

The Metamorphosis of Zone 2 Women: Women Empowerment through Sustainable Extension Program

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Abstract: *Extension service is an inherent function of an institution of higher learning to initiate, catalyze, and sustain the development of various communities, using their experiences and available resources. This study specifically employed a case study as a qualitative research strategy to provide a comprehensive and in-depth description of how the extension program changed the lives of the participants. Also, the study investigated the challenges encountered by the College of Accountancy and Business Administration Faculty and students in organizing and sustaining the partnership with Zone 2. Additionally, the experiences of the participants in establishing and sustaining the partnership were also examined. The study used the Theory of Change, as a means for developing and managing partnerships and partnership strategies.*

Keywords: Theory of Change, extension service, challenges, experience, partnership

1. Introduction

In the Philippines, The Philippine Department of Social Welfare and Development has led in the provision of opportunities for income-generating activities and livelihood development through the implementation of the Sustainable Livelihood Program since 2011. The objective of the Sustainable Livelihood Program is to reduce poverty and inequality by generating employment among poor households and by moving highly vulnerable households into sustainable livelihoods and toward economic stability. (World bank 2018) The Department of Labor and Employment through the Bureau of Workers with Special Concerns (BWSC) implements the DOLE Integrated Livelihood and Emergency Employment Programs (DILEEP).

The Program seeks to contribute to poverty reduction and reduce the vulnerability to risks of the working poor, vulnerable, and marginalized workers either through emergency employment, or promotion of entrepreneurship and community enterprises.

Not only the public sector provides livelihood opportunities. The world vision believes that when families have sustainable sources of income, they gain the capability to support the most basic needs of their children. World Vision's BEStApproTech (Building Entrepreneurial Skills through Appropriate Technology) approach is an economic development intervention that equips parents and guardians with the necessary knowledge, skills, and livelihood opportunities so they can provide for their families and build sustainable communities for the next generation.

The government through the Commission on Higher Education mandates all educational institutions to organize extension programs. RA 7722 characterizes the university as not just a generator of knowledge, an educator of young minds, and a transmitter of culture but also as a major agent of economic growth, it is therefore imperative to inspire and enable Philippine higher education institutions to become

platforms for research and development, innovation and extension in pursuit of inclusive social and economic development.

The definition of extension has gradually evolved through time from the basic concept that it is a non-formal system of education that is organized to provide the people with useful and practical knowledge and technology and teach them to apply these to improve their lives (Valera, Martinez and Plopinio, 1987).

The extension is broadly defined as the systematic transfer of technology, innovation, or information generated by HEIs and their partners to seek solutions to specific developmental concerns. It is a purpose-specific, target-specific, and need-specific program of action utilizing the best available data, science, and evidence from a range of disciplines to inform systematic approaches to developmental solutions. HEIs like President Ramon Magsaysay State University are expected to work in partnership with communities, businesses, and industry in facilitating the transfer of knowledge or technology on specific developmental areas that directly affect the lives of individuals, families, and communities (CMO 52, s.2016).

Extension service, as defined in the GAA, is an inherent function of an institution of higher learning to initiate, catalyze, and sustain the development of various communities, using their experiences and available resources. Furthermore, it is the act of communicating and transferring knowledge and technology to specific sectors and target clientele... to enable them to improve production, community and/ or institutions, and quality of life at the same time enhance the HEIs academic and research programs (CMO No.8 series of 2008). In PRMSU, all colleges are required to have their extension program not only as part of the compliance of the CHED memorandum but as part of the University's Mission which is to provide advanced and higher professional, technical, and special instructions in the various disciplines; undertake research and extension and income generation programs for the

Volume 11 Issue 1, January 2022

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sustainable development of Zambales, the region and the country.

Zone II which is located in Iba, Zambales is an adopted community of the College of Business Administration since 2012. Part of the partnership is the establishment of the Caba Zone II Savings and Loan Association. CABA supports the savings group by providing financial literacy training. The training First, helps the members understand the value of money so they can handle their finances better. Additionally, being financially literate will teach them the importance of budgeting and saving. Aside from financial literacy, the Gender and Development program of the university took an active part in educating and empowering the women of Zone by providing a sustainable livelihood program. Empowering women helps increase confidence, unity, social awareness, understanding, and leadership qualities among women.

