

Impact & Effectiveness of ASA Philippines Foundation Scholarship Program on Clients' Children

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Abstract: The effective implementation of the Scholarship Program is responsible for ensuring the successful completion of college education by students with limited finances and increasing their likelihood of securing a well-paying job, which will result in their financial security. Measurement of the program's efficacy is necessary to evaluate the overall results before more extensive replication occurs. This study examines the impact of ASA Philippines' Scholarships Program using the following indicators: (1) the advantages of having financial support to concentrate more on studying, finishing a degree at the tertiary level, and finding employment; (2) perceived financial benefits for active scholars and graduates and the sufficiency of the financial grant to cover the cost of schooling; and (3) the efficiency of the program approach to achieving success indicators. The results support the hypothesis that scholarships have a significant impact on students' likelihood of completing higher education successfully. Variables evaluated show that the scholarships successfully supported the students' perseverance in completing their study and finding employment. The majority of respondents acknowledged that the Scholarship Program made it feasible for them to acquire work, reach financial independence, and fulfill their educational and career goals. These findings provide insights into the efficacy and outcomes of the implementation of the Scholarship Program. The recommendations emphasize the enhancement of the Scholarship Program design by strengthening the implementation guidelines, particularly around the selection process, and the sufficiency of allocated grants to tailor-fit academic needs. The researchers also suggest preventive measures to reduce the dropout rate and further equip students for employment and financial accomplishment.

Keywords: academic success; educational assistance; scholars; scholarship program; tertiary education.

Introduction

One of the main obstacles to the economic uplift of those living below the poverty line is a lack of education, which causes unstoppable increases in poverty (UNDP, 2017). Thus, enabling higher education through an educational Scholarship Program can play a significant role in improving individuals' economic and social conditions. Having a degree demonstrates that a job applicant has the necessary level of subject matter expertise and is capable of performing the tasks expected of them. A higher education degree is needed to qualify for many jobs. However, the increasing fees and related costs significantly affect individuals' ability to reach the education dream. Financial incapacity is among the major causes impeding participation in higher education.

The limited access to excellent higher education for the deserving poor and disadvantaged and the commercialization of higher education were recognized as ongoing concerns in the educational system of the Philippines by the Commission on Higher Education (CHED) in 2012. Philanthropic work is required to close the gap created by financial instability so that students in the bottom quintile can access reputable higher education and earn a college

degree (Cappex, 2022). Seeking to fill this gap, the leading government agency considered reforms to improve educational access and equity. With a 1,000,000 target, beneficiaries from 111 state universities and colleges nationwide, the government allocated P8.317 billion in 2017 for Free Tuition in State Universities and Colleges for the Academic Year 2017–18 (Edukasyon.ph, 2022). Since then, the government has started making structural improvements to the higher education system that have greatly increased educational spending and encouraged other industries to provide financial aid for education to the poorest families (WENR, 2022).

Nevertheless, the influence of low educational participation in higher education attributed to poverty issues and associated financing problems to cover the cost of education remains largely unresolved. The only choice available to students who cannot find funding for their education is to forgo continuing and completing their studies (Drew, 2022). These students need financial help to encourage them to pursue their education. Interestingly, some organizations, especially microfinance institutions, complement their main developmental product and services with educational support interventions. One is ASA Philippines Foundation, a not-for-profit organization that started its Scholarship Program in 2007, prioritizing deserving clients' children to benefit from it. In addition to offering educational financing loans to clients, financial aid for deserving clients' children is given as part of the Foundation's Client Community Services (CCS). Its primary objective is to enroll financially disadvantaged clients' children in college with P15, 000 annual financial support provision to assist with the associated expenses of college study. The educational Scholarship Program aims to reduce inequalities among the 12% of ASA clients with out-of-school youth-age children (ASA Philippines, 2022).

Despite the impact of the COVID-19 pandemic, which commenced in 2020, ASA Philippines Foundation continued its mission and managed to leverage its funding for 12,645 scholars with an initial P588 million expended as of April 2023. The Foundation has sustained assistance since 2017 to enable quality graduates and has accepted new sets of scholars. The program has had an astounding output of 1,888 graduates. These graduates are expected to participate in their specific fields of expertise, particularly in education and teaching, business management, engineering, and science. The target number of scholars was doubled, with an additional 10,000 students before the end of 2022. ASA has pledged to continue focusing on clients' children, who deserve an education as a key to uplifting the students and their families from dire poverty.

The data from ASA Philippines Educational Scholarship Program Department in April 2023 shows that 798 of the graduates are employed, with 104 employed by ASA, while others are seeking jobs. The country is currently dealing with economic issues associated with the pandemic, such as a high unemployment rate, made worse by variables such as rapid population expansion, a lack of high-quality education, and environmental challenges (Paperap, 2022). Thus, focusing on the educational program is a timely way to help the country boost its economic growth. Graduate scholars need to be allowed to practice their competitive skills and fill demand in the job market. This initiative is conducive to the Foundation's core mission of uplifting the social and economic condition of more than 2 million, mostly female clients, improving their children's access to quality higher education. Thus, the quest to expand this program by including at least 10% of clients' deserving children is desirable. The Foundation is cognizant that the benefits will far outweigh the cost of helping clients fulfill their dreams for their children. The annual average of 39 graduate scholars has not satiated the goal of reaching more clients' children and creating further impact by adding more grantees in the coming years.

ASA Philippines hopes to see all scholars take advantage of their scholarships and complete their education, despite learning difficulties. Identifying barriers and applying effective mechanisms to support students in reaching their full potential is vital to achieving the program's goals. Because success might elude those without the resources to enroll in the program and support themselves while studying, supporting students in ways additional to financial needs must be considered. Such an increase must maximize grantees' opportunities to finish their studies by obtaining the required support while carefully examining the impact and effectiveness of the Scholarship Program and areas for development.

Review of Related Literature

The Significance of the Scholarship Program

As students move through their academic studies and progressively make the transition into professional life, scholarships can be of enormous help. Scholarships help pay for a portion of tuition and also show on a student's resume and portfolio as a meritocratic award earned competitively. Receiving a scholarship is a testament to a student's academic prowess and dedication to the pursuit of excellence in their chosen career (Unicaf.org, 2022). Many students have the option to further their education owing to scholarships. Without financial aid from a third party, students

might struggle to pay for the degree they need to enter the workforce and contribute to society (Communityforce, 2022).

