



# Readiness of the Beneficiaries to Engage in Sustainable Livelihood Program (SLP) as basis for intervention

Edgar M. Naganag, DPA

Received: 15 Nov 2022; Received in revised form: 13 Dec 2022; Accepted: 23 Dec 2022; Available online: 31 Dec 2022

©2022 The Author(s). Published by Infogain Publication. This is an open access article under the CC BY license

(<https://creativecommons.org/licenses/by/4.0/>).

**Abstract**— *The study centers on the readiness of the beneficiaries to engage in Sustainable Livelihood Program as basis for intervention. Specifically, it gathered data on the profiles of the respondents as to age, gender, combined family Income, family size, and other sources of income, including the level of readiness of the beneficiaries and the community in the establishment of the Sustainable Livelihood Program their locality. Moreover, the study revealed that the community is fully ready in identifying the project and in project implementation. Additionally, the beneficiaries are ready for Microenterprise Development and in the aspect of Employment Facilitation. It was also revealed that there is no significant difference on the perception of the respondents' level of readiness of community, microenterprise development, and employment facilitation. Hence, the study concludes that the beneficiaries are indeed eager to start-up their SLP plan and the community is very much willing to provide the necessary support for the endeavor. The income of the family might push some families to be motivated and encouraged as members of the SLP. Families are also motivated to join because they see the creation of the SLP as an opportunity to improve their live and earn a living especially during this COVID-19 Pandemic. The real implementation of the SLP is a good evolving process of an organization that merits keen observation for additional knowledge in business management and administration especially in a rural locality with families of minimal income and education.*

**Keywords**— *readiness, Sustainable Livelihood Program, intervention*

## I. INTRODUCTION

### Back ground of the Study

The Sustainable Livelihood Program (SLP) is a community-based capacity building program that seeks to improve the program participants' socio-economic status.

SLP is implemented through a two-track program. The first track, the Microenterprise Development Track, supports micro-enterprises in becoming organizationally and economically viable. Meanwhile, the second track, the Employment Facilitation Track, assists participants to access appropriate employment opportunities.

Both tracks are executed based on the Community-Driven Enterprise Development (CDED) approach, which equips program participants to actively contribute to production and labor markets by looking at available resources and accessible markets. The CDED approach

promotes the Local Economic Development (LED) strategy and Value Chain Production of each community.

LED, as defined by The World Bank, "offers local government, the private sector, the not-for-profit sectors and the local community the opportunity to work together to improve the local economy. It aims to enhance competitiveness and thus encourage sustainable growth that is inclusive...The purpose of local economic development (LED) is to build up the economic capacity of a local area to improve its economic future and to improve the quality of life for all. It is a process by which public, business and non-governmental sector partners work collectively to create better conditions for economic growth and employment generation."<sup>2</sup> Thus, the micro-enterprises and job matches to be developed under SLP shall be based on the LED strategy for each community.

Consequently, SLP would require the various interventions by different partners inside and outside the government.

A value chain, on the other hand, is “a sequence of production, processing and marketing activities: products pass through all activities of the chain in a certain order and, with each activity, the product gains value. In a well-managed value chain, the value of the end-product is often greater than the sum of valued-added” (Porter, M. 1985).<sup>3</sup> SLP endeavors to create and develop value chain productions for its program participants. Through SLP, the program participants’ community resources are transformed into products and services and linked to local and national markets through extensive networks of partnerships in both the public and private sector.

Motivated by the Sustainable Livelihoods Approach (SLA) which was successfully crafted by the Department for International Development (DFID) in the United Kingdom, the Sustainable Livelihood Program (SLP) which is a community-based capacity-building program was formed in the Philippines. Adopting the key principles, structures, and processes, the SLP was tailored to fit in the setting of communities especially the people and their culture. It is a program aimed for poverty alleviation by providing identified poor families the appropriate income-generating opportunities through microenterprise or employment, to help improve their level of economic sufficiency.