The extension program of the university is accredited by the AACUP, the basis of accreditation is the sustainability of the extension programs, aside from accreditation, the main objective of establishing an extension program is to serve the community. The university's extension program empowered women through training and livelihood. The members of the association established by CABA became more independent. Women are now engaged in online business and production.

Extension services also involve packaging, demonstration, and application of appropriate technology, tools, materials, processes, and products, generated through research and technical studies in selected communities for countrywide adoption. It includes community organizing activities and similar extension, or community development work. It is an alternative educational process and related services are undertaken with the various clienteles of the university to initiate, catalyze, sustaining and widen their opportunities and create more favorable true-to-life teaching-learning experiences for the students and the institution.

Republic Act No.9710 Magna Carta of Women (Republic Act No.9710)-defines Gender and Development Program (GAD) as the development perspective and process that is participatory and empowering, equitable, sustainable, free from violence, respectful of human rights, supportive of self-determination and actualization of human potentials. Thus, empowering women is one of the mandates of GAD. Women's empowerment is closely related to but goes beyond, gender equality to cover not just women's condition relative to men's, but their power to make choices and their ability to control their destiny. It must go hand in hand with efforts to address gender inequality. Women should be empowered to make choices and decisions and to use their rights, resources, and opportunities. Important elements of women's empowerment include access to and control over resources, meaningful political participation, the reduction of women's unpaid care responsibilities, and the ability to have control over their bodies such as living free from violence and making decisions concerning fertility. (Smee, Woodroffe, 2013)

The study will examine how the extension program of CABA changed the lives of the CABA – ZONE 2 Savings

and Loan Association members, further it will investigate the challenges experienced by the members of the association and the CABA extension team in sustaining the livelihood program.

Central Question:

How did the extension Program change the lives of Zone 2 Women?

- 1) How did the extension program of CABA change the lives of the CABA – ZONE 2 Savings and Loan Association members
- 2) What are the challenges experienced by the members of the association in sustaining the livelihood program?
- 3) What are the challenges encountered by the CABA extension in sustaining the partnership with ZONE
- 4) How did the CABA extension program improve the economic aspects of the Zone 2 women
- 5) What are the challenges encountered by the CABA extension staff in organizing the extension program

2. Framework of the Study

This chapter discusses the theoretical and conceptual framework of this study as supported by the existing literature about how livelihood programs empowered women.

This study aims to examine how the extension Program changes the lives of Zone 2 Women. Specifically, this research is an in-depth examination of the challenges and experiences of the extension team and the beneficiaries of the extension program.

3. Theoretical Framework

In this study, the researcher uses the theory of change in investigating the effect of livelihood programs and how it changes the lives of women. The discussion about the theory of change is focused on: (a) change and the framework of learning (b) change towards a strong partnership.

The implementation of the business project supported by the intervention will lead to the productive utilization of the human capital and financial assets. It allows participants to earn income from the business. Income increases could result in improvements in savings, household consumption, and investments.

A theory of change is a method that explains how a given intervention, or set of interventions, is expected to lead to specific development change. A theory of change helps to identify solutions to effectively address the causes of problems that hinder progress and guide decisions on which approach should be taken. (Durkheim 1917) In the case of the CABA extension program, providing a sustainable livelihood program and training is the possible way to help the Zone 2 women so they can stand on their own. By providing a livelihood program, they can earn a living thus their economic status also improved.

Theory of change and the Framework for Learning

The theory of change provides a framework for learning both within and between programming cycles. By

articulating the causes of a development challenge, making assumptions explicit on how the proposed strategy is expected to yield results, and testing these assumptions against evidence—including what has worked well, or not, in the past—the theory of change helps ensure a sound logic for achieving change. (Durkheim)

In the case of the CABA extension program, the college assessed the needs of the women in the community. The savings and loan program was the first undertaking of CABA where women are encouraged to save one peso a day and from the accumulated savings, the members can borrow money with a minimum of five% interest. Through continuously monitoring the activity, the CABA extension team realized that savings will not generate income, thus a needs assessment was conducted. It is important because it helps an organization define the gaps that are preventing it from achieving its desired goals. Knowing what is working well and what needs to be changed is vital to developing effectively towards those goals and making an organization successful.

The theory of change helps make course corrections if the selected approach is not working or if anticipated risks materialize. New learning and lessons from monitoring and evaluation help refine assumptions and inform decisions on how an approach should be adapted to deliver planned results.

