 which were reared, eight of which were sold for P21,000 in August, after three months. Two grown pigs were retained for breeding, one of which had a litter of 9 piglets in August, and which are being grown and fattened for selling by October when feed conversion ration is no longer economical. Another sow is expected to birth in October and the other one in January 1999. There are now three sows for breeding.

Interest in the piggery business came about to Bienvenido after attending the workshop on entrepreneurship and business planning conducted in the ILO project. He admitted that the challenge of entrepreneurship made him think and subsequently realized that a lot of 395 square meters which he purchased remains idle. The lot is located in Barangay Balading in Malinao Albay away from residential areas which he thought was appropriate for a piggery business. Agustina's first choice for a business undertaking is palay trading with piggery as the alternative.

While finalizing the business plan for the piggery, Bienvenido learned about hog raising by attending seminars given by feed suppliers as B-Meg. He was a second year mechanical engineering student at the Aquinas University in Legaspi City but had to stop for financial reasons. He also finished vocational training in mechanics. He worked as a clerk at Erna Industries in Malabon, Rizal, a company dealing in processed food and frozen fish for export. Because of the challenge of the piggery business, he gave up his employment to put up and operate the piggery, which needs full time attention.

Agustina has been in Hongkong for 6 years and does not have any immediate plans of coming home. She presently works as a domestic helper with a Chinese family. Before her overseas work she was employed as a domestic helper in the Philippines since 1985, not being qualified for other jobs as a high school undergraduate.

The arrangement between Agustina and Bienvenido is that the amount is a loan to Bienvenido to be repaid as the business goes along. Together with her future savings the amount will be invested in a restaurant when she comes home. An elder married sister is also in Hongkong as a domestic helper. Bienvenido is tasked with the support of their widowed mother.

12.1.11 EMMA OTIVAR, Daraga, Albay

Emma Otivar, 44, is a college graduate major in accounting, married with three grown-up children. The eldest daughter is a graduate in education, the second, a son, is a B.S. Forestry graduate and the youngest, a girl, is in the fourth year high school intending to take up a course in foreign service. She came home for good in February 1998 after 13 years working as a domestic helper in Hongkong. Her husband, Gregorio, works as a farm technologist and cooperative development officer at the Daraga Office of the Department of Agriculture.

The piggery business was set up in March 1998 with the purchase of four sows of foreign breed at P1,300 for one and the others at P1,200 each. The sows will be ready for insemination in mid September, to be done at the Department of Agrculture farm in Daraga where there are two boars for the purpose. Each sow can

have 8 to 10 piglets in one birthing and which will sell for P1,200 each after one month. The business is capitalized at P50,000 from savings and is expected to pay back in two years with proper attention which is being provided by Gregorio.

A second business in meat processing was set up by Emma to sustain day-to-day house expenses while waiting for the piggery to generate extra income. She availed of the training in meat processing last June which was facilitated by the ILO project with the Department of Agriculture.

Emma buys pork from the market at P85 to P90 per kilo and sells processed meat (tocino) at P120 per kilo in cash and P140 per kilo on credit, to teachers and office women in the community. Collection is made every 15 days on pay days. Her market promotion strategy consisted of providing 1/4 kilo tocino packages for free to prospective retailers and or customers for tasting. The original target in her business plan is to sell 15 kilos per month. Orders, however, have come in at 50 kilos for the month of August alone. One kilo of pork makes 1.2 kilos of tocino.

The encouraging sales performance challenged Emma to go ahead with her business adding other products such as ham for the Christmas season.

The enthusiasm and entrepreneurial inclination of Emma is complemented by the technical knowhow of Gregorio in seeing to it that both businesses succeed.

CLUSTER 3

12.1.12 MARIANESA PETERO, Calape, Bohol

Marianesa, 48, is a teacher by profession with a B.S. in Elementary Education. Before working overseas she has been teaching from 1968 to 1985 with the highest salary received then of P3,000 per month. The husband is also a teacher with a salary of P8,000 by 1998. As the needs of their three children increased she decided to work as domestic helper in Hongkong where she has been for 12 years.

With German, her brother, a piggery business was put up in 1995, starting with two boars that are leased for insemination. German provides a package of services to fellow hog raisers in terms of castration, insemination and de-worming. By January 1998 there were 14 piglets accumulated as returns for the services made by the boars, and which were subsequently sold after fattening.

When Marianesa returns by December 1998 she intends to expand their operations by going into meat processing aside from hog breeding and slaughter for meat sales. She will also offer supply for lechon for parties and feasts. Meanwhile the boar service and the other swine services rendered by German has expanded to cover other geographic areas outside of Barangay Catmonan, Calape, Bohol. She definitely decided to return for good to be united with her family and is counting on her children Marcelino, 27, Guillermo, 24 and Marie, 22, to help in the business.