The Department of Social Welfare and Development (DSWD) is the lead agency in the implementation of SLP which was initiated in January 2011 in the Philippines. The three core programs in the convergence strategy for poverty reduction of the DSWD are the PantawidPamilyang Pilipino Program (4Ps), Kapit-bisig Laban saKahirapan-Community Integrated Delivery of Social Services (KALAHI-CIDSS), and the Sustainable Livelihood Program (SLP). The SLP is being developed as the graduation program for beneficiaries of the PantawidPamilyang Pilipino Program (4Ps), a Conditional Cash Transfer (CCT) Program of the Philippine government. Participants of the program are chosen based on a list known as the National Household Targeting System for Poverty Reduction or the NHTS-PR, which identifies the poor, including their geographic location. Priority is given to the conditional cash transfer or the *PantawidPamilya Pilipino* beneficiaries in order to link them to income-generating opportunities enabling them to sustain development and thus transition from survival to self-sufficiency.

As a program to alleviate poverty, the Sustainable Livelihood Program, requires multiple strategies to be able to respond to a variety of poverty contexts and situations.

The livelihood strategies must be based on informed choices and rooted in the context of the community’s environment, culture, and concerns. This challenges the National Program Management Office together with the implementers (Regional Program Management Office) to continuously innovate and develop new methods and strategies to provide the most appropriate and most effective set of interventions and achieve the intended results of the program. Since its implementation from January 2011 to April 2019, SLP served a total of 723,090 families, of which 620,874 PantawidPamilyang Pilipino Program beneficiaries were linked with public and private partners for either microenterprise development or employment facilitation (Dacio, 2019). Former DSWD Secretary Corazon Juliano-Soliman said that to complement the cash grants provided by PantawidPamilya to the beneficiaries, DSWD also provides them with sustainable livelihood support through SLP to ensure that they will continue to improve their economic well-being (DSWD,2015).

The SLP operates in a two-track system: 1) the Microenterprise Development (MD) and the (2) Employment Facilitation (EF). The MD Track uses the microcredit scheme, wherein participants are provided assistance in the establishment and expansion of their microenterprise. In this track, interventions would help participants to: acquire / improve their entrepreneurial skills; gain knowledge and access to the different opportunities for supplier and client relationships; prepare for enterprise management like group formation, business planning, asset acquisition; establish a new microenterprise or enhance existing microenterprises.

On the other hand, the EF Track facilitates the employment of participants through job matching and skills trainings. It focuses for the participants to: acquire / improve their employable skills; gain knowledge and access to the available job opportunities; prepare for employment, like processing of documents, job application; and, enter employment. After participating in the social preparation and capacity-building activities, the participants are provided with the corresponding assistance based on their chosen tracks. Further trainings are conducted during the implementation process of the program, as well as monitoring and evaluation (Malaya, 2019).

In the implementation of the program, there are six main stages: 1) Area Identification, 2) Participant Identification, 3) Project Identification, 4) Project Review and Approval, 5) Project Implementation, and 6) Monitoring and Evaluation. Stages 1 to 3 are very closely interrelated that during actual implementation, all three

should be considered simultaneously. Stage 6, the last stage, directs the process back to stages 1 to 3, creating a cycle of planning, implementation, and monitoring and evaluation, to ensure that the necessary additional interventions are carried out, until the participants reach the targeted level of economic sufficiency (Bose, 2018).

The program specifically targets the four economic sufficiency indicators of the Social Welfare and Development Indicators (SWDI) of the DSWD: a) employable skills, b) employment, c) income, and d) social security and access to financial institutions. The program facilitates interventions that expand the livelihood asset base of the participants (human, social, physical, natural, and financial capital) to capacitate them in being able to either have gainful employment or successfully manage a micro-enterprise (SLP Field Operational Manual, 2015).