The theory of Change towards a strong partnership

The theory of change is increasingly being utilized as a means for developing and managing partnerships and partnership strategies. The process of agreeing on a theory of change establishes different views and assumptions among program planners, beneficiaries, donors, program staff, etc.

It can foster consensus and motivate stakeholders by involving them early in the planning process and by showing them how their work contributes to long-term impact. It can help others to understand and support the UN’s contribution to change, as well as strengthen collaboration with other organizations that aim to contribute to the same outcomes, leading to stronger or new partnerships and better complementarity and coordination. (Reinholz, D. L., Andrews, 2020) The theory of change helps teams work together to achieve a shared understanding of a project and its aims. The process of agreeing on a theory of change teases out different views and assumptions about what an organization is aiming for and how staff should work together. Using a theory of change to co-develop strategy fosters consensus and can motivate staff, helping them to feel involved and showing them how their work contributes to long-term goals.

Make projects more effective. A theory of change is an agreed statement of what your organization or project is trying to achieve. It can help you to identify where activities are not contributing to your goals and take action, and understand what information you will need to monitor performance. Developing a theory of change in collaboration with other organizations can clarify roles and responsibilities, and establish consistency around outcomes. This could be especially useful for partnership working between statutory and voluntary sector organizations. A theory of change can also help train new staff or volunteers and replicate services, as it shows what a service aims to achieve and how.

4. Conceptual Framework

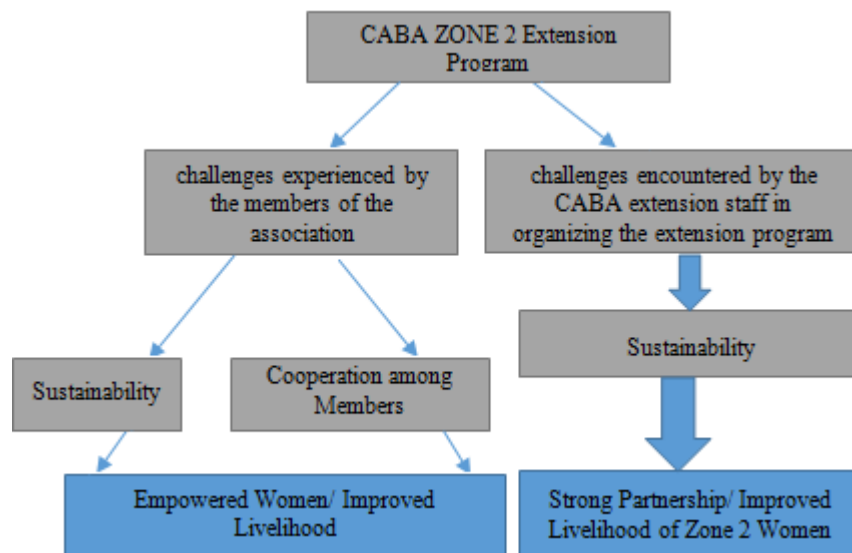


Figure 1: The effect of livelihood program towards women empowerment

The diagram illustrates the establishment of the CABA ZONE 2 Savings and Loan Association, as mandated by the Commission on Higher Education.

The extension is one of the three major functions of higher education. It is the thrust of the administration to mobilize knowledge and technology towards enhancing productivity,

generating employment, and reducing poverty, higher education institutions have been actively conducting research and extension programs/projects, including transfer and/or application of technology/knowledge that contribute to the attainment of the country’s development goals. (CMO 8 S2010). Thus, to contribute to the realization of the CHED’s goal of poverty reduction and inclusive

development, all state colleges and universities are mandated to have their extension services.

The establishment of extension services needs time and effort hence, the extension team must have full commitment to ensure the sustainability of the program. The extension team will not only provide training to members, they need to provide livelihood programs to the women for them to be independent. Livelihood programs will not only empower the women but most importantly, will develop their social skills. The goal of the educational institution is not only to establish linkage with the stakeholders but to ensure that the partnership will last.

The success of the extension program does not depend on the organizer, the cooperation of every member of the community is essential for the smooth implementation of the program. The sustainability of every project is very important for the full realization of their objectives which is to improve their economic status. Additionally, the program will also empower the women because it will empower them to achieve financial freedom.