12.1.13 ABELARDO NEMENZO, Tacloban City

Abelardo, 52, a second year college drop-out, has been working as a domestic helper-driver in Hongkong for 14 years with a salary of more than P20,000 per month, a sizeable amount for a family living in the provinces.

His reason for overseas work is to have a change of environment and to look for his future. He was still a bachelor then working as a commercial photographer in Tacloban City and did not see a bright future in this undertaking.

He has since married Maria Febel, a former overseas worker and they have three children two of whom he is counting on to help in the business he is setting up. They have their own house of 90 square meters area in a subdivision in Tacloban City which was built from the couple's savings. The house is equipped with an oven/cooking range, TV, radio, refrigerator and a microwave oven. Being in the city it has adequate supply of electricity, water and telephone service. They also own a farm land in Dagami, Leyte, growing rice and coconut for copra.

Realizing that he is getting on in age and would like to enjoy a more leisurely life, he decided to come home by the middle of 1998 to go into business, the choice being rice and copra trading or rice milling in Dagami where he has his farm which is 5 kilometers from the center of town. He started with rice trading buying the palay harvests of farmers, having these milled into rice for subsequent sale which, and which will cater to at least five surrounding barangays. Farmers in the area prefer to sell to a buyer near their farms.

By July 1998 he has started construction of the building for the granary to be able to stock up on grains for milling. He has the capital to finance his business owning to a savings of more than P100,000. As the rice trading business prospers, he plans to install a rice mill to service the needs of the community which does not have a rice mill yet.

12.1.14 EMMA BOCO BASIO, Llorente, Eastern Samar

Emma, 32, is a second year college dropout taking up a course in education. She has been working in Hongkong for 14 years now as a domestic helper. Previous to this she worked as a baby sitter in the Philippines. Her husband, Dario, was an overseas worker as an interior decorator in Saudi Arabia in 1994 to 1996.

Earning less than P15,000 a month, Emma has accumulated all these years a savings of about P20,000 in 1997, after supporting his father with P3,500 a month, and which she intends to use for other business investments in copra trading, expanding the palay trading and the hog raising business, when she goes home. Her only dependent is her father who lives in the 108 square meters single detached house she owns in Llorente, and which is equipped with an oven/cooking range, radio and a refrigerator. Emma also owns land in the municipality of more than 300 square meters.

A rice trading business was set up in 1997 with her father, Diomedes Boco, in Barangay San Miguel, municipality of Llorente, Eastern Samar. At the same time, a hog raising business was started with her husband, Dario Basio, in the municipality of Borongan, the capital of Eastern Samar. The husband also owns a tricycle which he drives for community transportation.

The hog raising business is set up along the main national highway on land owned by the couple. Dario had experience in pig raising in his younger days. He, however, lacks knowledge on present day pig raising technology but is willing to learn and participate in training programs provided through the ILO project. There is

no competition in the barangay this being the only piggery at this time. The growing demand for pork meat and products due to the rising income of residents in Borongan, cannot be met by the scarcity of supply in the vicinity. The environmental scan of the Field Coordinator in the ILO project, considers a piggery in the area as a good business with potentials for growth.

CLUSTER 4

12.1.15 JOSEFINA SANZ, Pacdal, Baguio City

Josefina, 53, is an elementary school graduate, working as a domestic helper in Hongkong for more than 5 years by 1997. She has returned home for good to be with her daughter and business partner, Ma. Luisa, a mass communication graduate of St. Louis University in Baguio, married with a new born baby. They live in their own two-story house in Baguio City.

Through hard work Josefina supported the education of Ma. Luisa, whom now works as a front office staff/telephone operator at the Baguio Country Club. Before her Hongkong job, Josefina operated a sari-sari store successfully, but which had to be closed since no one could attend to it. As a consequence of her overseas assignment her husband left them to fend for themselves.

From her savings, Josefina was able to buy a passenger jeep in 1995 which is plying in Manila as an additional source of income.

While still in Hongkong, the original business plan was to operate a restaurant to make use of Josefina's cooking abilities. Space rental, however, in Baguio City is relatively high to make the business economically feasible.

After a business opportunity scan when she got home, she perceived the opportunity of trading in vegetables which are abundantly grown in Benguet, and the demand for fresh vegetables in Manila. She decided to go into the vegetable supply business. She purchases fresh vegetables in Baguio and sells them to relatives and friends in Metro Manila. She started with one trip every Friday and coming back to Baguio on Sunday. Everything she takes with her is sold immediately with more demand for her vegetables unmet.

