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Peso Education and Resource Assistance (PERA) Program: A Case Study in Barangay T. Padilla, Cebu City, Philippines

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ABSTRACT

The program's primary objective is to determine the influence of the PERA Program on the livelihood of residents in Barangay T. Padilla. The study used qualitative research techniques and semi-structured interviews with program beneficiaries and stakeholders. The findings reveal that the PERA Program has positively and negatively affected the beneficiaries. While most beneficiaries reported improved quality of life and reduced poverty, some expressed a need for increased financial support and additional training to manage their resources effectively. The study concludes that the program's long-term success requires ongoing assistance and training to help beneficiaries build lucrative enterprises and sustain their livelihoods. Therefore, the study recommends that the program provide beneficiaries with financial resources, training, and support to enhance their capabilities and maintain their living standards with the hope of having organizations and programs whose efforts complement the PERA Program.

INTRODUCTION

The COVID-19 virus has dramatically affected the world economy, and many companies are battling to stay in business. However, establishing a company is a fantastic opportunity to gain money and weather the economic effects of the epidemic. Launching a small business in these challenging economic times can help generate small profits. By establishing a small business, individuals can generate income outside the market. Rather than depending on traditional employment, which may not be secure during the pandemic, showing a small business can be a reliable way to earn money. Small companies may give individuals greater financial freedom. Instead of putting the economy as a whole at risk, businesspeople might earn their income and adapt their business practices in response to market volatility.

As a consequence of the epidemic, many people have lost their jobs or money, and this appeals to them, especially since it gives a feeling of security when things are uncertain. The growth of a small business can provide a sense of fulfillment and significance. For many business people, starting a business is about more than just earning money. It is also about pursuing one's aspirations and creating something meaningful. Numerous individuals are dissatisfied with their occupations or need help to obtain employment. Small business ownership can provide them with direction and purpose.

Beginning a new venture, particularly a small firm, can be a very gratifying and complicated experience. A strong business management and finance foundation is one of the keys to success. Starting a small business requires understanding how to do everything from scratch. To launch a small business, one must first comprehend how to construct one from scratch, including creating a business plan and finding the optimal consumers and

markets. With a firm foundation, people with limited business knowledge might find it easier to get their business off the ground or make costly mistakes. Business people can increase their chances of success by laying a firm foundation for their small enterprises by learning the fundamentals of business construction. Building a small business requires specific skills and knowledge compared to starting one from scratch.

Additionally, small business proprietors must be able to manage their products and services, keep track of their finances, and maintain the operation of their business. Small business proprietors who need an understanding of these concepts may feel pressured or need help to meet their company's demands. If someone understands the fundamentals of business administration, they can remain organized, efficient, and profitable while running a business. To launch a flourishing modest business, one must first comprehend how money functions. To make positive choices and successfully manage their finances, owners of small enterprises that operate enterprises would familiarize themselves thoroughly with financial concepts such as profit and loss, financial flow, and investment return. These are all examples of financial statements. Businesses that comprehend finance can make more informed decisions and increase their prospects of long-term success.

As a result of those mentioned above, the researchers must conduct this study. This article suggests creating a program called "Peso Education Resource Assistance (PERA)," specifically in Barangay T. Padilla, which provides an accessible, practical, and hands-on approach to business management that will be encouraged through a series of training and seminars. In addition, the selected recipients will receive financial assistance for the construction and launch of their microbusiness. The program would target

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individuals from underrepresented communities, including those with low earnings and minorities.

LITERATURE REVIEW

The lack of research on the impacts on the community has been noted by several authors (Erikson, 2010). Researchers Ward and Wolf-Wendel (2000) agreed that there needs to be more research in their content analysis of literature related to community service. They found that the literature tends to focus on the benefits the campus and its constituencies gain more than (Bringle & Hatcher, 2000).

Making and doing services to communities is vital and indispensable to the educational experience and may have commenced as early as formal education. For example, John Dewey and several others merchandised “learning by doing” and bridged service to personal and social development in the 1900s (Erickson, 2010).