5. Methodology

Research Design

This chapter deals with the research methodology of the study, including data requirements, methods of data collection, plan of analysis of data, and ethical considerations.

This study is qualitative research that seeks to explore how the CABA extension program changed the lives of the members of the CABA – Zone 2 Savings and Loan Association. Specifically, it focuses on the challenges and experiences encountered by the CABA extension team in organizing and sustaining the extension program. It also focused on the experiences of the Zone 2 women during the conception of the partnership.

First, a key informant interview with the members of the CABA – Zone 2 Savings and Loan Association was conducted to study the experiences of the members during the establishment of the extension program, likewise, the informants were also asked on how the extension program changed their lives.

Secondly, a focus group discussion via an online platform with the students and CABA faculty who are members of the extension team was conducted to obtain information about the challenges they encountered when forming the partnership and the challenges in sustaining the extension program.

The goal of the study is to have an in-depth descriptive and explanatory analysis of the case of Zone 2 Women. This design helped the study in exploring the effect of the extension program in their lives.

The study utilized open-ended questions to allow the respondents to provide more information, additionally, this helped the researchers to understand unfamiliar topics.

Research Sample

The researcher will utilize purposive sampling. This sampling strategy is "based on what the researcher thinks would yield the most insight about the research population" (Babbie, 2005 in Clamor-Torneo and Torneo, 2018). The participants as key informants are purposively selected based on the following criteria: (1) position in the association, indicating the individual's knowledge and predisposition to the issue; (2) experience of the issue in order to collect the data necessary in answering the research questions.

Data Procedure

One of the vital aspects of undertaking research is the data collection process. This part presents and discusses the process of collecting data step by step. Primary data was acquired through observation and direct communication with the respondents through personal interviews, secondary data was gathered from journals, articles, and books of credible scholars.

The first needed data are about the nature of the extension program specifically the relationship of extension and program and women empowerment, the data were gathered from journals, articles, and CHED memorandum orders. Coding for themes and sub-themes and related literature was used as a method of analysis.

Data regarding the responses of the CABA extension team and members of the Zone 2 Association were gathered from an interview.

6. Results and Discussion

Common experiences of CABA extension Team in Organizing the CABA-ZONE 2 Savings and Loan Association

Organizing an association is not easy because the organizers are confronted with different issues such as difficulty blending multiple personalities into a cohesive and unified team. People's personalities vary widely, and the diversity of backgrounds, opinions, views, and experiences can cause challenges for teams. This creates a unique set of potential issues and opportunities. (Sousa2017)

According to Miss Grace Giron, the Zone 2 women are willing to become part of the association, however, when they learned that one of the goals of the program is to teach them how to save, some of them had withdrawn their membership because according to them, they are afraid that the officers will mismanage the savings. Additionally, she noticed that some members have attitude problems, some are reluctant to support the project, and some have a free-riding attitude. However, at the end of the day, the members were able to settle their differences.

“Yung ibang members kasi may attitude talaga, madalikasisilang ma discourage tulad dun sa savings, takotsilanabakamayayung savings nilamagastoslang ng officers. Syempreibaibakasi ang personality kaya ganun din sa mindset

Miss Dennis Alferos also argued that some members are not cooperative and some of them are not attending the meeting. However, during training majority of them are present. She also agreed with Miss Giron that some of the members are free riders. During the establishment of the partnership like MOA signing, selection of officers, some members did not attend, but during the awarding of cash and goods to serve as their starting capital, almost all were present.

Miss Bueno said that Zone 2 women have different personalities but they know how to adjust to each other. Despite the diversity in beliefs, mindset, and culture, the members are open to suggestions and they accept their mistakes. There were times that they argue but after a while, they meet halfway that's why the organization was established

Analyzing the responses of the Informants it can be inferred that in establishing the partnership with Zone 2, the common experience of the extension team was the member's attitude. Building a solid organization takes hard work and a keen awareness of the culture and environment that exists in a business. It's truly hard to blend multiple personalities into cohesive and unified teams. Making a diverse set of people work together will always come with conflicts. (Jehn 2015) And while this is difficult, it's not impossible, such was the case of CABA – ZONE 2 Savings and Loan Association. Most of the respondents agreed that working with different people was not easy however, they remain open, stay specific, and build on each other's suggestions.