According to Campbell et al. (2019), in their study on International Scholarship Programmes, education can be conceived as a tool to achieve the economic and social sustainability of an individual or a family. Likewise, Takemoto (2011), referring to education as the answer to achieving the sustainable development goals, stresses that the power of education is an indispensable element of transformation to break the cycle of poverty. Similarly, Achyuta et al. (2017) specifically noted that education is an instrument contributing to the overall development of a person and the community. This research assumes that social infrastructure or education interventions in any form can play a critical role in economic development.

However, one of the main reasons why parents do not send their kids to college is a lack of money or savings (Business Mirror, 2017). To achieve this college goal, similar initiatives for free educational support in both public and private organizations have offered a Scholarship Program, giving many people the chance to pursue higher education. Students in the poorest quintile may struggle to pay for the degree they need to enter the workforce and contribute to society without financial aid. This type of aid is likely to make the most significant difference to economically disadvantaged students (O'Brien, 2016).

The studies by Michelle (2012) and Giva (2015) find that scholarships assisting with or covering the costs of pursuing a higher education offer several benefits to their recipients. These benefits range from easing the financial burden of the rising costs of college education to giving students more time and energy to focus on their studies rather than part-time employment. Scholarships are like a puzzle piece that helps build a solid foundation for assisting students in their success as they pursue a degree. Similarly, Cagasan (2020) emphasizes in her study on the perceived contribution of scholarship grants to academic success that financial aid can translate into more time for learning and studying, which can improve grades and increase the likelihood that students will finish their higher education degrees and acquire the skills they need for future employment.

According to the OECD (2022), through Scholarship Programs, most scholars can achieve high-level skills, regardless of their individual and socio-economic situations. Additionally, these programs can support both social and economic advancement. Equity in education refers to the idea that no one's personal or social circumstances, such as gender, ethnicity, or family history, should hinder attaining their educational potential or acquiring the bare minimum of skills. In the same context, Segura and Kim (2021) emphasize that a large number of scholarship recipients will have an impact, particularly on those from disadvantaged backgrounds who struggle financially to receive a good education.

In 2018, the Manila Bulletin reported that the Commission on Higher Education (CHED) stated that the sector aspires to increase access to all necessary programs for earning a degree or a technical vocational qualification. Offering a wide range of financial opportunities like financial grants inclusive to deserving students could foster generations of Filipinos to have fair access to tertiary education. The progress will enhance capabilities, empowering Filipinos to live better lives and serve the nation more effectively. Similarly, the World Bank (2020) underlines that the most effective educational strategy invests in high-quality education and fair opportunity for all students from early childhood to the end of higher education. Students with rewarding school experiences are more likely to continue their education and make a smooth transition to the workforce.

A study by Oxfam in 2019 emphasized increasing educational equality as a crucial element in fighting economic and gender inequality. It reiterates that a good-quality education through educational financial-aid programs can liberate individuals and act as a leveler and society's great equalizer. The research further states that universal access to high-quality public education can have a significant and immediate influence on the income gap between the rich and the poor because the financial advantage is proportionately much bigger for low-income households. According to Business World in 2019, obtaining a higher education is the only opportunity for the disadvantaged to emerge from a life of abject poverty. It confirms that the labor force, the nation's most valuable asset, depends on the educational growth of human capital. Furthermore, the OECD (2012), referring to Equity and Quality in Education, emphasizes that societies with skilled people are better equipped to handle current and upcoming crises. Therefore, investing in tertiary education for everyone through scholarships, especially for students from low-income households, is both just and practical.

The Private Sector's Participation in Educational Scholarship Programs

The Philippine government, with the help of the private sector, offers a wide spectrum of education from pre-kindergarten to college and university throughout the archipelago (Oxford Business Group, 2022). According to Silfverberg and Orbeta (2017), increasing access to higher education for students who are financially struggling but

are capable is a significant goal of any government and non-governmental organization. This aspiration proposes a situation in which the private sector, working in tandem with governments and institutions, might help deserving students further their education (Antoninis, 2022). The private sector's educational support enables competitive grantees to become highly qualified workers focusing on technological innovation so that Philippines can compete with other countries in Asia and the Pacific. Private involvement can boost the government's ability to meet rising demand while maintaining standards and enhancing financial resources dedicated to education (The World Bank Group, 2015).

Zabala & Gutierrez (2017), in their study on deprived and marginalized scholars, observed that the efforts of private actors to raise their individual shares in aiding financially challenged but deserving students attain their academic goals were vital. The private sector's scholarship aid has also represented a significant factor in financing higher education for decades (Institute for Higher Education Policy, 2005). In most cases, institutions offer scholarships to students who excel academically. These scholarship grants pay for tuition fees, board and lodging, books, and travel allowances (Scholarship Agency, 2022). Furthermore, many private schools also offer Scholarship Programs, which come in many forms. The Entrance Scholarship, which exempts successful applicants from paying tuition for a semester or year, is the most popular among college students.

For years, non-governmental organizations (NGOs) have contributed to ensuring education for under-served groups, especially in developing countries (UNESCO, 2008). One of these philanthropic organizations providing services to the poorest students is ASA Philippines Foundation (a not-for-profit NGO). It utilizes its resources to fill the financial gap the poorest families face in sending their children to college. This organization specializes in financial provision for clients' children higher education as part of their commitment to lifting the social standing of the poorest segments of society.

Commencing from 2007 (ASA Philippines Guidebook, 2021) and despite various natural disasters and operational disruptions, especially during the pandemic, ASA continues to make a distinctive and noticeable contribution to achieving the sustainable development goal of quality education (ASA Philippines, 2022). As of 30 April 2023, 12,645 grantees have been included in the program. The Foundation has spent P588 million covering tuition fees and other school-related expenses. Each scholar receives P15,000 annually, segmented into two academic semesters. The beneficiaries comprise 98% of clients' children or relatives, and the remaining 2% are non-clients children but privileged to be assisted through the program. These are the children of branch housekeepers (parents) who are enrolled in college and are also given special education grants by the institution because the housekeepers are unable to pay for their education. (ASA Philippines Scholarships Program at a Glance, 2022). The institution caters to over 2 million clients and households, with only 5% of heads of families having completed a college degree. The program is committed to improving clients' and family members' social and economic status. It recognizes that children's academic achievements will establish the job credentials to earn a living and support their parents when they graduate (ASA Scholarship Program, 2022). According to Abbidin et al. (2022), it is impossible to undervalue the contribution and significance of NGOs in achieving quality education and sustainable development. NGOs actively make a positive social and economic influence on society's most vulnerable population. However, attention must be directed toward the effectiveness of NGOs' involvement in the provision of developmental services.