Erickson (2010) clarified that impacts in the community may not manifest themselves immediately. Some projects may show little results for several years, which is particularly valid in community development, where initiatives often last long.

Citing the works of Fitzpatrick (2004), Mark (1999), and Palomba and Banta (1999), Erickson deduced that organizational commitment to the long-range study of local on how it benefits the community. Ward and Wolf-Wendel suggested a simple reason for this focus, theorizing that it may be logical since academic literature is written by and for academicians. However, they maintained that if service learning is indeed a way to involve higher education in real-world problem-solving, then the community must be an integral and active partner. Entrepreneurship education has positively impacted entrepreneurial intentions (Cera *et al.*, 2020; Shah *et al.*, 2020; Vinogradova *et al.*, 2022). It gives aspiring entrepreneurs the skills, knowledge, and mindset to start and run a successful business (Panwar Seth, 2020). Entrepreneurship education can be makeover in various forms, including classroom-based courses, experiential learning programs, and mentorship (Cera *et al.*, 2020). Experiential learning programs, such as business incubators and accelerators, provide entrepreneurs access to resources, networks, and mentorship, which can be valuable for early-stage businesses (Nunan *et al.*, 2022). Mentorship, in particular, is an effective way to transfer knowledge and experience from experienced entrepreneurs to aspiring ones (Cera *et al.*, 2020).

Access to initial capital is critical for entrepreneurs to start and grow their businesses. Microfinance is an effective way to provide initial capital to entrepreneurs who lack collateral or credit history (Sultonovich, 2023). However, other sources of initial capital, such as venture capital, angel investors, and crowdfunding, can also be accessed by entrepreneurs (Nunan *et al.*, 2022). Venture capital and angel investors are typically suitable for high-growth startups with promising business ideas and strong teams (Nunan *et al.*, 2022). Crowdfunding, on the other hand, is a relatively new source of funding that allows

entrepreneurs to solicit funds from numerous individuals through online platforms (Nunan *et al.*, 2022).

Entrepreneurs also face other challenges besides access to initial capital. Regulatory barriers, lack of infrastructure, and limited market access are common challenges entrepreneurs encounter (Nunan *et al.*, 2022). Entrepreneurs may also need help in low-density areas, such as a lack of human capital and limited social networks (Silva *et al.*, 2023). Therefore, besides providing initial capital, policymakers and practitioners must address these broader challenges to support entrepreneurship in low-density areas.

Additionally, the COVID-19 pandemic has emphasized the need for entrepreneurship education to adapt to the changing business environment (Ratten & Jones, 2020). Online entrepreneurship education and remote mentoring can provide aspiring entrepreneurs with the necessary skills and support to tackle the challenges posed by the epidemic (Ratten & Jones, 2020). The need to manage financial resources is crucial during the pandemic. Kathleen Ann Pasaoa *et al.* (2023) demonstrate that innovative financial techniques significantly impact social companies’ income and cash flow.

By and large, studies dealing with impact assessment of extension activities used the program recipients or beneficiaries as the respondents (Herrera, 2010; Dilao, 2010) of its worth undertaking. However, in a fascinating view, in doing impact assessments relative to extension projects, the entire picture of the community will be examined and looked upon very squarely, and this is for the simple reason that impacts pertain to the changes in the conditions of the community. These changes must be evaluated and verified based on the project’s outcome. On the other hand, according to Amosah *et al.* (2023), small-scale businesses do not frequently encourage record-keeping methods. Those enterprises cannot benefit from it because record-keeping is rarely practiced. Results indicate that most small-business owners need more expertise and understanding to employ modern record-keeping systems and that seminars and livelihood programs are vital in building lucrative enterprises capable of overcoming the challenges in entrepreneurial knowledge deficiencies; a resource-based approach to the development and execution of strategy is applicable Bryson *et al.*, (2007).