Challenges experienced by the Zone 2 members in sustaining the Partnership

The Philippine Department of Social Welfare and Development has led in the provision of opportunities for income-generating activities and livelihood development through the implementation of the Sustainable Livelihood Program since 2011. The objective of the Sustainable Livelihood Program is to reduce poverty and inequality by generating employment among poor households and by moving highly vulnerable households into sustainable livelihoods and toward economic stability. World Bank (2018)

Through the extension services of the university, every college is mandated to adopt a community to extend technical and financial assistance to the community. Establishing a partnership with the community is coupled with many challenges both with the organizing team and the beneficiaries.

According to Ms. Violeta Bueno, the founder of the Zone 2 Savings Association, it is difficult to monitor the members after their children graduated from daycare. She added that the members are mostly the mother or grandmothers of daycare children, also, she said that because of the pandemic some members are not cooperating because they are afraid to get exposed.

“Pag kasiwalanayungmgananay at lola at graduate nayungmgaanak o apo nilahindinasilanagpupuntasa daycare center”. Taposyungibadahilsiigurosa pandemic at takotlumabas, hindinakanakikooperate.

Mrs. Norita Apostol, the president of the association added that some of the members who have loans in the association are delinquent in paying, thus, the fund is not enough to provide loans to other members. They still need to collect before they can grant loans to those who are on the waiting list.

“Yung iba po kasi, hindinakanakabayad kaya yungibana gusto mag loan hindi pa mabigyankasikailanganmaningilmuna. Taposyungiba din kasihindinakiki cooperate

Aling Nena, another officer, of the association who is a former teacher and US citizen said she donated additional funds to the association. She added that the donation from a company in Singapore helped the association to generate more income.

Ms. Venus said the production of the salted eggs, siomai, and embutido was temporarily suspended because of the pandemic therefore, it also affected their income. She also added that some of the debtors were not able to pay their loans

All of the respondents said that an office or space for the association is important. The members are just using the daycare center as their workspace when they process products. Aling Salina said that they can only use the center after classes. Ms. Mary Joy added that their business is expanding because of the creation of the online bentahan group.

“Mas okeysana mam kung may maliitnaopisina po o kahit maliitna space kami kasikagayapagmagluto kami ng siomai at embutidonagagamit lang naming ang daycare pagtaposnayungmgabata. Buti ngangayon at pandemic walangmgabata kaya nagagamit naming sya, peropaano nap ag may face to face na.

Table 1: Challenges Encountered by the members of the Association in sustaining the extension program

Respondent	Challenges Encountered				
	Accessibility of members	Delinquent debtor	pandemic	No workspace	Cooperation
1	√		√	√	√
2		√	√	√	
3		√	√	√	
4	√			√	√
5			√	√	
6			√	√	√

Challenges experienced by the CABA extension Team in sustaining the Partnership

The CABA extension team is composed of the Faculty, the Extension Director of the University, and CABA students Justine Marcellana, the president of the Public Administration League of Students said that they are focused on the extension program. They have a Memorandum of Agreement with Different Organizations. They also took part in the "Tabang Cagayan Outreach Program" and they provided school supplies to the daycare pupils of Zone II.

She stated that although most of the students want to take part in the extension program, they are not allowed to hold off-campus activities because of the policy of the school which is the CMO 63. She also added that the pandemic hindered the students to join the college activities because the CHED suspended the face-to-face classes.

“Madami po talagakaming extension program nan aka line up at mga trainings peromahirap po kasilumabasdahilsadami ng requirements ng CMO 63. Yung pagpunta po naminsa Zone II ang pinayaganlangtalaga ay mga officers”

The students of CABA are actively participating in the extension program of the college. The accountancy students provided basic bookkeeping training while the marketing students trained them on how to create the online page.

Theresa, a BSA student shared that teaching the women basic bookkeeping is fulfilling especially when they are enjoying the lecture, but Theresa said that if only the school will have consideration sending students outside, many students will participate in the training.

“Ang saraplang ng feeling nanakakapagturo kami sakababaihanlalo nap ag nakikita naming na nag I enjoy sila. . kaya lang, hinditalagalahatnakakalabaskasinga may bagong CMO ang CHED”

Ms. Grace Giron, one of the pioneer members of the CABA extension program said that monitoring is one of the challenges of the extension team because of the load of work.

“Minsantalaga ang hirap I monitor kasi ang dami din work kaya hindinatanalam kung kumustanayung livelihood program.