Scholarship Program key towards attaining an educational degree, securing a job leading to financial stability.

The public agenda has traditionally placed a high importance on tertiary education. It serves as a cultural archive and protector, a force for cultural transformation, a catalyst for national economic expansion, and indicator of achieving social goals. (Jhonston, 1998). A student's persistence (i.e., sustained enrolment in the program), progression (i.e., successful credit-hour accrual), and on-time graduation are frequently used to determine success in higher education (Ganem, 2011). The OECD (2012) noted that people who complete their higher education successfully have improved work and lifestyle opportunities over their lifetime, which increases their contributions to public investment and budgets.

Jones (2010) and Importante et al. (2019), who are concerned with scholarly success in the Philippines, assert that the influence of a scholarship program on study completion correlates with the motivation of students who believe in the importance of a college education and who benefit from a scholarship program. These motivated students are likely to succeed in their academic endeavors. In a study looking at a model of scholarship for social justice, Waluyo (2017) stated that the amount of scholarship support was one of the facilitating aspects for students' performance. Lynch (2008) identifies the affordability of college as one of the major challenges college students face today. According to her study, as the cost of attending college rises, scholarships provide students with the financial assistance they need to boost their confidence and morale as they try to complete their higher education.

Furthermore, Jones, (2010) found that that a scholarship program impacts the possibility of earning a college degree and helps students pay for the increasing cost of completing their education. This is the primary objective that NGOs continue to work on by applying resources to achieving high college participation rates. It is a crucial goal to help low-income families meet their fundamental needs for high-quality higher education and overcome long-standing obstacles, including the price of school tuition and other expenses (websolutions. 2022). Similarly, O'Brien (2016) observed that giving much-needed tuition aid as well as financing support that can be used for basic necessities, like rent and basic living expenditures aided retention.

Aside from educational funding support, Casentino et al. (2019) emphasized scholarships' qualifying criteria for grantees as critical to ensuring a high graduation rate among scholars and mitigating the surge of dropouts. These dropouts are due to the undeniable truth that education is becoming more challenging, not just because of the new norms in learning requirements in a pandemic, but also because of the demands of the fourth industrial revolution on students preparing to compete in an increasingly competitive job market requiring determined qualities in scholars to excel in their educational endeavor.

The study by Ganem (2011) that dealt with the influences of institutional scholarships on students' persistence, progression, and graduation, cited that these scholarships had a big impact on students' achievement in all areas. The study found that although other need-based aid awards and projected family contributions were equally significant, institutional scholarships had a higher influence than all other variables in all models.

Eilers (2020) stated that no one's education should be constrained by a lack of money, savings, or other resources. The fact that scholarships generate engineers, doctors, academics, nurses, lawyers, and scientists from circumstances where it would be difficult to obtain typical college financial help is one of the most significant benefits of scholarships for society, filling employment vacancies that could otherwise exist.

The study by Constantino et al. (2017) on poverty and innovation in education among indigenous professionals of Malungon, Philippines noted that whether it is a minor improvement for one person or a breakthrough for society, innovation is the process of improving lives that motivates people to contribute to their community. This is a crucial issue given the current environment, where the COVID-19 pandemic has had a significant negative impact on income and employment prospects, as seen in the most recent (April 2022) Social Weather Stations (SWS) report. The survey shows that 43% of Filipino families feel poor. An accelerated social and economic recovery approach is needed while controlling COVID-19 risk. The government has recognized that much more needs to be done to lift Filipino families from their poor condition, including efforts to further improve the performance of key sectors to create more jobs (Social Weather Stations & Government PH, 2022).

Niemeyer (2015) remarked on the Place-based Scholarship Program design and context that the scholarships have had a significant impact on poverty reduction in the long-term. It takes time to complete a degree and to cover the opportunity costs of lost income incurred while attending school to better a person's financial situation. It further states that the Scholarship Program's design, context, and intergenerational mobility have shown that although obtaining a college degree is associated with gaining financial security, many people still lack access due to financial limitations. Financial aid successfully gets over that difficulty, according to the findings. It also shows that some program designs are more successful than others and notes that increasing a person's college access is a crucial strategy for reducing poverty and promoting intergenerational mobility. According to the Philippine Statistics Authority's 2017 Annual Poverty Indicators Survey, 9% of the estimated 39.2 million Filipinos aged six to 24 were children and youth not enrolled in school. The poll found that the high expense of schooling or financial concerns were reasons most given by these children and teens for not attending school (Business World, 2019).

Amidst the slowing economic activity that translate into lower revenues, ASA Philippines undertook proactive responses to the pandemic, including the disbursement of "MalASakit" loans (a non-interest-bearing loan) intended to reinforce clients' micro-businesses to limit the impacts of high prices for commodities and surging inflation rate (ASA Guidebook, 2022). Furthermore, ASA Philippines determined to increase spending on educational programs, given the significant uncertainty in terms of clients' income recovery to sustain their children's education and eventually translate to a paying job. This approach aimed to help the poorest families survive the COVID-19 financial crisis.

Souza et al.'s (2019) study of the influence of sustainability scholarships on competencies emphasized that having acquired skills and knowledge is a strong foundation to deal with problems, complexities, and challenges, especially in seeking an opportunity to earn a living and support a family. Therefore, a scholarship program can give many

students the financial boost they need to enroll in a degree program, as well as a morale and confidence boost in their ability to work toward a better future, during a pandemic and in more normal conditions (Gave, 2015).

This study evaluates the impact of ASA Philippines' Scholarship Program on ASA scholars and determines the efficacy of strategies to encourage scholars to complete their education, find stable jobs, and become financially stable, taking into account prior research. This task involves identifying potential improvement areas and recommending changes in any problematic mechanisms. Furthermore, the effectiveness of the Program's financial components and overarching strategy are evaluated. This research does not investigate ASA Philippines' educational financing program offered to clients to fund the educational expenses of clients' family members.