The researchers took an active interest in the present investigation as much as they are in community extension services. They have been serving as faculty coordinators of extension projects concerning their academic program. Whether or not, in a coherent way of looking at things and events, the College of Business and Accountancy delivered the impact that is purpose or desired to be apparent in the partner-barangay was the query that guided them in materializing this work.

Theoretical Framework

This theory is anchored to the leading idea of the Resource-Based View Theory by Birger Wernerfelt and,

Supported by Two Sub-Theories of Resource dependence theory by Gerald R. (Jerry) Salancik and Jeffrey Pfeffer and Abraham Maslow's Hierarchy of Needs.

According to the theory of resource-based view (RBV) by Wernerfelt (1984), a corporation's distinctive assets and capabilities are the fundamental factors that determine its level of competitive advantage. When applied to launching a new company, the RBV theory emphasizes the significance of identifying and using the resources and capabilities that will allow the new enterprise to thrive in a notoriously cutthroat market. The article emphasizes the significance of education, financial literacy, and the first investment while discussing the many resources that are accessible for the establishment of a firm. Knowledge is, without a doubt, the most critical thing to have when beginning a company. A significant advantage over the competition may be achieved by implementing a program that teaches potential business owners the necessary skills, information, and resources to launch and run a profitable company. For instance, prospective business owners may learn how to discover and analyze potential business prospects, create an action plan for their company, and practice efficient sales and marketing techniques by enrolling in entrepreneurship education classes. These sorts of programs will also give direction and the opportunity to network. In addition to schooling, financial literacy is an essential resource for those who want to start their businesses. Financial literacy is the capacity to efficiently manage money via activities such as creating a budget, understanding how to invest, and being familiar with financial statements. Aspiring business owners who understand finance are more equipped to manage the financial aspects of their businesses, such as capital creation, cash flow management, and financial report preparation. Because of this, company owners can make informed decisions and steer clear of expensive blunders, which may be a significant advantage over their competitors. Initial funding is another crucial resource for getting a firm off the ground. Inadequate funding may make it easier to get a firm off the ground and maintain it viable. There is a wide range of funding available, and some of these options include personal savings, loans, grants, and investors. Because it allows them to engage in advertising, product development, and other critical business sectors, access to capital may give entrepreneurs a competitive edge. The resource-based perspective theory emphasizes the significance of using one's unique resources and abilities to achieve a competitive advantage. In starting a company, education, financial literacy, and beginning cash are crucial components for prospective business owners who wish to prosper in a highly competitive market. The likelihood of an entrepreneur successfully establishing and growing a firm may be improved by the entrepreneur's ability to locate and use the relevant resources.

Resource Dependence Theory (RDT) by Pfeffer & Salancik (2019) discusses how organizations rely on their surroundings for the resources necessary for their

continued existence and growth. The idea behind this notion is for companies to amass resources to lessen their dependency on external sources and boost the degree to which they exercise control over their surroundings. RDT emphasizes the relevance of finding and securing essential resources when beginning a company. This is done to limit reliance on outside sources and increase the likelihood of the venture's success. One of the crucial resources that RDT has is recognized as being knowledge. In the context of beginning a company, education gives the information and skills necessary to discover and acquire the resources needed to initiate and grow a successful business. These abilities and knowledge are required to identify and achieve the resources to start and build a successful business. An education program that teaches prospective industrialists the skills, information, and resources necessary to launch and run a prosperous firm is an invaluable tool that may help a company become less reliant on outside resources. RDT acknowledges that having a solid understanding of finances is an essential resource. Aspiring company owners knowledgeable about finances are better positioned to handle their businesses' finances, such as raising money, controlling cash flow, and creating financial reports. This results in the organization having greater control over its financial resources while reducing its dependence on other sources of support. RDT highlights the relevance of securing initial cash as a critical resource for the beginning of a firm, which is the last point of the report. Beginning a firm and growing operations might be challenging if appropriate funding is unavailable. Increasing the organization's command over its financial resources and reducing its dependency on other sources of finance are both benefits that might result from successfully raising initial capital.

