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Laying foundation of a successful social enterprise: case study of Junior Chamber International (JCI) Lipa's Project GANAP

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ABSTRACT

This case study underscores the significance of the different livelihood assets including human capital, financial capital, natural capital, physical capital, and social capital in the initiation phase of Junior Chamber International (JCI) Lipa's Gawaing Nagpapaunlad ng Pangkabuhayan or Project GANAP. These assets were tagged necessary in the pursuit of positive livelihood outcome that is to uplift the lives of the families in Sitio Hillview in Lipa City, Batangas. In-depth interviews with JCI Lipa key persons and focus group discussion with women participants were conducted by the researcher to determine how the aforementioned livelihood assets were utilized by JCI Lipa. Gathered data revealed that utilization of the livelihood assets is subject to some vulnerabilities, thus sustainability efforts are paramount. The researcher recommends that since livelihood assets potentially affect the use of other livelihood assets and effective utilization, thus, a study on the mutual impact of these assets not just with Project GANAP but with other governmental and non-governmental social enterprise initiatives be pursued in the future research.

KEYWORDS: Social enterprise, Livelihood Asset, Livelihood Strategies, Livelihood Outcomes, Sustainable Development

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INTRODUCTION

Background of the Study

Since 2013, Junior Chamber International (JCI) Lipa has been supporting Sitio Hillview, a small community located in Brgy Antipolo del Sur, Lipa City, Batangas, that is home to around 100 marginalised families that are in need of help and support. JCI Lipa is dedicated to uplift the lives of these families and has implemented various activities to help the community [1]. As part of JCI Lipa's continuous effort, Project GANAP or Gawaing Nagpapaunlad ng Pangkabuhayan was launched on April 11, 2014.

Project GANAP is long-term program of JCI Lipa in coordination with the women of Sitio Hillview. It aims to contribute towards the promotion of livelihood enterprise activities within the community level through Livelihood Skills Workshop on Perfume and Housekeeping Product Making such as Dishwashing Liquid and Fabric Conditioner; Capacity building, Identification of Product (Dishwashing Liquid) and Resource-Mobilization; Production and Selling of Dishwashing Liquid in the Local Market; and, Entrepreneurial Mentorship & Monitoring.

The principal concept behind Project GANAP rests on the basic principle of empowerment and of the 3rd tenet of JCI values – That economic justice can best be won by free men through free enterprise. Moreover, by equipping the women with better and more productive endeavors that enrich their knowledge in livelihood, they are able to earn extra income to provide for their families; and ultimately given a chance to positively change their future.

After intensive immersion within the Sitio Hillview, JCI Lipa members were able to plan a project that would best promote entrepreneurship to the local community that is empowering and sustainable that was accomplished in 4 stages:

Stage 1. Livelihood Skills Workshop. It was held April 11, 2014. It is a one-day workshop in Hillview aimed to instill the idea that entrepreneurship can be for everyone was held in partnership with My Livelihood, My Business Facilitators Rey Pascor and Rodel Sta. Ana. The workshop made use of lecture and demonstrations on how to make dishwashing liquid, fabric conditioner and perfume where participants learn by both seeing and doing. About 47 women from Hillview joined this workshop.

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Stage 2. Capacity Building, Identification of Product (dishwashing Liquid) and Resource Mobilization. It was held May 17, 2014. This stage involves the identification of women who are interested in pursuing the project. Engagement takes place to get their full commitment and support for the success of the program. With JCI Lipa's assistance, these women are given the opportunity to produce housekeeping products, sell them and get 100% of the profits for their families and immediate community.