Ms. Dennis Alferos another member of the extension team also agreed with Ms. Grace. She said that the load of work in school is one of the reasons why the team cannot regularly

visit the association. She said that sometimes the team needs to spend time talking to the beneficiaries not only to monitor them but to chat with them. He also added that the management of the members is one of the problems because they are not yet equipped with basic management skills when it comes to operating a business.

“Sa sobrangdaming trabahosa school, hinditalaganapupuntahanyungmagananay para kumustahin. kasikailanganmakipagchikahan din sakanila para malaman kung anon a ang ganapsabuhaynila di ba? Taposyung time talagakasi ang break langsa work lunch langtaposuwiananaman. Isa pa ang management nila ng livelihood nila ang problemakasikadamihansakaniladahilmga full time housewife hindi pa din gaanongmaalamsa management”

Ms. Violeta Bueno, the founder of the CABA Zone 2 said that since she lives in the community, monitoring is not a problem because she has constant communication with the members, additionally, Ms. Bueno said that she can identify the members who are not paying their loans and even justified that because of the pandemic, the member's earning capacity was greatly affected. Ms. Bueno said that working space is also needed so they can maximize their time in producing their products and they have a place where they can meet also.

From the foregoing, the members of the extension agreed that monitoring is one of the important consideration to know the status of the association, however, the team has each own academic workload thus, even though they want to regularly monitor how the members are doing, their schedule needs to be considered. In a study by (Baxter 1995) For an organization to run smoothly, there are certainly a lot of things that need to monitor and look into. But, each person in the organization has a workload. Because of that, coping with the demands of the job means setting aside some things. As a result, communication and direction suffer, and leaders can't see the big picture to notice if something is going wrong.

Pandemic is the greatest challenge in sustaining the partnership. Because of the pandemic, the extension team needs to observe the IATF rule on health and safety protocol. As much as they want to visit the community, it was not possible because of the IATF guidelines. Also, the pandemic suspended the face-to-face classes, hence the students are restricted to go to school, thus, the college cannot involve the students in the extension program.

Table 2: Challenges experienced by the CABA extension Team in sustaining the Partnership

Respondent	Challenges Encountered					
	Monitoring	Pandemic	Time Schedule	Academic workload	School Policy	Working Space
1	√	√	√	√		
2			√	√		
3	√	√			√	
4		√			√	
5	√	√				√

How the extension program changed the lives of the women members

Learning new skills is essential to advancing one’s career. It diversifies your job options and helps you develop new techniques to keep up with the fast-changing world. Further, Learning keeps a person’s mind engaged and body active. It helps an individual get new and knowledge-based perspectives on the world around him. It helps us gain new experiences, trains the brain to handle a wide range of challenges, and keeps the individual neural pathways active. Continuous learning is your self-motivated persistence in acquiring knowledge and competencies to expand your skillset and develop future opportunities. It forms part of your personal and professional development to avoid stagnation and reach your full potential. (Wegner 2013)

All respondents agreed that the best thing that happened to them is they learned new knowledge. The technical training like bookkeeping and creation of FB page helped them to track the status of their small business while the skills training like meat processing, siomai making, and salted egg making, enhanced their skills. With the training and continuous education, Knowledge is now at everyone's fingertips. Those not making use of this opportunity will remain where they are – their capabilities diminishing in importance. (Baxter 2016)

“Anotalaga, ibayung may alamka, lalonasapagpapaandar ng business. Yung bookkeeping talagangnatutuo kami namalaman kung kumikita o nalulugiba kami, tapos ang lakingtulongtalaga ng xone 2 online bentahankasi mas lumakiyungkinikitamin”

The first objective of forming an association is to teach the members the value of savings. From PISO a Day... the members' minimum savings is now at Php 4, 700. The financial management students conducted financial literacy training to provide them with financial knowledge that could help them in their own lives. The financial literacy training helped them manage their finances. The training enabled them to make better financial decisions especially in managing their debt.