In conclusion, the Resource Dependence Theory emphasizes minimizing dependence on external sources by gaining the required resources to develop and grow a successful firm. This may be accomplished by accumulating resources such as capital, human capital, and physical capital. Education, financial literacy, and beginning investments are necessary tools that help an organization become less reliant on outside sources and more in control of its surrounding environment. Acquiring and effectively using these resources may significantly boost the odds of success for dogged businesspeople operating in notoriously cutthroat markets.

The model of human motivation conceived by and refined by Maslow (1943) is a fundamental idea within the scientific discipline of psychology. According to Maslow, human reason is defined by a hierarchy of requirements that must be fulfilled precisely, with physiological and safety needs being the most crucial. According to this idea, individuals are driven to meet their fundamental needs first, followed by their higher-order requirements, such as self-esteem and self-actualization. Lastly, people are motivated to satisfy their wants and desires. According to Maslow's theory, the physiological need for money is the source of the drive to start a company and become

financially literate. This is true when starting a business and obtaining financial literacy. This is a solid incentive to get things done. Financial literacy is equally vital since it equips individuals with the information and skills required to manage their resources and satisfy their fundamental requirements efficiently. According to Maslow's hierarchy of needs theory, a person's level of self-esteem and their capacity for self-actualization are two factors that impact their desire to start a company and learn about personal finance. Establishing and running a profitable company is one of the best ways for people to boost their self-worth. Education in personal finance helps people become more self-actualized because it provides them with the knowledge and skills they need to become financially independent and pursue their life ambitions. The conclusion drawn from Maslow's theory of human motivation is that the desire for self-esteem and self-actualization and the need to satisfy core physiological demands are the primary drivers of the incentive to start a company and gain financial literacy. Individuals may make the most of their desire to succeed in business by grasping these underlying motives.

Research Questions

This study aimed to explore assessing the peso education resources and resources assistance (PERA) specifically within barangay Barangay T. Padilla, Cebu City, Philippines.

1. How the program contributes to the economic capability of the beneficiaries?
2. What circumstances contribute to the success or failure of their business?
3. How can the program be enhanced based on its current status?

MATERIALS AND METHODS

Research Design

This qualitative investigation uses a kind of research design known as in-depth and personal interviews to gather information from chosen beneficiaries and authorities of Barangay T. Padilla as key informants. In-depth and personal interviews with chosen beneficiaries and officials of Barangay T. Padilla were crucial for establishing our research design since they helped researchers gather insights and viewpoints that would be difficult to access via other methods. These interviews significantly shaped our research design.

Research Environment

The researchers conducted this study in T. Padilla's neighborhood in Cebu City, Philippines. The aid recipient in each barangay was given from among the poorest residents, particularly those interested in establishing micro businesses. The program was started in January 2020 and ends on December 2022.

Research Informants

In this thesis, research informants are residents of

Barangay T. Padilla in Cebu City, Philippines, particularly those who relevant to the poorest of the impoverished segment and have established limited business knowledge and experience was inaugurated and conducted a series of seminar workshops on entrepreneurship, basic finance, management, and showed accounting. Those who passed the screening process were considered for the seed capital. The seed capital of P2,000 was given to start a micro business, particularly the street cart vendor. Monitoring activities of each beneficiary were conducted each semester to determine the condition of their business.

Data Collection

In-depth and personal interviews are robust qualitative research designs to collect detailed and nuanced data. The method involves one-on-one conversations with key informants to gather their perspectives, experiences, and opinions on a specific topic. The in-depth and personal interview research design is a valuable data collection method for deeply understanding a particular case. To conduct the interviews in T. Padilla, we first identified vital informants knowledgeable about the community and the program.

Data Analysis

In analyzing the data, the researcher transcribed the recorded responses from the informants and categorized them to find common patterns that arose from the different reactions of the informants. After numerous stages of coding, the researchers constructed various themes, which were then reconstructed to form emergent themes.