The study's three Research Questions are listed below.

1. What impact does the ASA Scholarship Program have on students, particularly in the following domains?
 - a) Attaining a degree
 - b) Securing jobs
 - c) Financial stability
2. Does the ASA Scholarship Program effectively benefit students, especially in terms of financial aid and support?
3. Do the policies and approaches of the Scholarship Program benefit scholars?

Data, Findings, Analysis and Interpretation

The focus of this study is on analyzing the Scholarship Program to determine any impact on the likelihood of scholars completing a college education and accessing employment after graduation. The analysis was based on survey responses from active and graduated scholars and internal assessments by the program team. The survey instrument can be found in Appendix A. Internal data and pertinent program documents are also used. Recommendations are based on the general perception/responses of participants and a review of their demographic profile. Understanding any programmatic implementation issues is conducive to fully scrutinizing the impact of the program. Additional related issues on program implementation approaches and limitations were gathered by reviewing the internal database and scholars' weekly "kumustahan" feedback of scholars through the scholars' coordinator (SC) and program team.

A total of 3,321 completed responses to the survey questions were received, with 3,109 (93.6%) from active scholars and 212 (6.4%) from graduated scholars. Originally, the target was 400 active scholars and 400 graduated scholars, with a 98.6% response rate by active scholars but only half the expected response rate from graduated scholars due to limited time for data gathering.

Demographic Profiles of Active & Graduated Scholars

Table 1 shows that 1,894 (60.9%) were aged between 15-20 and 16 or 0.5% between 26-30. For graduate scholars, 94.3% were aged 21-25. Active scholar participants were 70.2% female and 29.8% male. For graduated scholars, these proportions were 64.2% female and 35.8% male. Single status was a condition of student admission, and 99.8% were single. For graduated scholars, only 2.4% were married.

In terms of location, 60.1% were in Luzon, 35.6% were in the Visayas, and 4.3% were in Mindanao. The small number of respondents from Mindanao was due to an operational limit of 400 target participants in this area. The number of scholars receiving secondary school graduation recognition/distinction was almost half (49.2%) of total active scholars, while 3.8% were valedictorian, 2.85% salutatorian, and 42.8% honorable mention. Of the graduated scholars, 41% had distinctions. Approximately 7.4 % of all respondents had the highest distinction of valedictorian. For the graduated scholars, 16% or 34 of 212 participants were cum laude, while 7.7% or 7 participants were magna cum laude.

Twenty-eight percent of students studied Business Studies/Administration/Management, 26.2% Education and Teaching, and 10.9% in Engineering/Architecture. The lowest numbers were in the Maritime and Economics fields of study, with 1.5% and 1.0%, respectively. In the school category, 35% of scholars were enrolled in private schools and 65% in public schools. Almost similar percentages were represented among the graduated scholars, with a high percentage in public schools at 65.6%.

The joining date of scholars shows a parallel conclusion on the number of scholars admitted to the program and the number of expected graduates. The highest recorded percentage of new scholars was in 2021 with 46.5% and the lowest in 2017 at 0.4%, resembling the expected year of graduation in 2025 at 33%, the highest, and 0.2% in 2021, the lowest, given the four-year study interstice. Furthermore, the expected graduations occur in 2023, 2024, and 2025

at 85% and 13% in 2026 and 2027 of the active scholars, with 95% of graduated scholars completing their schooling in 2022. Regarding other sources of financial support, a high percentage came from family members at 68.8%, with 7.7% from the Government Scholarship Grant, 7% self-supported, 'no other source' at 15.3%, and an unspecified source at 1.3%.

Table 1. Demographic Profile of Respondents

		Active Scholars (AcS)		Graduates Scholars (GrS)	
Particulars	Respondents	3,109		212	
Gender	Female	2,183	70.2%	136	64.2%
	Male	926	29.8%	76	35.8%
Marital Status	Single	3,107	99.9%	212	100.0%
	Married	2	0.1%	0	0.0%
School Category	Private	1,087	35.0%	73	34.4%
	Public	2,022	65.0%	139	65.6%
Age	15-20	1,894	60.9%	2	0.9%
	21-25	1,199	38.6%	200	94.3%
	26-30	16	0.5%	10	4.7%
Geographical Location	Luzon	1,867	60.1%	98	46.2%
	Visayas	1,108	35.6%	43	20.3%
	Mindanao	134	4.3%	71	33.5%
Secondary Education (Distinction)	Valedictorian	113	3.6%	8	3.8%
	Salutatorian	87	2.8%	9	4.2%
	Honorable Mention	1,331	42.8%	70	33.0%
	None	1,578	50.8%	125	59.0%
Field of Study	ABM (Accountancy, Business & Management)	901	29.0%	74	34.9%
	STEM (Science, Technology, Engineering & Mathematics)	653	21.0%	36	17.0%
	HUMSS (Humanities & Social Science)	1,385	44.5%	91	42.9%
	GAS (General Academic Strand)	170	5.5%	11	5.2%
Other financial resources that	Government Scholarship Grantee	252	8.1%	0	0.0%
	Self-support (Working student)	222	7.1%	0	0.0%

support your study	Family member	2,152	69.2%	0	0.0%
	None	483	15.5%	0	0.0%

Research Question 1a: "What is the impact of the ASA Scholarship Program on scholars' attaining an educational degree?"

Table 2 reports that 78% of active scholars thought the Scholarship Program was their only hope to pursue studies and finish college. Having a scholarship privileged them to focus more time studying despite 74.5% expressing financial struggles during their studies, with 32.6% responding that the scholarship amount did not meet their academic expenses. There were 74% who worked part-time to meet other school expenses. Meanwhile, 97.7% of active scholars were satisfied with their academic courses, and 97.1% expressed satisfaction with their school. For the 2.3% displaying dissatisfaction with their course, 65.8% responded that the field of study they wanted was not offered or unavailable.

Interestingly, 100% of graduates acknowledged that they were inspired and motivated to study, strive harder to excel, and achieve recognition for their accomplishments. This motivation could be linked to the 19.3% of graduated scholars with honors/distinction. In contrast, 44.1% of active scholars expressed that they were demotivated to finish their degree because they needed to maintain high grades. Finally, 99.5% of graduated scholars asserted that the Scholarship Program led them to achieve better grades and to complete their college education.