Her initial capital of P1,000 has grown to P4,000 in one month which encourages her to expand her business by increasing the quantity she sells each week. She was thinking of buying a rebuilt pick-up truck for P150,000 for use in hauling vegetables to Manila and back. She was advised, however, to increase her market volume first before investing in transportation facilities. The present volume of her business may not warrant such investment.

Anticipating the growth of this business she is making arrangements for handling and transport of vegetables through existing trucking facilities and someone to receive these in the bus station in Metro Manila for delivery to customers. Her passenger jeepney in Manila may be used for such delivery to Manila customers from the drop station.

In addition she was thinking of bringing back processed meat such as longanisa, tocino, tapa, etc. on her trip back to Baguio for selling in the community. She was

advised to consider doing the meat processing herself. The Field Coordinator of the ILO project is arranging for her training in meat processing with the Department of Agriculture in Baguio.

As an enterprising woman, Josefina cooks snack foods such as guinatan, arroz caldo, and the like, and sells these in her neighborhood from the house during the week when she is not hauling vegetables to Manila. Between her two ongoing businesses, she will have to determine someday where her presence is most needed and prepare for others to assist her.

CLUSTER 5

12.1.16 EVANGELINE M. DACALAN, Abulog, Cagayan

Evangeline has returned for good from Hongkong in August 1998 after being overseas for four years. She has decided to be with her family. She has a degree as B.S. in Medical Technology and was working as a medical technician at the Associated Medical and Clinical Services, Inc. in Makati for one year in 1985-86 with a salary of P4,000, and operated a store in Abulog Cagayan for four months thereafter. Realizing that her income was not enough for her financial needs for the support and ducation of a seven year old child, she applied for overseas work.

While in Hongkong she has exhibited strong leadership qualities as president of the Libertad Abulog Cagayan Hongkong Overseas Contract Workers Association. His very active involvement in the association was motivated by here desire keep busy and ease the pain of lonliness of being away from her family and overcome the boredom of being idle on her day off from work. In addition she was doing business on the side selling Squaline capsules.

Keeping in mind her desire to put up a business of her own when she returns for good to Barangay Libertad in the municipality of Abulog, Cagayan province, she was concientiously saving her earnings. She was able to buy a commercial lot where she plans to construct a commercial building for her intended business. She dreams of making wanton wrappers, skill for which she learned in Hongkong and which is not yet available in the community. She would also like to do repacking soya beans milk, soy sauce, basi, and the like, for distribution to surrounding municipalities, or nation wide eventually.

She is also thinking of engaging in palay trading. Her parents have an existing solar and mechanical driers for palay, a warehouse, rice thresher and a trailer for a their palay trading business which was stopped when the father was kidnapped. She and her husband Henry, has started repairing the old palay granary belonging to her father, and looking into conditioning the available equipment for eventual use. She is in the process of working out the needed business permits and licenses to operate the business.

Abulog is a commercial town at the crossroads of Laoag, Ilocos Norte and Cagayan province. It is close to Aparri, site of the newly-developing special economic zone in Port Irene. It is a favorable location for business being a melting pot of different provinces in Northern Luzon.

With entrepreneurial determination Evangeline opened an eatery initially to take advantage of an immediate market of traders transacting business in or passing through Abulog town. Customers have been increasing since it started operation in September.

She is counting on her patience in dealing with customers, outgoing personality and good communication skills, in pushing to success whatever business she goes into.

12.1.17 MARINA RUIZ, Dupax Del Norte, Nueva Vizcaya

Marina, 32, a high school graduate, worked in Hongkong as a domestic helper for more than five years. She has returned for good in November 1997. She is married to Rosendo Ruiz, a farmer growing rice and corn. Although he is the business counterpart of Marina, he has designated his son Rodrigo, 23, to attend the workshops and seminars offered by the ILO project. He claims to be shy and not confident in benefiting from the programs because of his lack in schooling.

She had three choices for a business undertaking, namely, putting up a store for agricultural supplies, rice and corn trading or a dress shop. The first two choices were deemed feasible in their community since majority of the people around are engaged in rice and corn farming. There is no competitor for agricultural supply in the immediate vicinity where the business will be located in Dupax Del Norte, 21 kilometers from the nearest trading center and 38 kilometers from the provincial capitol.

The business experience of Marina is in the operation of a sari-sari store before she left for overseas work and which she claims was profitable.

Marina and her husband opted to put up a store for agricultural supplies cum gown rental. The store building has been constructed on a lot owned by the couple but funding is needed for operations. Necessary registration with the Department of Trade and Industry has been obtained and a loan application is being prepared for OWWA financing.