## **II. CONCEPTUAL FRAMEWORK**

In 2011, DSWD launched SLP through Administrative Order 11 Series of 2011 which subsumed SEA-K as the program's Microenterprise Development (MD) track, while also starting a track for individuals seeking wage employment called the Employment Facilitation (EF) track. The program's objective is to improve the socio-economic capacity of the poor by enabling them to manage sustainable enterprises or linking them with job opportunities. MD assistance recipients comprise the majority of the program's beneficiaries. As of the end 2019, SLP reports having provided 1,810,725 households with MD assistance and 454,849 households with EF assistance (DSWD 2019).

To be eligible for SLP assistance, a person should meet minimum age requirements (at least 16 years for MD and at least 18 years for EF) and must belong to a household assessed as poor in the Listahanan, DSWD's poverty registry. Current guidelines limit the number of SLP participants in the same household to two members, and each one should be on a different SLP track than the other. SLP prioritizes assisting household beneficiaries of the PantawidPamilya program – DSWD's conditional cash transfers (CCT) program. 5 Indeed, one of the program's specific objectives is to "sustain and expand the benefits gained" by CCT beneficiaries through the program (DSWD 2011). CCT households clear the poverty requirement because they were identified as CCT beneficiaries using the same poverty registry. CCT households comprise 80.2 percent of all SLP beneficiaries as of end 2019 (DSWD 2019).

Motivated by the request from the 4Ps beneficiaries who graduated from the program and to extend the help of the Provincial General Services Office and part of the

monitoring function of the PGSO, the researcher is motivated and encouraged to pursue the research. Being a member of the community, it is also his personal responsibility to help the communities establish an income generating project so that they will not experience economic dislocation as they graduated from the 4Ps program.

### **Statement of the Problems**

The study centers on the readiness of the beneficiaries to engage in Sustainable Livelihood Program as basis for intervention.

Specifically, this study sought answers to the following questions:

1. Profile of the respondents as to:
  - a) Age;
  - b) Gender;
  - c) Combined Family Income;
  - d) Family Size; and,
  - e) Other Sources of Income
2. What is the level of readiness of the beneficiaries and the community in the establishment of the Sustainable Livelihood Program their locality?

### **Objectives of the Study**

The study intends to assess the readiness of the SLP proposed beneficiaries in the barangays under consideration. It also intends to organize the SLP among 4Ps graduated families to create other avenue for income generation.

### **Significance of the Study**

In a general perspective, this research is of significance to the domain of enterprise development studies as it extends the knowledge base that currently exists in the field. Practitioners, researchers and policy makers have recognized the potential of national economic prosperity and development through the impact of entrepreneurial activity and growth of small enterprises. Huge amounts of development funds have been spent and are being spent on a range of initiatives designed to stir entrepreneurial activity and build the capability of small enterprises. Therefore, research which intends to assist, guide and direct enterprise like SLP are power-house for rural empowerment and economic development.

**SLP Implementers.** The result will give more insights for a better implementation of the program. Inconsistencies or flaws in the process of implementation could be improved through the facts gathered.

**SLP Participants.** The participants will understand more if not to appreciate the importance of the program which is to uplift their level of well-being or economic sufficiency through the income-generating opportunities.

The Researcher. This study will enrich the writer's knowledge about the in-depth of the program. Furthermore, it will help her in preparing recommendation/s that could be useful in the improvement of the program. The researcher being a member of the community will be able to provide more information that can help in the establishment of the SLP.

Future Researchers. The result of this study may also be a basis for similar studies in other educational institutions dealing with related research topic.

The Social Action Commission. The outcome of this study will provide more specific information on the sustainable livelihood program of DSWD which may serve a guide for better administration and management of the said program.

#### Scope and Delimitation of the Study

The study is delimited on the assessment of readiness of the barangay folks in the establishment of a SLP in their communities. It does not venture into a full-blown feasibility study and any connections to financial capability of the community folks.