Stage 3: Production and Selling of Dishwashing Liquid. After months of closely working with the Hillview women, JCI Lipa launched the Hillview Dishwashing Liquid on July 8, 2014. This product is branded as being solely produced by the women from Sitio Hillview and is up to par with the dishwashing products in the market. JCI Lipa actively supports the community's selling by tapping private and government sectors to showcase, sell and/or use the product in their establishments. Moreover, JCI Lipa forged partnerships with local establishments to allow the women to showcase and sell the product to many Lipenos, and at the same time, to bring awareness about situation of the Sitio Hillview Community. The following establishments were given a 3-Layer Display Stand and Product Poster for easier display and selling:

- Lito's Builders and Construction Supply
- LTFRB Region IV Office
- Ala Fiesta Restaurant
- Milkjoy
- Lucky ZAM Pawnshop

Moreover, dozens of Hillview Dishwashing liquid have been sold to local restaurants and catering chains with the help of JCI Lipa members, families and friends.

- Potato Corner, SM Lipa
- Potato Corner, SM Batangas
- Potato Corner, SM Hypermarket Batangas
- On the Big day Catering
- Monti's Bed & Breakfast

As of July 26, 2014, 287 bottles of Hillview Dishwashing Liquid have been produced by the Hillview women, 266 bottles of Hillview Dishwashing Liquid sold, 144 bottles of Hillview Dishwashing Liquid yet to be produced and delivered. 100% of profits go to the Hillview women.

Stage 4. Entrepreneurial Mentorship and Monitoring. After the launch of the Hillview Dishwashing Liquid in the market, JCI Lipa has continuously worked with the women and guided them on the basics of doing business efficiently and effectively (eg. production and marketing). JCI Lipa has continuously offered entrepreneurial mentorship through meetings and call/sms correspondences. A follow-up meeting was held on July 25, 2014 and more scheduled at least once every month.

Problem Statement

This case study zeroed in on the utilization of the different livelihood assets in the initiation phase of Junior Chamber International (JCI) Lipa's Gawaing Nagpapaunlad ng

Pangkabuhayan or Project GANAP in Sitio Hillview in Lipa City, Batangas. This sought answers to the following questions:

1. Which livelihood assets (*human capital, financial capital, natural capital, physical capital, social capital*) were utilized by JCI Lipa in the initiation of Project GANAP?
2. What are the expected outcomes of this project for the organization, and for the women?
3. What sustainability efforts were incorporated?

Review of Literature

Successful community development projects relied on adequate knowledge of relevant systems, the systems themselves often intimately tied to local environments and cultures. 'Adequate knowledge' pertains to the one that demonstrates strong cultural competence, a construct which has been classically defined in community practice as including caring, cultural sensitivity, cultural knowledge and cultural skills [2].

Descriptions of various aspects of social diversity frequently focus on the dichotomous division into the center and the periphery. Such characteristics usually apply to the spatial dimension and overlap other distinctions, the categorization into urban and rural areas being essential. With regard to the latter, peripherality usually concerns a significant part of rural areas in many countries, irrespective of their economic development levels. Even high income countries face problems of poor regions where difficulties of access and distance from development centers pose challenges [3,4]. Their peripheral nature is frequently related to complex factors, often historically embedded, and overcoming such conditions has long been a challenge to both public authorities and research [5].

Difficulties such as accumulated social problems, poor technical and social infrastructure, limited access to suitable public services and traditional local economic structures are characteristic of rural areas in developing countries and those which have long been undergoing economic reforms. A number of authors have paid particular attention to various ways of resolving the problem of their unfavorable location [6-8].

A common characteristic of rural families residing in the periphery is living with limited economic and social opportunities. One may distinguish a number of factors determining the shortage of opportunities, for instance, in comparison with urban households [9]. Those factors comprise: less access to strategic resources (e.g., information, capital); less developed local markets, including the job market; low quality and insufficient supply of public services; weak links with the surrounding areas (i.e., few means of transport) Owing to such unfavorable circumstances, families develop a variety of strategies for the achievement of their goals [10]. It must be assumed that economic survival constitutes one of the most important (fundamental) objectives of each family.