Table 2. Scholars' Responses about the Scholarship Program and Degree Completed

Active Scholars (AcS)						
Particulars	Yes	%	No	%	f	%
Q6. The scholarship grant helps me focus on my studies (more time for learning and studying) instead of looking for a part time job.	3,001	96.5%	108	3.5%		
Q7. Does the Scholarship Program provide the only hope to pursue your study?	2,419	77.8%	690	22.2%		
Q12. Does the Scholarship Program make you achieve education and career goals?	3,094	99.5%	15	0.5%		
Graduate Scholars (GrS)						
Q1. Does the Scholarship Program lead you to achieve better grades and to complete your college education?	211	99.5%	1	0.5%		
Q 2. Does the Scholarship Program motivate you to strive harder in order to excel in your studies, be recognized for an accomplishment?	212	100.0%	0	0%		

Research Question 1b: "What is the impact of the ASA Scholarship Program on scholars' securing jobs?"

Table 3 reports that 90% of graduate scholars expressed that the Scholarship Program assisted them in becoming more attractive in the job market. However, of the 212 participants, only 37% were employed. The unavailability of the desired work was the most frequent reason for not having a job at 32%, with 10% due to incompatibility of the skills acquired and 30.6% lacking work experience. The highest percentage of work was related to office or clerical jobs at 22%, and the remaining 15% were employed in the Business Process Outsourcing (BPO) and IT industry, NGOs, Messenger/Rider, and Utility. A high percentage of active scholar respondents (89.2%) were willing to work in ASA Philippines. Those expressing no interest in working for ASA said it was due to the workload and "stay-in" job nature. Employees of ASA Philippines can be assigned only to a branch outside their hometown, and they are free to return home on the weekends. The work requires staff to go to field group meeting locations for daily collection, house-business visits, and "kumustahan" to check on clients' situations and track down missed payments. Despite that, 99.5% expressed that the Scholarship Program motivated them to achieve educational career goals.

Table 3. Graduate Scholars' Responses on the Scholarship Program and Employment Outcomes

Graduates Scholars (GrS)						
Particulars	Yes	%	No	%	f	%
7. Being a scholarship recipient can assist you to be more attractive in the job market?	191	90.1%	21	9.9%		
8. Are you currently employed?	78	36.8%	134	63.2%		
If yes, what is your current job?						
BPO					8	3.8%
IT					5	2.4%
NGO					12	5.7%
Messenger/Rider					1	0.5%
Office/Clerical					46	21.7%
Utility					6	2.8%
No Answer					134	63.2%
If not, why?						
Incompatibility of skills acquired					21	9.9%
Unavailability of the desired work					68	32.1%
Ayaw magtrabaho					3	1.4%
Lack of work experience					41	19.3%
Settle down (Got married)					1	0.5%
No Answer					78	36.8%
If not, what is your means of living/source of income?						
Family/Friends dependent					98	46.2%
Manage own business					14	6.6%
Online seller/ Vendor					22	10.4%
No Answer					78	36.8%

Research Question 1c: "What is the impact of the ASA Scholarship Program on scholars' financial stability?"

The intent of the Scholarship Program is to provide a way for students to get a good-paying job and a career to become financially self-sufficient. The survey results reported in Table 4 showed that 36.7% of graduated scholars were employed and making a salary. Clearly the Scholarship Program helped scholars find and secure a job despite enormous employment challenges in the country. In addition, 10.4% of participants used their acquired knowledge to create their livelihood by engaging in business and self-employment through online selling-related ventures. Results suggest that the ASA Scholarship Program prevented scholars from going into debt and potentially experiencing financial upheaval.

The Scholarship Program's objective was to lessen the financial burden on scholars and to complete a college education without worrying about the cost of educational expenses or even incurring debt. The program hopes to provide an incentive to attend college for students who might otherwise become out-of-school youth because parents cannot afford to send them to college.

Table 4. Responses by Active Scholars on the Scholarship Program and Financial Stability

Active Scholars (AcS)						
Particulars	Yes	%	No	%	f	%
5.Does the P15,000 yearly scholarship grant enough to cover your school expenditure?	2,095	67.4%	1,014	32.6%		
If there is a possible increase in scholarship grant, where will you use the amount?						
Tuition					324	10.4%
Books and projects					207	6.7%
Miscellaneous/Admin fees					72	2.3%
Transportation, board and lodging					411	13.2%
None					2,095	67.4%
8.What are the hindrances that you will face in finishing your study?						
None					508	16.3%
Financial					2,316	74.5%
Love Affair					2	0.1%
Lack of Family support					67	2.2%
Failing Grades					216	6.9%
9.Have you resorted to looking for a part time job to earn some extra money for other school expenses while studying?	2,301	74.0%	808	26.0%		

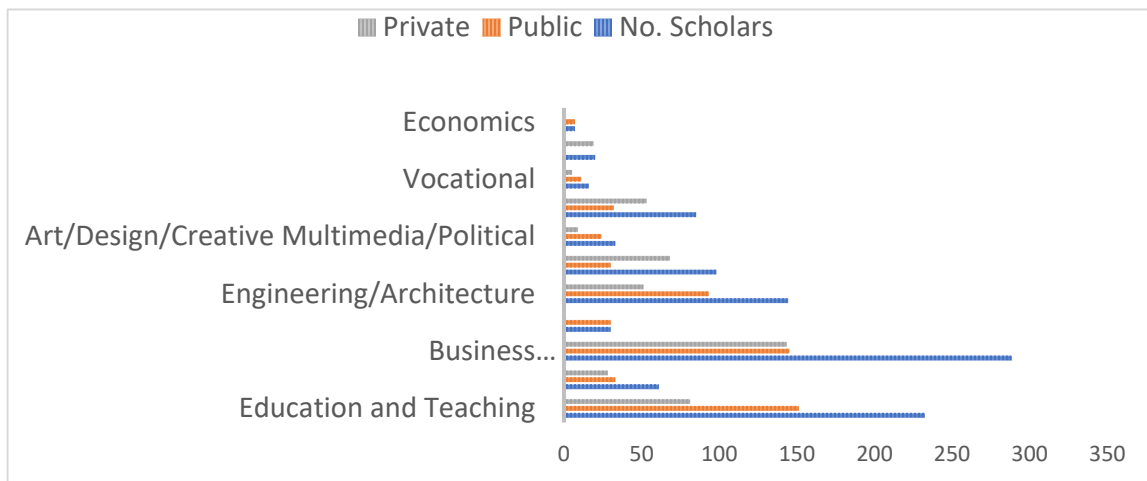


Figure 1. Academic courses and school categories of scholarships claimed to be insufficient

Figure 1 shows that the leading course enrolments were Business Studies/Administration/Management/Accounting at 28%, Education and Teaching at 23%, Engineering/Architecture at 14%, and Criminology at 10%. It is also noticeable that scholars studying Agriculture/Forestry/Fisheries and economics were all in public schools. However, 95% of Maritime students were enrolled in private schools, 69% in Criminology, 62% in Medicine/Nursing/Biology, 50% in Business Studies, Administration, Management, and Accounting, 35% in Engineering and Architecture, and 46% in Computer Science and Information Technology.