### III. REVIEW OF LITERATURE

A large strand of the literature examines the impact of microcredit in promoting entrepreneurial activity and improving well-being among the poor. A review by Banerjee (2013) of recent studies on microcredit note that while there is some evidence that microcredit access leads to enterprise creation or expansion, there is no strong evidence that microcredit has a positive impact on income or total consumption. A review by Banerjee, Karlan and Zinman (2015) of a largely different set of studies echo the same patterns of impacts on intermediate and final household outcomes. Impacts on specific types of expenditure such as education and health are also absent. Though somewhat more encouraging, there is some evidence of negative effects on income from remittances and government transfers, suggesting increased self-reliance. Systematic reviews of microfinance by Duvenback et al (2011) and Stewart et al (2010) also note mixed impacts.

Several experimental studies show the potential of grants to existing microentrepreneurs to generate increases in business profits, but suggest differential impacts in terms of gender, ability, mode of the grant, and initial firm size. For instance, in De Mel, McKenzie and Woodruff (2008a), cash or in-kind grants of USD 100 or USD 200 were randomized among small non-agricultural microenterprises in Sri Lanka. Treated firms saw a significant increase in profits of about 5 percent per month relative to a grant of USD 100, but returns were lower for

female entrepreneurs and those with less ability (in terms of years of schooling and working memory).

In a similar study, Fafchamps et al (2014) randomized a cash or in-kind grant of about USD120 to male- and female-owned microentrepreneurs in Ghana. They find that cash grants had less impact on profits compared to in-kind grants. This result suggests that giving capital in-kind helps microentrepreneurs overcome the temptation to consume or liquidate the grant.

Moreover, the authors find that in-kind grants only increased profits of female-owned microenterprises with higher initial profits or higher initial capital stock. Owners of such firms tend to be more educated, had been in business somewhat longer, and are likelier to have had a formal loan relative to female microentrepreneurs with low initial profits. Their results suggest that cash or in-kind grants would be less impactful on subsistence microentrepreneurs who may be less able to resist the pressure to consume the grant.

A related line of research provides evidence that livelihood programs combining an asset transfer with a package of supporting interventions, which have come to be known as "graduation" programs, can have transformative and durable effects on the poor. In Bangladesh, Bandiera et al (2013) randomized rural communities to evaluate the impact of a program that provided eligible poor rural women with a productive asset (livestock), classroom training, and regular visits by a livestock specialist and program officers. Both two and four years after the program, target women experienced an increase in labor force participation and total hours worked, and a substantial shift from seasonal wage employment to less seasonal self-employment both in the extensive and intensive margins. Target women also experienced an increase in income, and their households saw an increase in consumption expenditure and food security.

Microenterprises and self-employment are major sources of employment and income for poor and low-income households in the Philippines. In 2017, 28 percent of employed members belonging to the bottom third of the income distribution were self-employed (Philippine Statistics Authority (PSA) 2018). Moreover, 56.6 percent of families in the said income group engage in entrepreneurial activities, which accounted for 25.2 percent of the group's total income (PSA 2018).

Several government agencies implement micro-entrepreneurship programs in order to create livelihood opportunities for poor and marginalized households. The largest such program is the Sustainable Livelihood Program (SLP) of the Department of Social Welfare and Development (DSWD). Launched in 2011, SLP aims to



improve the socio-economic conditions of poor households through livelihood assistance. One of the program's two tracks<sup>1</sup> is the Microenterprise Development (MD) track, where participants are organized into community-based associations and are provided with financial and/or training assistance to engage in household- or group-managed microenterprise projects. The program operates nationwide and is reported to have provided over 1.8 million households with MD assistance by the end of 2019 (Department of Social Welfare and Development (DSWD) 2019).