Meanwhile, the gown rental business is already operational having rented out at least four times since March until July the one gown she bought in Hongkong. After each use she redecorates this to change the design somewhat using a sewing machine. The recycled gowns are rented out for special occasions in the community.

Marina also started a vegetable trading business (buy and sell) to generate income while waiting for the store to be operational.

Rodrigo needs to attend the Agro Retailers/Dealers training at the Fertilizer and Pesticide Authority to qualify the business to operate. He has not had any experience in business being a local policeman.

12.1.18 WARLITA MANERA ROSARIO, Cordon, Isabela

Warlita, 33, is still in Hongkong as a domestic helper. She has been there for only two years after working in Singapore from 1988 to 1994 (six years). She is a college graduate with a B.S. degree in Agriculture major in Agronomy. Despite her

education the only job she had before working overseas was as a sales lady in a drug company on commission basis. Her income then was quite small for her needs and the support of her parents.

Working overseas gave her a monthly income of about P3,000 in Singapore and almost P15,000 in Hongkong. She and her husband Hilario have their own house on a 200 square meter lot in Barangay Capirpiruan in the municipality of Cordon, province of Isabela. In addition they own farm land in Dingras, Ilocos Norte inherited from the parents of Hilario.

While in Hongkong Warlita ran a successful buy and sell business dealing in pants and bags that gave her adequate earnings to support the vocational education in Manila of a younger brother.

Her basic business plan as a participant in the ILO project is to put up a store for agricultural supplies in Cordon, allotting an investment of at least P100,000 from her savings and the balance from borrowing. Because of the present economic crisis, however, the husband Hilario, her provincial counterpart, heistates to borrow additional funds with the high interest rate, to make this a reality.

Cordon is a farming community with good tillable land. Hilario is an agriculturist by profession is knowledgeable in farm management and operations with a wide range of exposure in agriculture. There is a perceived need for agricultural supplies in the community. The site for the store is near the center of population accessible to the farmers around.

The second business choice, vegetables production, which needs less capital investment, has been started in their farm land. Hilario grows seasonal vegetables and sells them wholesale to market vendors. He has a hand tractor and a water pump for irrigation of his vegetable farm. With his knowledge in agriculture the venture has bright prospects for success.

Warlita's plan to come home for good is motivated by her desire to start a family which cannot be done with her in Hongkong and the husband in Isabela. They do not seem to have had a real married life.

12.2 Doubtful Cases

CLUSTER 1

12.2.1 ROSA DE LIMA SENCIL, Jaro, Iloilo City

Rosa Sencil, 37, single, is a college graduate with a Bachelor of Science degree in Practical Arts Education. As such, she worked as a teacher in Sta. Barbara, province of Iloilo for a year in 1984 with a monthly salary of P3,000. After this, she worked as a sales clerk at a pharmacy in Iloilo City for nine years, also with the same salary. Before she left for overseas to work as a domestic helper in Hongkong with a salary of less than P15,000, she was a sales representative of a marketing company in Iloilo City for a monthly pay of P4,000. Clearly it will be seen that the main reason for overseas work is the higher pay it offered.

Being a teacher in practical arts, her choice for a business undertaking is a handicraft such as flower making, embroidery, cross-stitch, making greeting cards and the like from raw materials indigenous to Iloilo province. She would like to make use of her artistic talent and skills in fashioning handicraft items, which she has been doing as a hobby. She intends to market these items in tourist shops and airports, starting with Iloilo City.

Her named provincial counterpart is an older and married sister Florencia Sencil Roquios, a business woman managing a business making hollow blocks and supplying other construction materials such as sand and gravel. The business actually belongs to the husband William Roquios, Rosa's brother-in-law, which has been operating successfully since 1987. Florencia could not find time to participate in the workshop and seminars provided by the ILO reintegration project. In her stead, William has been attending the programs scheduled for provincial counterparts.

William, as subsequent counterpart of Rosa, was discussing the expansion of his hollow blocks, sand and gravel business and his need for the purchase of a dump truck for hauling costing P500,000 to expand his business. He used to have a Ford Fiera which was sold in 1994. He purchased an Isuzu Elf for P515,000 in 1994 the installment payment for which will be completed by 1998, with the help of remittances of Rosa. It is not clear how Rosa participates in the ownership or proceeds of the business of William and Florencia.

It is quite obvious that the construction materials business of William and Florencia is too big in scale for the financing program available through OWWA, which has a loan maximum of P50,000. The business idea of Rosa seems to have been set aside and will only materialize when she comes home in October 1998.