The fact that 74% of participants sought an additional source of funds through a part-time job for other school expenses indicates scholars' financial limitations. Accordingly, 24% of graduated scholars recommended increasing the amount of grants.

Research Question 2. "Does the ASA Scholarship Program effectively benefit students, especially in terms of financial aid and support?"

Financial difficulties continue to arise for additional personal and academic costs. However, with financial aid, 99.5% of active scholar participants acknowledged that the program helped them to fulfill their educational goals. A comparable proportion of graduate participants claimed that it had helped them perform better academically, and the majority said it had inspired them to strive hard and succeed in order to be acknowledged (see Table 2).

Other forms of support for scholars, such as "kumustahan," a weekly conference of scholars led by coordinators designated to each of the 30 operational divisions of ASA, are crucial in bolstering the scholars' persistence and enabling them to succeed academically. During sessions, co-scholars bring up their learning challenges and emotional hardships, and they support one another in coping. Additionally, the parents of the scholars attend the yearly scholars' conventions conducted in various areas, which serves as an additional motivating paradigm to ensure that the scholars have emotional support from their parents during their academic journey. Furthermore, A number of workshops on teen pregnancy awareness were also held in an effort to stop the rise in dropout rates associated with unintended pregnancies and the painful consequences on their mental and academic stability. These interventions have increased the chances that the 9.2% of scholars with emotional and academic struggles would stay focused on their goals despite obstacles and hardships and succeed in finishing their education (see Table 4).

Research Question 3: "Do the Scholarship Program's policies and approach benefit scholars?"

The results revealed the positive effects of the financial grant on student education, with 67% (2,095) of active scholars' participants responding to Research Question 3 perceiving that the grant amount was enough for their educational financial requirements. Nevertheless, 33% (1,014) expressed that the amount did not suffice and that further support was needed for the tuition, transportation, board and lodging, and other school projects.

The research team reviewed the dataset, program policy, and internal surveys with active scholars. Findings from reviewing and assessing the Scholarship Program policy and its implementation are disc

Experience of ASA Philippines in Implementing the Scholarship Program.

The Scholarship Program team was interviewed, and information was supplied from the survey results of scholars' 'kumustahan' (feedback) as well as interventions to address program challenges the scholars faced in their studies. Such documentation was used to identify implementation stumbling blocks and highlight the advantages and disadvantages of the program's architecture.

Programmatic and execution concerns

The program team raised several past and present difficulties, some of which have been addressed in terms of bottlenecks and programmatic implementation, while others are under review for improvement in light of the implementing guidelines. These issues are explained next.

1. Lack of a proven monitoring strategy for program management that adequately addresses the unique demands of grantees. These requirements can include everything from academic support to specialized therapy for problems with academic staff, both personal and academic. A support program is required for grantees to assist students in coping academically.
2. Another issue is the retention in the program. As of 30 April 2022, about 3.5% of all grantees did not continue their schooling. Of the 346 dropouts, the most commonly cited reasons were disqualification because the client's mother had closed their ASA account or terminated it due to delinquency (18%), pregnancy (17%), and financial difficulty (15%). Around 10% percent of those dropping out were unprepared for tertiary education due to a preference to work, disinterest in pursuing education, expulsion, or academic difficulties (failed grades). Twenty-five percent (25%) of dropouts cited their reason as "other". To determine what this means, more investigation is required.

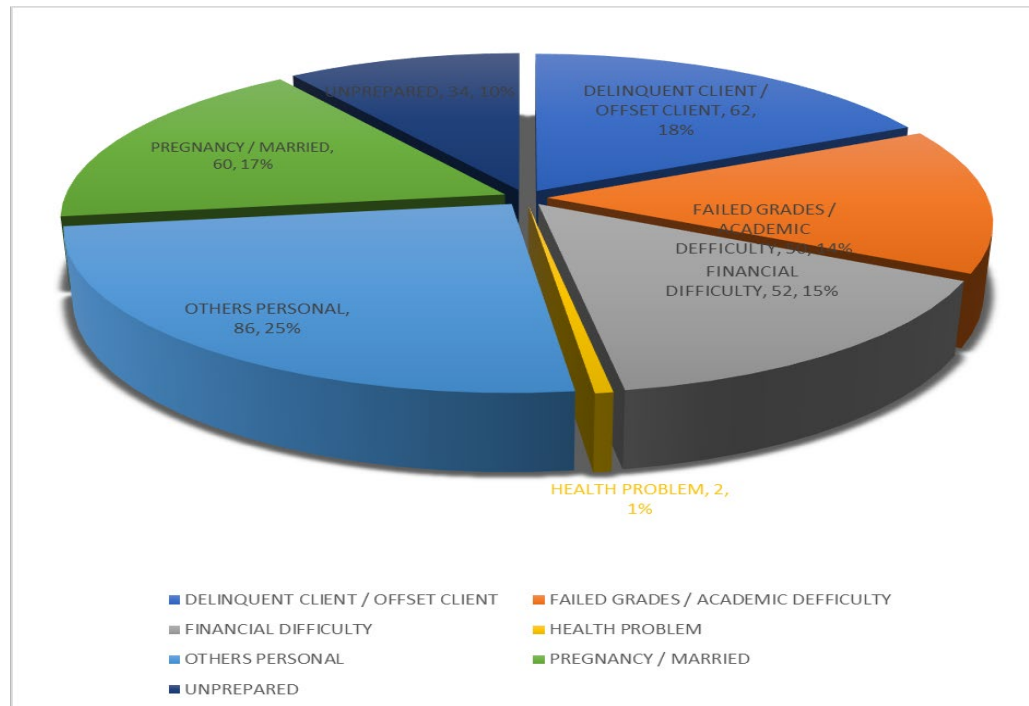


Figure 2: Reasons cited for dropping out

3. An often-cited issue was the financial difficulties of "not enrolled scholars". Due to a financial crisis in the family, some scholars needed to halt their studies and enroll in the next enrollment period

when financially capable or wait until the subject was next offered. The scheme also requires "grade first before grant disbursement". The scholar may be unable to submit grades to ASA on time due to delays and unavailability of grades from the school registrar. This delay happened particularly during the pandemic when schools were not equipped for virtual student record evaluation. The requirement delays the disbursement of grants. Grantees had to find money from other sources to enroll while waiting for grants to be released.