Ethical Consideration

In compliance with the research standard and ethics protocol, the researchers will always ask permission from the barangay staff and consent from the informants. The rights and privacy of informants will always be on top priority. The researchers will respect informants' rights whenever they are uncomfortable answering the questions. Researchers must always be careful in securing the data in all information gathered and will be securely kept confidential at all times.

RESULTS AND DISCUSSION

Twelve cluster themes were found and regrouped from the established core meanings, resulting in six emerging themes. From the responses of the study's informants, we have created emerging themes as follows:

Effects of the PERA Program on the Beneficiaries

1. Deducting different techniques.
2. Improving lives and uplifting from the poverty line and challenging moments.
3. Imparting additional knowledge and skills in running and circulating the capital.
4. It lessens the poverty line in the community of Barangay T. Padilla.

Factors Affecting the Business of the Beneficiary Unforeseen Calamities

Theme 1 answers Research Problem Question 1 about how the program contributes to the economic capability of the beneficiaries; Theme 2 addresses Research Problem Question 2 about what circumstances contribute to the success or failure of their businesses.

Effects of the PERA Program on the Beneficiaries Deducing Different Techniques

This particular theme refers to identifying and developing various methods, approaches, and strategies to solve problems or achieve a specific goal.

1. When asked about the program, informant number 3 shared

The money is not enough because, as of today, different products' prices are increasing, so the holding of seminars and teaching the communities the various livelihood programs and the giving of additional capital can help our community and us, especially since we came from the pandemic experience (IDI 3).

2. Another informant shares the same opinion about the program

There should be capital as of today's current situation, and there is also a need for a seminar for a livelihood program (IDI 5).

3. With the same question being asked, the informant on his opinion about the program

Of course, as the capital was given, they just needed to earn profit out of it. They mainly venture into processed foods, but it takes time, so they need more capital as it is too costly. In contrast, if they venture into reselling those processed foods and buy enough to sell for a day in the afternoon, there will already be a profit to purchase more the following day. Nevertheless, they are the ones who will make it. In that case, it is just okay, but not for those persons who have children in elementary, IDI 1-4SS 4-4, because nowadays in Zapatera and Tejero, children in the school need to be guided in school as there are already many cases of kidnapping from other parts of the country, and the school experienced one parent claiming a student when, in fact, she was not her child. So, let us pick those who will focus on their business or livelihood, like the one I know whom we appoint as a secretary for seniors but who is not a senior citizen. He will make sideline sales of processed foods like lumpia, which he will cook and then sell house to house, and at three o'clock, he will sell another product that was already booked before the time. He is now meeting at the Cebu Business Hotel with the other two officers, the president, vice president, and secretary. He is the acting secretary because other senior citizens have already moved out of the area because of demolition, and others are already living with their children who already have families. Others are already in Liloan, Sugod. Here is T. Padilla; we can still see many people with potential that we can recruit for the said program, which will significantly help our barangay (IDI 1).

Improving Lives and Uplifting from the Poverty Line and Challenging Moments

This particular theme will refer to the efforts and strategies to improve the standard of living and socio-economic status of individuals and communities experiencing poverty and hardship.

1. When asked about their situation, informant number 2 shared

If they do it diligently, they can improve their lives by running back the money and profit from it. However, others have yet to focus on their first business, where if they have planned to sell a particular product, another type of product will be sold the next day, and others would venture on to carrying water. Because of this, most beneficiaries have not improved their livelihood out of the capital given by PERA Program (IDI 2).

2. With the same question being asked, informant Two his opinion about the program

Yes, it has improved our life even in a little way, that I could sell anything like pancit canton, noodles, and eggs where I have sold a lot; I also cook for them my customers (IDI 2).

3. Another informant shares the same opinion about the program

Much of what I learned at the PERA Program lecture has already been used in my gardening company. (IDI 5).

Imparting Additional Knowledge and Skills in Running and Circulating the Capital

Providing people with the information and training they need to manage and use their financial resources properly is referred to as financial literacy training. It involves providing education and training on financial management, investment, and entrepreneurship to help individuals achieve their financial goals and objectives.