This is a case of difference in objectives of the principal OFW beneficiary and the provincial counterpart which has been detrimental to the entrepreneurial undertaking of the OFW project participant.

CLUSTER 2

12.2.2 NIMFA C. SAMBO, Mangarao, Camarines Sur

Nimfa, 42, a midwife by profession, was operating a variety store dealing in rice and processed foods and earning about P3,500 a month. She has operated this business for nine years until she left for Hongkong in 1990 to work as a domestic helper earning less than P15,000 per month. She has just recontracted for another two years in Hongkong.

Her work augments the income of her husband, Dante, a farmer growing rice and water melon in his 4 hectare land in Barangay Casuray, municipality of Mangarao in Camarines Sur province, to whom she remits P8,000 monthly. For the education and support of their seven children, with age range of 10 to 18. In addition Nimfa sends her parents an allowance of P1,000 monthly.

They own the house and lot where the husband stays with the children while Nimfa is abroad. With the little savings she has accumulated, she plans to expand her variety store by adding more product lines and increasing the rice trading operations.

Nimfa's husband, Dante, who she named as her provincial counterpart, was not interested in her business plan. He asked his mother Ester Sambo to be the counterpart.

Mrs. Sambo, the mother-in-law, is a business woman operating since 1987 as a major supplier of dried sea grass to handicraft (bags, hats, baskets) weavers and exporters in the cities of Naga and Legaspi. She boasts of being listed in the export trade directory of the Department of Trade and Industry.

She is convincing Nimfa to invest her money in the sea grass business by providing additional operating capital for expansion with the increase in export demand for the products the grass is made into. Aside from identifying her mother-in-law as her provincial counterpart and who has been actively participating in all the workshops and training programs offered by the ILO project, there is no indication that Nimfa has invested in the business of Mrs. Sambo.

Sea grass, locally known as "bukad", is propagated by Mrs. Sambo in a 10-hectare land which is not adapted for planting rice. The land is leased at P10,000 per hectare per year. One hectare of land yields 100 bundles of dried grass every 4 months. Each bundle sells at P60 in 1998 giving a sales revenue of P60,000 every 4 months from the 10 hectares, except in the months of March to June when the fields are dry. If she cannot meet the demand, she purchases from others at P40 per bundle which she sells at P50 per bundle. Recognized as the supplier in volume of the sea grass, small harvesters bring their harvest to Mrs. Sambo.

There is a perceived estranged relationship between Nimfa and Dante which is not conducive to implementing a joint business plan. Nimfa will see her entrepreneurial plans materialize perhaps when she comes home for good.

CLUSTER 5

12.2.3 TERESITA VALDEZ SALDITO, Cordon, Isabela

Teresita, 32, is a graduate of the junior secretarial course, and has been in Hongkong since 1986 initially as a domestic helper for 5 years, then as a factory worker for a year, as a cook in a Thai restaurant for two years, and finally as a domestic helper until she came home last December 1997. While in Hongkong, she gave massage service three times a week for an additional weekly income of HK\$300, as a side line.

In between her overseas assignment she got married and has a three year old child. A family of three, they live in Barangay Turud Sur, municipality of Cordon, Isabela province. From savings in the past years they have constructed a house, which is equipped with an oven/cooking stove, TV, radio, washing machine, microwave oven. They have also purchased a transportation vehicle. In addition they have purchased a farm land in Ricarte Norte, Diffun, Quirino province.

The business plan of Teresita is to open a wedding service business providing a package consisting of bridal gown rental, beautician service for the bride, video coverage and of the wedding, photo-sound system and church decoration with a capital investment of P250,000. With a savings of about P100,000 the balance needed will be borrowed from the bank using their real estate properties as collateral.

Although Teresita is interested in going into business, she has not had any experience in doing so. Judging from the manner she prepared her business plan, there seems to be an indication of her understanding business operations.

Implementation of her business plan started with the procurement of used bridal gowns in Hongkong and the construction of the business area. As of this writing sales revenue has not yet come in awaiting the wedding season in the community. Equipment for the photo-video services are not yet available. She still has to put up the facilities needed for the beautician service.

As an after thought, Teresita is thinking of including palay trading to her business to maximize the use of the store space they have constructed and to generate income sooner since there is a ready market for this in Cordon.

This not exactly a successful case for emulation. It is, however, a learning example on how not to go about entrepreneurship. Capital has been tied up in the construction which will not turn around until operations commence. Her business idea is a copy of what her elder sister Marina Ruiz is doing, not necessarily her own. Her husband, June, works in a bank in Isabela, and does not seem to be involved in the business plans of Teresita.