The design and analysis implemented has several major weaknesses. First, the preintervention variables used for matching do not include our outcomes of interest because of the absence of such data. This may mean that treated and comparison households are imbalanced on pre-intervention outcomes. Second, there is possible bias from participant self-selection and from possible non-random selection target of barangays by the program, both of which we are not able to account for in the matching and analysis. Third, the decision to match households within the same city/municipality may have resulted in spillover effects to untreated households which we do not account for in the analysis. Fourth, we are not able to control for confounding from participation in similar livelihood programs in 2018. Fifth, the impact analysis does not take into account the effects of barangay- or neighborhood-level market size and the quality and timeliness of interventions received by treated households, which may have differential effects on entrepreneurial outcomes. Sixth, the study has insufficient power to detect significant impacts in income, expenditure and savings.

SLP has been subject to a number of process evaluations, but there has been no quantitative evaluation of its impact to date. Our research fills this gap. We evaluate the impact of SLP MD assistance on the labor supply, income, expenditure, income, savings, and capital investment of poor households. MD assistance consists of capacity building, group formation, and a grant or grants for microenterprise development. We focus on MD assistance where the grant component consists solely of the Seed Capital Fund (SCF) – a grant amounting to a maximum of PhP10,000 per beneficiary that can be used to start a microenterprise or as additional capital for an existing livelihood activity. The microenterprise project may be individually-managed or group-managed. The evaluation is implemented through a matching design: SCF recipient households from January 2018 to June 2018 were matched with non-recipient but similarly eligible poor households. Data for the analysis was collected through a survey of 2,592 households in 39 cities/municipalities from February 2020 to July 2020. 91 percent of sample

treated households implemented a group-managed business project.

The SLP recognizes the need to converge efforts with other stakeholders. To achieve the best outcome possible, the DSWD enlists the help of the public sector through National Government Agencies (NGAs), Local Government Units (LGUs), and legislators. It also promotes public-private partnerships with development partners, Civil Society Organizations (CSOs), People's Organizations (POs), the academe, and the business sector ([livelihood.dswd.gov.ph/](http://livelihood.dswd.gov.ph/)).

In the context of the SLP, the services and activities the SLP renders are called projects. Project is a set of interrelated initiatives or activities to attain a pre-identified and pre-determined goal or goals. Particularly for the program, a project is a planned and executed to be able to address the participants' need for an improved level of economic sufficiency. (SLP Operations Manual, 2015)

The SLP is an extended program for those who have graduated from the 4Ps to sustain their family. This is a part of the micro-enterprise to sustain the beneficiaries of the 4Ps after they are considered off from the 4Ps program. The beneficiaries of the 4Ps after thorough evaluation of the Department of Social Welfare and Development, are delisted from the 4Ps beneficiary level and enrolled in the Sustainable Livelihood Program. They may either establish a cooperative or any enterprise they find sustainable in their locality.

There SLP micro-enterprise already established in the entire province, and as monitored and evaluated by DSWD and then PGSO shows that these are progressing and developing. The Offices are continuously, monitoring these stores and are routinely conducting activities to further the knowledge of the members. These activities include simple book-keeping, financial management, enterprise management, strengthening organization and prospecting new ventures.

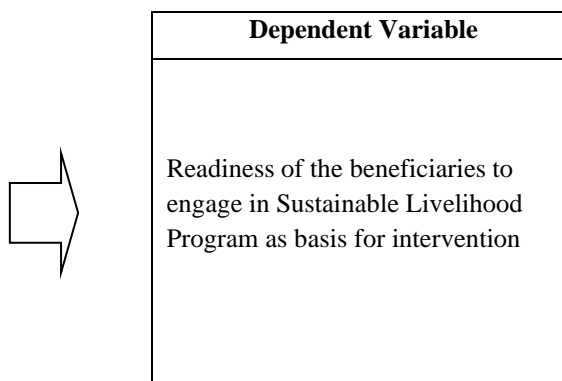
The experience of other barangays prompted the beneficiaries to embark in establishing their own SLP to sustain their living and in furtherance of the 4Ps program. The beneficiaries before the on-set of the SLP should be evaluated so that they will be guided and directed in which enterprise to start. However, the beneficiaries are devoid of the knowledge to start their SLP. It is at this point that the beneficiaries of the concern barangays requested the Provincial General Services Office for support and help. Heeding to such request, the PGSO of Kalinga initiated the organization of the SLP and as an employee working with the PGSO, the researcher is requested to conduct this research as an initial move of the PGSO to help the barangays concern in establishing there SLP.