4. Some scholars need financial support for academic extracurricular activities. The grant excludes summer classes, on-the-job training, and licensing exams. Some students must participate in these activities, some of which occur outside of scheduled class times, to finish their degrees.

Implemented interventions

The following documents interventions by ASA Philippines in response to specific issues encountered while implementing the Scholarship Program to help grantees cope with life in their academic endeavors.

- a) ASA Philippines has supported grantees in coping with personal challenges and learning difficulties, including through mentoring programs, by mobilizing the "scholars coordinator" (SC) to regularly reach out to fellow scholars in the operation division area of responsibilities. The SC coordinates with a sample of scholars weekly by calling them individually to learn of their situation, challenges, and schooling status. A minimum of 30 scholars a week are contacted by the scholar's coordinator (SC) in each of the 30 divisions. Learning enhancement (e.g., poem contests), tutorials/ knowledge sharing between scholars, problem identification, and mentoring are among the academic services provided. Student issues that might lead to dropping out are raised with the program team, operations, and executive vice presidents for a mitigation approach. A group chat for scholars per Division was created to quickly share concerns and feedback.
- b) A mitigating mechanism is established by facilitating teenage pregnancy webinars to scholars to prevent the current 70.2% of female active scholars from suffering the same fate. Dropping out due to teenage pregnancy is an alarming issue that needs to be addressed as it has perceptible impacts on the program, as seen in the 17% of dropouts. The program and medical team joined forces to share insights and facts about the health risks of being a teen mother and for their babies and to understand the risks and impact not just on teenage mothers but also on their families and their future.

Results and Discussion

The Scholarship Program provides an opportunity for the educational growth of economically deprived children of ASA Philippines clients. This study's objective was to determine the program's impact on students' attainment of higher education degrees, qualifying for jobs, and becoming financially stable. Several indicators to measure the performance of the program included: (1) the benefits of having the financial support to focus more on studying, complete a degree at the tertiary level, and getting a job, (2) perceived monetary benefits for active scholars and graduates and the adequacy of the financial grant to pay the cost of schooling, and (3) the effectiveness of the program approach to achieving success.

According to the findings reported in Table 5, the Scholarship Program helped graduate scholars considerably in achieving their educational goals. Thirty-seven (37%) are employed despite 95% graduating in the 2022 academic year and were on the job hunt, while others resorted to self-employment.

Table 5. Graduate Scholars' Survey Responses on how the Scholarship Program Supported them to reach their Educational Goals

Graduate Scholars (GrS)						
Particulars	Yes	%	No	%	f	%
1. Does the Scholarship Program lead you to achieve better grades and to complete your college education?	211	99.5%	1	0.5%		
2. Does the Scholarship Program motivate you to strive harder in order to excel in your studies, be recognized for an accomplishment?	212	100%	0	0%		

Graduate Scholars (GrS)						
Particulars	Yes	%	No	%	f	%
3. Being a scholar gives you recognition in the community?	188	89%	24	11%		
4.Does a scholarship grant help you to save money for your other personal expenses?	208	98%	4	2%		
8. Are you currently employed?	78	36.8%	134	63.2%		

The outcome of the Scholarship program boosts scholars' financial productivity and job competitiveness. It reduced scholars' financial burden, with 77.8% of participants acknowledging that this program represented their only hope of attending college. However, 32.2% claimed that the amount of the grant did not meet the overall cost of their school expenditures, with this equating with the 35% of participants who preferred to enroll in private schools to enroll in Engineering, Maritime, Criminology, Computer, and Medical courses with much higher miscellaneous and tuition fees. Nevertheless, the Scholarship Program approach is effectively implemented because it has prospered in helping to deliver access to education for poorer students. However, it has not excluded academic courses and school preferences with higher costs, despite the amount provided being financially suitable for public school students.

Concerning the dropout rate, most reasons can be attributed to personal preferences and situations related to pregnancy, marriage, client delinquency, and other/ personal decisions not specified. There is a need to improve the policy parameters, particularly for the selection process, which could decrease dropouts and better target those who are more prepared and exhibit strong intellectual and emotional capacity to pursue their education. However, this might exclude more vulnerable target groups. Likewise, additional financial support for academic-related activities (board exam review, on-the-job training expenses, etc.) should be considered.

Analysis of graduates' comments reveals a favorable reaction. Nearly all graduates (99.5%) said the program helped them advance academically and professionally. The second highest percentage of positive responses at 99.5% is in response to whether the Scholarship Program motivates scholars to work harder to excel in their studies, be recognized for their accomplishments, achieve better grades and complete their college education. According to replies from both active and graduate scholars, the Scholarship Program positively impacted scholars' education and financial endeavors. This conclusion suggests that the program must be extended so deserving members of the economic community can pursue higher education. Responses by graduates about additional support, particularly assistance for on-the-job training/ practicum at 43.4%, mean this support must be considered.

Summary and Recommendations

Implementation issues have been identified. To enhance the program's effectiveness, these problems must be resolved. The following actions are suggested as future lines of action:

1. Improvement of dropout mitigation approach through:

Enforcement of a tighter selection process. The selection method for eligibility requirements for scholarship awards must require a general average of grades or ratings of 85% from secondary school. The survey results in Table 6 show that only 13% of active scholars felt qualified to avail of the Scholarship Program because of their average high school rating.