Regardless of multiple goals, livelihood strategies are aimed at income maximization or at obtaining satisfactory income. In this

context, the choice of optimal measures for implementing such strategies is of particular significance. For each household, the implementation of its livelihood strategy depends not only on external conditions, but also on its own assets [11]. The number of family members and the various characteristics of the individuals making up the household's intangible capital, (e.g., the level of educational attainment, qualifications, the state of health, outlook on life, attitudes and orientations), all strongly influence the possibility to implement a given strategy as well as the choice of a strategy. No less important is the family's endowment with tangible capital (i.e., funds, natural resources, entitlements, tangible property). Surveys of the diversification of rural incomes emphasize a growing importance of non-agricultural livelihoods among farmers [12] and point to the efficiency of the specialization strategy, i.e. the family's focusing on a single livelihood such as agricultural production or paid employment [13]. Simultaneously, it is stressed that the possibilities to diversify livelihoods increase as rural areas become more developed. According to McNerney and Turner [14], limited diversification of livelihoods concerns the most backward regions.

When sustainability was first coined in the eighteenth century, it was laden with values and defined a specific actor category, the "scientific foresters", who wanted to secure sustained timber yield over an unlimited period. This was in opposition to other stakeholder interests, who wanted to mobilize a natural resource for immediate gain [15]. During the final decades of the twentieth century, the concept of sustainability, usually in connection with the concept "development", gained popularity, particularly among ecologists. Sustainability became generally acknowledged through the "Brundtland report" [16] and the Rio documents [17], where the "three pillar" approach was introduced.

Sustainable development should be considered from economic, ecological and social aspects [18]; however, these documents mention the "institutional aspects of social development", which is easily overlooked. Economic sustainability is a modern formulation of the eighteenth century *Nachhaltigkeit*, and is well covered by micro- and macro-economic theory. Ecological sustainability offers a challenge to both science and policy-makers. Bell and Morse attempt to analyze the wider meaning of the concept:... if one does acknowledge the centrality of people in SD [Sustainable Development], then one does have to engage with difficult issues of multiple perspective and public participation. These are not optional extras to be tagged onto a science-based analysis; they are central. This does, inevitably, insert SD into politics, economics, policy formulation and culture. Sustainability scientists might decry this 'dilution' and 'distraction', as they see it, but there is simply no choice. We would suggest that the decision is not so much whether participation has to happen, but how best to achieve it. [19].

To Bell and Morse (2003), even "ecological sustainability" could not be solely defined from a within science platform, as it is strongly related to both basic values and practical politics. The scope and targets of social sustainability are harder to define [20]. Littig and Griessler [21] considering that the "three pillars" are not commensurable; Boulanger [22] and Ascher [23] stress the need for a Political Science dimension

when identifying indicators of sustainable development. Values and political dynamics vary depending on the actors and contexts, particularly in the rich social mosaics of Latin American forests and forestry areas.

Women are essential for local, national, and global development [24]. They have participated in their local economies even though they live in poor rural communities. The female participation in workplace fosters a more human and cooperative work environment and it helps them to have a better status in their households and their communities [25].

Equal opportunity and empowerment of women are not only human rights; they are also vital for achieving wide-ranging, reasonable and sustainable development. Women are being subjected to several social barriers and impediments in women's empowerment such as gender bias and violence against women, which have been hitherto neglected. While contemporary social changes have exposed women to unprotected socioeconomic, cultural and political environment, there are no corresponding protective social systems and institutions of social justice to safeguard their interests.

In the Philippines, Under the GREAT Women Project, TESDA aims to contribute to women's economic empowerment through the integration of entrepreneurship and gender-sensitivity perspective in its technology-based community training programs. It will likewise support partner local government units in setting-up their technology business incubation for women in microenterprises. The Coke-TESDA S3TAR Project, meanwhile, targets women sari-sari store operators in need of formal training to enhance their business knowledge and skills. A total of 1,000 women sari-sari store operators will be beneficiaries of the program to be implemented in partnership with the local government units of Bogo City and Balamban City and the Cebu Federation of Women's Club Training started this month.