The research is very timely for the proposed establishment of the SLP in barangays BadoDangwa, Calanan, Malin-awa and Binongsay, Tabuk City. It will also motivate the beneficiaries to organize their SLP because of the help and support of the Province of Kalinga through the Provincial General Services Office (PGSO).

The paradigm of the study consisted of the independent variables such as the level of awareness on the programs of the Sustainable Livelihood Program; level of

Independent Variables
<ol style="list-style-type: none"> <li>1. Profile of the respondents as to: <ol style="list-style-type: none"> <li>a) Age;</li> <li>b) Gender;</li> <li>c) Combined Family Income;</li> <li>d) Family Size; and,</li> <li>e) Other Sources of Income</li> </ol> </li> <li>2. Level of readiness of the beneficiaries</li> </ol>

interest on the programs of the Sustainable Livelihood Program; and, support services needed in the implementation of the Sustainable Livelihood Program. The dependent variable on the other hand is the establishment of an SLP in selected barangays of Tabuk City, Kalinga. The research paradigm serves as the ultimate guide in the conduct of the research. It is a capsulized presentation of the objectives of the study.



#### IV. METHODOLOGY

##### Locale of the Study

The study was conducted in the City of Tabuk, Kalinga. The study included the barangays of BadoDangwa, Calanan, Malin-awa and Binongsay, Tabuk City, Kalinga. These four barangays were chosen because of the intention of the 4Ps members who graduated to form and establish a Sustainable Livelihood Program to continue and sustain their family income. This research is the response of the Provincial General Services Office of Kalinga to the request of the 4Ps officers for the establishment of a micro-enterprise for the members after they have failed to organized one in their first attempt.

##### Research Design

The study made use of the descriptive method in the presentation of data on the readiness of the beneficiaries to engage in sustainable livelihood program in the barangays BadoDangwa, Calanan, Malin-awa and Binongsay.

##### Respondents/Information/ Research Participants of the Study

There are 80 total number of respondents representing the members of the 4Ps who have already graduated.

The total enumeration technique was used.

The distribution of the 4Ps in the four barangays is herein presented in a table form.

Barangay	Number of beneficiaries
Dado Dangwa	20
Calanan	20
Malin-awa	19
Binongsay	21
Total	80

##### Instrumentation

The questionnaire was the main data gathering instrument. The questionnaire was formulated with the help of the adviser, the Department Head, Assistant Department Head and the two presidents of the 4Ps and presented to the research panel for finalization.

The contents of the SLP Field Manual were reviewed first focusing on the stages and preparation in organizing the SLP and the possible programs offered by the SLP. The group agreed to lift the SLP Field Manual content of stages and possible programs to be introduced. After a series of convergence, the final draft of the questionnaire was designed.

##### Data Gathering Procedure

A letter-request was forwarded to the Office of the Barangay Captains of the four barangays to inform them of the conduct of the research in their area and to ask for help to facilitate the involvement of the members. A letter was also sent to the four presidents or parent leaders of the 4Ps in the same barangays for the conduct of the study and its

purpose. The presidents/parent leaders were informed in the same letter that the research is conducted in response to their letter to the Provincial General Services Office of Kalinga asking support and help to form a Sustainable Livelihood Program in the barangays concern.

#### Data Analysis

The research made use of the Four-Likert Scale in measuring the responses of the respondents.