In the literature and in this study, it has been demonstrated that academic achievement and scholar selection are related. It is crucial that the grantees have a good chance of finishing their degrees. According to statistics gathered by the program team, 14% of dropouts resulted from failing grades or academic challenges, while at least 10% were unprepared for tertiary education, disinterested in continuing their education or preferred to work. This has a significant impact on the qualification procedure. The recommendation emphasizes the need to identify individuals ready and able to handle academic challenges to pursue tertiary education.

Table 6. Active Scholars' Perceptions of Eligibility for the Scholarship Program

Active Scholars (AcS)						
Particulars	Yes	%	No	%	f	%
4. Why do you think you are qualified for the scholarship program?						
Family low income					1,564	50.3%
High GPA in High School					408	13.1%
Mother's membership performance					1,137	36.6%

2. The value of monitoring scholars' progress.

Constant database updates can help with a quicker, more accurate evaluation process and create the essential interventions when and where they are required. When evaluating the effectiveness of the program, it is crucial to keep track of scholars' progress and compare their performance over time. Monitoring and assessment demand substantial data.

3. Grantees need additional academic, psychological, and financial support.

There is a need for monitoring and evaluation of scholars' performance throughout their academic journey, possibly requiring mentorship and other forms of student support. Financial constraints among scholars are the main deterrent to continuing their studies even after obtaining financial aid from the scholarship. Thus, additional support is recommended as follows:

- Increase the number of financial grants for students enrolled in private schools and studies in Engineering, Medicine, Maritime, Criminology, and computer-related courses. These courses are usually offered in private schools.
- Include financial support for the other related expenses such as fees for on-the-job training and licensure exam review.
- Continuous webinars on teenage pregnancy and "scholars kumustahan" (a mentoring program for scholars by the program team and scholars' coordinator) are crucial to achieving the program's intermediate goal and significant program milestones: program completion, jobs, and financial stability.

Conclusion

The ASA Philippines Scholarship Program succeeds in its mission to broaden educational access and learning opportunities for students from low-income backgrounds who are qualified to pursue higher education and have strong academic potential. The Scholarship Program has strengthened students' determination to complete their degrees and succeed. The program continues to produce graduates who are self-sufficient and successful and contribute to the personal and family's social and financial growth. The identified gap between the program goals and performance is not so great as to hinder program implementation.

To ensure the program is effective and implemented well, performance must be continuously assessed. In order to evaluate the entire strategy, ASA Philippines may take into consideration improving the policy. The knowledge base about the results and efficiency of the implementation of Scholarship Programs is enriched by the findings of this study.

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APPENDIX A:
SCHOLARS' SURVEY QUESTIONS AND RESPONSES

Active Scholars (AcS)						
Particulars	Yes	%	No	%	f	%
1.Are you satisfied with the course you have taken?	3,036	97.7%	73	2.3%		
2. If not, why?						
Academic qualification					6	0.2%
Expensive Course fee					8	0.3%
Parent's choice					11	0.4%
Preferred course not available					48	1.5%
No Answer					3,036	97.7%
3.Are you happy with the school you were enrolled in?	3,019	97.1%	90	2.9%		
4.Why do you think you are qualified for the scholarship program?						
Family low income					1,564	50.3%
High GPA in High School					408	13.1%
Mother's membership performance					1,137	36.6%
5.Does the P15,000 yearly scholarship grant enough to cover your school expenditure?	2,095	67.4%	1,014	32.6%		
If there is a possible increase in scholarship grant, where will you use the amount?						
Tuition					324	10.4%
Books and projects					207	6.7%
Miscellaneous/Admin fees					72	2.3%
Transportation, board and lodging					411	13.2%
None					2,095	67.4%
6.The scholarship grant helps me focus on studies (more time for learning and studying) instead of looking for a part time job.	3,001	96.5%	108	3.5%		
7.Does the scholarship program provide the only hope to pursue your study?	2,419	77.8%	690	22.2%		
8.What are the hindrances that you will face in finishing your study?						
None					508	16.3%
Financial					2,316	74.5%
Love Affair					2	0.1%
Lack of Family support					67	2.2%
Failing Grades					216	6.9%
9.Have you resorted to looking for a part time job to earn some extra money for other school expenses while studying?	2,301	74.0%	808	26.0%		

10.Are you willing to work in ASA Philippines?	2,773	89.2%	336	10.8%
If not, what are the reasons you do not like to work in the ASA PH?				
Work load			78	2.5%
Nature of work			150	4.8%
Place of work (Stay-in work)			95	3.1%
Workplace Policy			13	0.4%
No Answer			2,773	89.2%
11.Does the requirement to maintain high grades demotivate you to finish your degree?	1,371	44.1%	1,738	55.9%
12.Does the scholarship program make you achieve education and career goals?	3,094	99.5%	15	0.5%

Graduates Scholars (GrS)						
Particulars	Yes	%	No	%	f	%
1.Does the scholarship program lead you to achieve better grades and to complete your college education?	211	99.5%	1	0.5%		
2.Does the scholarship program motivate you to strive harder in order to excel in your studies, be recognized for an accomplishment?	212	100.0%	0	0.0%		
3.Being a scholar gives you recognition in the community?	188	88.7%	24	11.3%		
4.Does a scholarship grant help you to save money for your other personal expenses?	208	98.1%	4	1.9%		
5.Being the recipient of a scholarship program influenced you to have a positive impression about ASA Philippines?	212	100.0%	0	0.0%		
6.What further educational support ASA Philippines should extend to improve the scholarship program?						
Assistance on On-Job-Training/Practicum					92	43.4%
Increase the amount of grant					50	23.6%
Provide school supplies (Gadget & books)					70	33.0%
7.Being a scholarship recipient can assist you to be more attractive in the job market?	191	90.1%	21	9.9%		
8.Are you currently employed?	78	36.8%	134	63.2%		
If yes, what is your current job?						
BPO					8	3.8%
IT					5	2.4%
NGO					12	5.7%
Messenger/Rider					1	0.5%
Office/Clerical					46	21.7%
Utility					6	2.8%
No Answer					134	63.2%
If not, why?						
Incompatibility of skills acquired					21	9.9%

Unavailability of the desired work		68 32.1%
Ayaw magtrabaho		3 1.4%
Lack of work experience		41 19.3%
Settle down (Got married)		1 0.5%
No Answer		78 36.8%
If not, what is your means of living/source of income?		
Family/Friends dependent		98 46.2%
Manage own business		14 6.6%
Online seller/ Vendor		22 10.4%
No Answer		78 36.8%

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