In as much as the community people are the constituents of the local government units, it is imperative that their support and assistance should be sustained through strong advocacy.

Populations of rural women may be uniquely affected by certain systems and subsystems within particular settings. Across different countries and time periods, the social context of rural and remote regions impacts women's community needs and involvement. Rural women often have unique and overlooked health needs, partially due to stressors related to rural living, such as geographic isolation, economic restructuring, and increased vulnerability to natural disasters [26]. Many rural communities have faced problems such as high unemployment rates or inaccessible, inadequate services, while rural people who leave their communities may face social stigma and discrimination in larger centers [27].

Theoretical Background and Concerns

For this study, systems theory was embraced. Systems theory which was developed by Ludwig von Bertalanffy, is

a transdisciplinary way of thinking about interactive and interdependent subunits [28]. In the context of community development and social work, systems theory emphasizes how conditions and circumstances are tightly connected to their environments, whether in the context of individual clients or global institutions. This perspective emphasizes the holistic, diverse influences of physical, social, economic, and political environments on individual and community life, and international community development projects must inevitably incorporate knowledge of systems to be successfully implemented.

This case study underscored the significance of the different livelihood assets including human capital, financial capital, natural capital, physical capital, and social capital in the initiation phase of Junior Chamber International (JCI) Lipa's Gawaing Nagpapaunlad ng Pangkabuhayan or Project GANAP. These assets were tagged necessary in the pursuit of positive livelihood outcome that is to uplift the lives of the families in Sitio Hillview in Lipa City, Batangas. The aforementioned were likewise assessed in terms of their vulnerabilities since identification and understanding of such is paramount to enhance livelihood and its sustainability.

METHODOLOGY

In- depth interview (IDI) with JCI Lipa's key persons and focus group discussion with the women of Project GANAP were used as instruments in data gathering. IDIs with Past Presidents Aysa Manalo, Karl Daryl Toledo, and Community Project Manager Bea Robles were conducted June 22, 2018 at Taza Mia P. Torres branch. Meanwhile, focus group discussion was facilitated June 21, 2018 at the De La Salle Lipa Office of Research and Publications' Discussion Room among the women beneficiaries of the project (the women of Sitio Hillview and Brgy. Balintawak). This was conducted with the presence of the researcher's invited third person, Dr. Jennifer Casabuena of the College of Education, Arts, and Sciences, De La Salle Lipa who acted as the FGD facilitator. Five women who were part of the project were invited to participate in the FGD. The FGD was

coordinated with the incumbent JCI Lipa President, John Ryan Mitra as well as with the women leaders to seek consent. These women were the ones recommended by the women leaders as well as the project GANAP manager since they were already part of the project from the initiation phase up until the present, not to mention the fact that they are the ones who are active in terms of participation. Input from these women participants are indeed significant to determine the worth of the project GANAP. In addition, input from these women are needed to validate whether or not the objectives set by JCI Lipa during the initiation stage of the project were achieved. The researcher was guided by the Sustainable Livelihoods Framework (See Fig. 1) in the conduct of IDI and FGD. SLF was developed by the British Department for International Development (DFID) which is one of the most widely used livelihoods frameworks in development practice. The SLF was integrated in its program for development cooperation in 1997. DFID adapts a version of Chambers Conway's definition of livelihoods: "A livelihood comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base" [29].

At its core is the assessment of the different livelihood assets ((*human capital, financial capital, natural capital, physical capital, social capital*) that are deemed to underpin livelihood project's operation. They are then assessed in terms of their vulnerability in the context within which they exist. Once vulnerabilities were identified, interventions can be put in place to enhance livelihood and their sustainability. Thus the process is about understanding the current situation, identifying vulnerabilities, and developing suggestions for improvement of the livelihood project.