1. When asked about their view of the program, informant number 3 shared

Yes, it helped (PERA PROGRAM), and because of this, I could begin a sari-sari store. Our business grew because of the seminar, and PERA Program shows how it helped our needs (IDI 3).

2. With the same question being asked, informant Two his opinion about the program

Because of the PERA Program has given me business and additional capital and an idea of how I will roll back my money, and it has developed and improved my means of livelihood (IDI 4).

3. With the same question being asked, informant five his opinion about the program

It is okay to have a seminar in our barangay to give us an idea of how and what we can do to alleviate poverty in our family because if we cannot reflect, then we cannot discipline our family and ourselves (IDI 5).

Lessens the Poverty Line in the Community of Barangay T. Padilla

Refers to the activities and initiatives intended to decrease poverty and raise the quality of life in Barangay T. Padilla,

a neighborhood in a particular geographic location.

1. When asked about their view of the program, informant number 3 shared

Our sari store has helped me with our day-to-day expenses, which has helped us and our community to lessen the poverty we have been experiencing for so long (IDI 3).

Factors Affecting the Business of the Beneficiary Unforeseen Calamities

Refers to unexpected and sudden events that cause widespread damage, disruption, diseases, and loss of life.

1. When asked about their view of the program, informant number 2 shared

The last time I could work or run my business was during the pandemic since it was too complicated. I sell in the afternoon, and some officials examine the area, and people are not allowed to go out, so I cannot concentrate on selling my items. However, the company significantly reduces my and my family's day-to-day expenditures (IDI 2).

CONCLUSION

In Barangay T. Padilla, the PERA Program is said to have positive and negative effects on the people who benefit from it, according to the opinions expressed by the sources of information. Most program beneficiaries have claimed that they have been able to enhance their quality of living as a direct effect of their participation in decision-making and that the program has reduced poverty in their neighborhood. However, some recipients said the financial help needed to be increased as extra cash and other livelihood campaigns to sustain their enterprises. To fully reap the advantages of the PERA Program, we must provide beneficiaries with the information and training they need to manage and use their resources effectively. Furthermore, seminars and livelihood programs that aid the community in building lucrative enterprises capable of overcoming the challenges that the economy provides would be beneficial. A resource-based approach to the development and execution of strategy is applicable (Bryson *et al.*, 2007). It may be helpful in the private and public sectors for planning and determining specific skills and constructing livelihood schemes. It gives a unique general training and consultation that provides an overview that benefits various public and private organizations. Our points of contention may sum up that the outcome of the program can further be investigated.

RECOMMENDATION

This article highlights the significance of recognizing the existence of various cultures and gaining knowledge from them. In addition, it emphasizes the role that education plays in fostering unity and empathy, and it provides recommendations for how equality might be promoted in day-to-day living.

There are a few different directions that one might go in order to make the PERA Program more efficient. Beneficiaries may get improved assistance from the program if it investigates and puts into practice a variety

of strategies, such as expanding their access to finance and organizing seminars on livelihood programs. In addition, the program might concentrate on bettering recipients' lives by expanding the training it offers and offering more help in running businesses. This might involve educating them to concentrate on their principal company and to avoid diversification, which could result in results that are not beneficial for them. Additionally, the program might continue to give education and training on financial management, investing, and entrepreneurship to assist recipients in managing the resources at their disposal more successfully. The program might execute measures targeted at lessening the severity of poverty and enhancing people's quality of life to achieve its goal of lowering the poverty threshold in the community of Barangay T. Padilla. That might involve providing beneficiaries with increased assistance and resources and exploring collaborations with other organizations and programs whose efforts complement those of the PERA Program.

An intelligent and self-aware viewpoint is fitted out in the article on an upsetting subject, but neither the author nor their personal experiences are discussed. The ideas are clearly explained via personal tales and stories, which demonstrates a knowledge of the problems and possibilities given by diversity.

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