All of the informants answered that through the extension program, they learned new knowledge, from a plain

housewife or nanny of their grandchildren, they learned the basics of business. Because we live in the digital world, women learned how to use social media to market their products. Business skills are essential to keeping an organization running smoothly. These skills help professionals understand both the internal and external factors that impact an organization's success, as well as the processes involved in carrying out business goals. (ILO 2017)

Being independent means having the confidence to make your own decisions and choices, having the courage and strength to voice out your thoughts and opinions, having the finances to buy whatever you want. It means being strong and secure in your person. (Smee, Woodroffe.2016) A similar study (Green 2018) notes that Becoming financially independent is not just a task for men. Everyone despite their genders must be able to become financially independent. Unfortunately, the concept of financially independent women is often misinterpreted. When a woman becomes financially independent, it means she has her income and can manage her financial state.

In the case of Zone 2 women, four out of six respondents said that they became financially independent. The livelihood program helped them to earn extra income. Venus said, before, she is very dependent on her husband when it comes to expenses in the house, now that she has an extra income, she can help her husband in paying the bills. Before they can't buy things for themselves but now that they are earning, they can buy clothes and beauty products without asking their husband.

“ Datidati, hindi kami nakakahingi ng pampa beauty kasinakakahiya kay mister, perongayon at medyokumikitana kami, nakakabilina kami ng pampa beauty. Tapospag may sarili ka ding pera, hindi ka nahihingi ng pang grocery, patisamgabilsnakakatulongna din kay mister. ”

Two out of six respondents stated that the extension program developed their self-confidence. As one of the respondents said, it helped her develop her self-esteem, another respondent also said that she developed her personality. The camaraderie that they established helped her develop self-confidence. She said she learned a lot from the members.

Table 3: How did the extension program change the lives of the members

Respondent	How did the extension program change their Lives?					
	Became Financially independent	Learned new knowledge	Developed self-confidence	Learned to use social media	Was able to save	Meet new friends
1	√	√			√	√
2	√	√		√		
3		√	√			√
4		√	√		√	
5	√	√			√	
6	√	√		√		

7. Conclusion

The study focused on the effects of the extension program in the lives of the members of the CABA ZONE 2 extension program. They discovered that the pandemic greatly affected the sustainability of the program. On March 16, 2020,

President Duterte placed the entire Luzon under Enhanced Community Quarantine, under the ECQ strict quarantine for all households was implemented, transportation was suspended, and provision for food and "essential health services" was regulated, thus the livelihood program was affected. The production of salted eggs and other meat products temporarily stopped.

The pandemic was also a challenge to the CABA extension team as they could not monitor the members because of the ECQ. However, in its desire to sustain and support the livelihood program, after the ECQ, the CABA conducted training on how to sustain the small business by creating an FB page "ZONE 2 Online Bentahan" to help the members market their products using the online platform. With the use of technology, the members were able to recover financially. The study found that the women members somehow achieved financial freedom.

The study also finds that the CABA extension team are dedicated and committed however, the students cannot maximize their participation in sharing their knowledge with the members because of the prevailing law on Off-Campus Activities, additionally, the faculty in charge of the extension are having a hard time to balance their schedule because they are teaching full time which is 24 units teaching load

The study revealed that the CABA extension program developed the women's self-esteem and it enabled them to become more innovative thus, it created the best opportunities to demonstrate independent thinking positively.

In summary, this study reinforces the reality that Women are capable of supporting themselves and their families and are breaking old stereotypes of traditional female roles.

8. Recommendations

Leagans (1961) says that an "extension program" is a set of clearly defined, consciously conceived objectives or ends, derived from an adequate analysis of the situation, which is to be achieved through extension activity. Several studies revealed that extension program provides vulnerable families and individuals the appropriate income-generating opportunities to help improve their level of economic sufficiency.

The study revealed that the Commission on Higher Education mandates all State universities and Colleges to establish extension services to address the Sustainable Development Goals which is to eradicate all forms of poverty and to promote sustained economic growth, higher levels of productivity, and technological innovation. Encouraging entrepreneurship and job creation. Hence, to fully maximize the participation of students and teachers in extension activities, there should be more inclusive policies that will give them enough time to conduct off-campus activities. Likewise, the CMO 63 or the guidelines on Off-Campus activities must be revisited to allow the students to fully participate in the extension activities.

The study has proven that the extension program helped the women to become independent, it also developed their interpersonal skills, thus, the school must establish more linkages to generate more income to fund the livelihood programs of the extension. The research also revealed that women feel more empowered because of the extension program, thus, additional training on gender should be

conducted because this will yield the women to reach greater heights and achieve their goals.

Lastly, it is recommended that another study be conducted in another locale to validate the result of this study.

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