Ethical Consideration

Prior to the data gathering stage, the researcher sought the approval or permission of the 2018 Junior Chamber International (JCI) Lipa President John Ryan Mitra to conduct

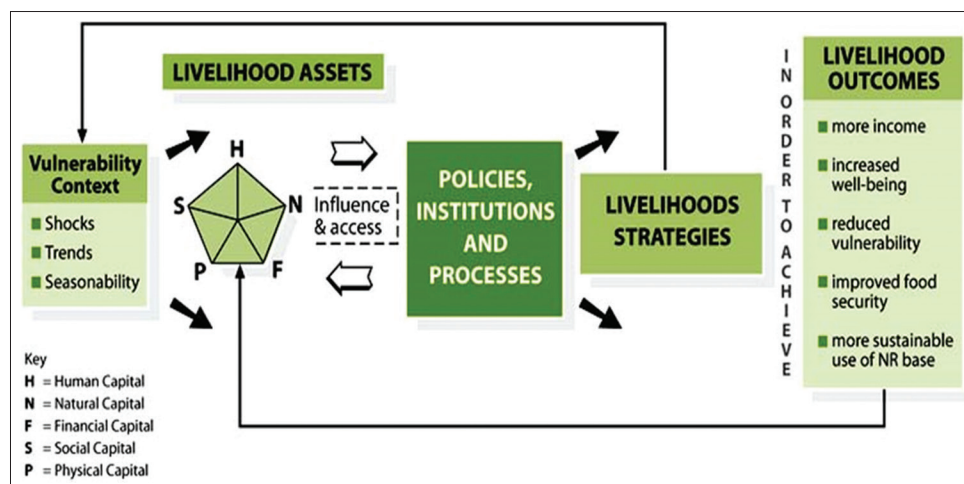


Figure 1: DFID Sustainable Livelihoods Framework (2000)

the Focus Group Discussion among the five women of project GANAP. Informed consent forms were sought from the FGD participants to ensure them that any information they provided will be treated with utmost confidentiality.

RESULTS AND DISCUSSION

Junior Chamber International (JCI) Lipa together with the other chapters, evolves around four (4) areas of opportunity. These areas offer numerous activities for members to acquire or refine their leadership skills and provide multiple channels for communities to benefit from the Junior Chamber experience. The four (4) areas of opportunities include individual opportunities, international opportunities, community opportunities, and business opportunities. As regards community opportunities, the organization provides the member immersion program in its community, becomes aware of its needs and implements to answer those needs. In this key area, JCI Lipa becomes catalyst for positive change, serving the greater good of the community.

JCI Lipa has been supporting Sitio Hillview, a small community located in Brgy Antipolo del Sur, Lipa City, Batangas since 2013. The sitio is home to around 100 marginalised families that are in need of help and support. JCI Lipa is dedicated to uplift the lives of these families and has implemented various activities to help the community. As part of the organization's continuous effort, Project GANAP or Gawaing Nagpapaunlad ng Pangkabuhayan was launched on April 11, 2014. Through the initiative of one of the past presidents of JCI, Atty. Maria Concepcion Hernandez- Beloso, who was then councilor of Lipa City, Sitio Hillview in Brgy. Antipolo del Norte was chosen. Members of JCI Lipa in coordination with the Lipa City LGU as well as with the women leaders in the sitio conducted series of visits to the different households in Sitio Hillview. They have had random conversations with the women to determine what they do or how they contribute for their families' daily living. They likewise sought information as regards every household's income sources as well as the interest of these women to learn new skills that would eventually get them engaged in livelihood activities, thus additional income for their families. This is not to mention other benefits that they would get, that is becoming an empowered members of their community.

Project GANAP primarily aimed to equip women with better and more productive endeavors that enrich their knowledge in livelihood, for them to be able to earn extra income to provide for their families; and ultimately given a chance to positively change their future. Thirty five women from the said Sitio participated in the training under Project GANAP spearheaded by JCI Lipa in partnership with TESDA. Prior to the training, coordination was made with the Local Government Unit through Atty. Beloso. Coordination with the *Samahan ng mga Kababaihan ng Brgy Antipolo del Sur* was likewise done.

JCI Lipa initially provided the financial capital in the conduct of the project. Financial capital (savings and regular inflows of money) was administered firstly by the JCI Lipa members since in the early months of operation, guidance in terms of finances

is vital. The needed infrastructure, tools, and equipment (physical capital) for the production of dishwashing liquid were provided by the barangay officials. Social capital (social resources, including networks for cooperation, mutual trust, and support) was intensified through constant coordination and cooperation with the *Samahan ng mga Kababaihan* of the said sitio. Meanwhile, the supply of water which is one of the raw materials (natural capital) was likewise provided by the barangay. Since in the production process of dishwashing liquid, which is Project GANAP's output, water quality and supply in Sitio Hillview was firstly considered. During the initial production of the dishwashing liquid, it blended well with the other raw materials, so no issue was encountered with its utilization.

The desire for new knowledge, helpful skills, and additional income as revealed in the focus group discussion made the women of Sitio Hillview participate in project GANAP. They believe these three factors would eventually provide progress for their families. According to them, JCI members manning the project are easy to mingle with, very approachable, dependable, and would always have time for their concerns. The latter never fail to provide answers to all their queries as regards the application of the knowledge they have acquired as well as in addressing every consequence that they encounter during the project execution. Objectives of the project were very clear to them that is why they did not doubt the worth of the project for them. In addition, they likewise believe that one of the thrusts really of JCI Lipa is to empower women in the outskirts. Aside from TESDA, Batangas Association for Guaranteed Metalcraft Engineering Technology or BAGMET also helps JCI Lipa in providing the women with the knowledge and skills necessary for the production of dishwashing liquid. Since it was realized that small profit is being generated using the manual production of the dishwashing liquid, another partner, Batangas State University provided the women with the machine that they used for the production. With these, production is easier and faster.

JCI found the project really helpful that is why it was likewise introduced among women of Brgy. Balintawak. Same with experience of women in Hillview, women of Balintawak likewise acquire new knowledge, helpful skills, and additional income upon engaging in Project GANAP. Moreso, the women also developed camaraderie, and engage in information sharing. As regards the production of dishwashing liquid, the women disclosed a need for wider market for the products. The help of JCI Lipa members in distributing and selling the dishwashing liquid is a helpful intervention but they can gain better income if there will be additional market.

The entirety of the project initiation evidently exposed vulnerabilities. Aside from the lack of bigger market for the dishwashing liquid, the women participants are weak as regards managing their working capital (financial capital). This requires JCI to embrace persistence in educating the project participants in terms of sustaining the operation of the project specifically during the time that they need to man its operation on their own. Inconsistency in terms of the participation of women is evident, thus leading to reduced human capital. Majority of the women are close- minded. They are more on the easy money

kind of thinking. It really takes time, effort, and patience on the side of JCI before they were able to let the women understand and embrace the worth of the project not just for them but for their community as well. JCI Lipa members though were very persevering; they were very committed in pushing the project. Constant coordination was sought from the Samahan ng mga Kababaihan to rekindle the waning interest of women in continuing their involvement in the project and ensure its sustainability. Commitment of the leader and dedication of members served as keys to achieving the objectives as revealed in the duration of the in depth interviews with the JCI key persons. Struggles were evident but the organization leader as well as its members strived for the realization of what they have started.

Despite the aforementioned vulnerabilities which are just inevitable in every endeavor, JCI Lipa was able to sustain Project GANAP through constant monitoring of the situation, applying proper intervention to overcome vulnerabilities, coordination with project partners, as well as open communication with all the women participants. This evident commitment showcased by the JCI Lipa made Project GANAP won Best Economic Development Program during the JCI South Luzon Area Conference and during the National Conference in 2014. The project also received the same recognition during the JCI Asia Pacific Conference held in Kaohsiung Taiwan in 2015.

CONCLUSION AND RECOMMENDATIONS

Livelihood perspectives have been central to JCI Lipa's community development thinking and practice. The organization, in its implementation of Gawaing Nagpapaunlad Pangkabuhayan or Project GANAP utilized livelihood assets including human capital, financial capital, natural capital, physical capital, and social capital which are necessary for the pursuit of positive livelihood outcomes.

Human capital pertaining to the amount and quality of knowledge and labor available in every household was primarily utilized. Members of JCI Lipa in coordination with the Lipa City LGU as well as with the women leaders in the sitio conducted series of visits to the different households in Sitio Hillview. They have had random conversations with the women to determine what they do or how they contribute for their families' daily living. They likewise sought information as regards every household's income sources as well as the interest of these women to learn new skills that would eventually get them engaged in livelihood activities, thus additional income for their families. This is not to mention other benefit that they would get, that is becoming an empowered member of their community.

Natural capital, pertaining to the quality and quantity of natural resources, was likewise utilized. Since in the production process of dishwashing liquid, which is Project GANAP's output, water quality and supply in Sitio Hillview was firstly considered. During the initial production of the dishwashing liquid, it blended well with the other raw materials, so no issue was encountered with its utilization. Meanwhile, financial capital pertaining to the savings and regular inflows of money

was administered firstly by the JCI Lipa members since in the early months of operation, guidance in terms of finances is vital. It is part of the role and responsibility of the project team lead to educate the project participants on how the latter can sustain the operation of the project specifically during the time that they need to manage its operation on their own.

In terms of the utilization of physical capital, which pertains to the infrastructure, tools, and equipment used for increasing productivity, it was coordinated with the barangay officials as well as with the Samahan ng mga Kababaihan to ensure that there would be this proper area and equipment just designated for the production of the dishwashing liquid. Coordination with the partners in the community is vital as manifested in the smooth operation of Project GANAP. Social capital pertaining to the social resources, including networks for cooperation, mutual trust, and support, was intensified through constant coordination and cooperation with the Samahan ng mga Kababaihan of the said sitio. Likewise, open communication with the women participants is essential to ensure that they will get proper response and advice as regards dealing with issues in the actual operation of the livelihood project.

Project GANAP is dedicated to uplift the lives of the families in Sitio Hillview. It was tagged as a project that would best promote livelihood to the local community that is empowering and sustainable. It aimed for the promotion of livelihood enterprise activities within the community level through livelihood skills workshop, capacity building, identification of product and resource-mobilization, production and selling, and entrepreneurial mentorship and monitoring. The principal concept behind this project rested on the basic principle of empowerment and of the third tenet of JCI Lipa values which says "That economic justice can best be won by free men through free enterprise." Moreover, by equipping the women with better and more productive endeavors that enrich their knowledge in livelihood, they are able to earn extra income to provide for their families and ultimately, be given a chance to positively change their future.

JCI Lipa was able to plan a social enterprise project that would best promote livelihood in the local community that likewise seeks a more comprehensive and integrated approach to achieve sustainability. This was manifested in the implementation of these four stages: Stage 1. Livelihood Skills Workshop; Stage 2. Capacity Building, Identification of Product (Dishwashing Liquid) and Resource Mobilization; Stage 3: Production and Selling of Dishwashing Liquid; and Stage 4. Entrepreneurial Mentorship and Monitoring. In the entirety of the project initiation phase, the utilization of the livelihood assets were exposed to vulnerabilities that are inevitable. In spite of this, JCI Lipa was able to sustain Project GANAP through constant monitoring of the situation, applying proper intervention to overcome vulnerabilities, coordination with project partners, as well as open communication with all the women participants.

The aforementioned livelihood assets potentially affect the use of other livelihood assets and effective utilization, thus, mutual impact of livelihood assets not just with Project GANAP

but with other governmental and non- governmental social enterprise initiatives as a topic in the future research is being recommended by the researcher.

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