#### A. Readiness of the beneficiaries and the Community

Arbitrary Values	Statistical Limit	Symbol	Descriptive Equivalence
4	3.25-4.00	VR	Very Ready
3	2.50 - 3.24	R	Ready
2	1.75 - 2.49	LR	Less Ready
1	1.00 - 1.74	NR	Not Ready

#### Statistical Tools Used

- Weighted Mean
- Analysis of Variance (ANOVA)

### V. RESULTS

This section presents the discussion of findings, conclusions and recommendations.

*Table 1. Profile of the respondents*

Profile	Frequency	Percentage
Gender:		
Male	17	21%
Female	63	79%
Age:		
20-35	36	45%
36-50	24	30%
51 & above	20	25%
Family Income:		
4,000 to 8,000	48	60%
Above 8,000	32	40%
Family Size:		
3-5 members	31	39%
6-8 members	25	31%
9 & above	24	30%
Other source of Income:		
Rice Production	29	36%
Vegetable Gardening	21	26%
Basket Weaving	16	20%
Sari-sari Store	14	18%

The female respondents are 63 or 79% while the males are 17 or 21%.

As to family income 48 or 60% have income from PHP4,000.00 to PHP8,000.00 and 32 or 40% have an income of above Php8,000.00.

Thirty-one or 39% of the families have 3 to 5 members; Twenty-five or 31% of the families have 6 to 8 members; and, 24 or 30 have 9 and above family members.

Thirty-six percent or 29 have rice production as other source of income while twenty-six percent have vegetable gardening as source of income augmentation.

Twenty percent said that basket weaving is their other source of income, while 14 or 18% replied that their other source of income is sari-sari store.

*Table 2. Level of readiness of the community in the establishment of the Sustainable Livelihood Program*

Indicators	Mean	SD	Description
1. Area Identification	3.14	1.08	Ready
2. Participant Identification	3.15	1.02	Ready
3. Project Identification	3.38	0.93	Fully ready
4. Project Review and Approval	3.25	1.06	Ready
5. Project Implementation	3.33	0.92	Fully ready
6. Monitoring and Evaluation	3.10	1.05	Ready
Average Mean	3.23		Ready

As shown on the table, the community is fully ready in identifying the project and in project implementation.

They are, however, ready in identification of the area where the membership will originate and the participants or members of those who are willing to join.

They are also ready project review and approval and monitoring and evaluation.

In the over-all analysis, they are ready for the establishment of the Sustainable Livelihood Program.

*Table 2. 1. Comparison according to moderator variables*

Groups	N	Mean	SD	Description
Sex:				
Male	17	3.23	0.25	Ready
Female	63	3.22	0.16	Ready
Age:				
20-35	36	3.18	0.19	Ready
36-50	24	3.16	0.16	Ready
51 & above	20	3.31	0.14	Fully ready
Family Income:				
4,000 to 8,000	48	3.19	0.16	Ready
Above 8,000	32	3.21	0.09	Ready
Family Size:				
3-5 members	31	3.20	0.21	Ready
6-8 members	25	3.25	0.07	Ready
9 & above	24	4.24	0.12	Ready
Other Source of Income:				
Rice Production	29	3.18	0.13	Ready
Vegetable Gardening	21	3.23	0.09	Ready



Basket Weaving	16	3.25	0.20	Ready
Sari-sari Store	14	3.20	0.15	Ready

When these respondents are grouped according to sex, family income, family size and other source of income, they are ready for the establishment of the Sustainable Livelihood Program.

As to age, those age bracket 20 to 35 and 36 to 50 are ready to establish the SLP. Those above 50 are fully ready to engage.

This section presents the level of readiness of the beneficiaries in the establishment of the sustainable Livelihood Program along Microenterprise Development

*Table 3. Level of readiness of the beneficiaries in the establishment of the Sustainable Livelihood Program along Microenterprise Development*

Microenterprise Development	Mean	SD	Description
1.acquire / improve entrepreneurial skills	3.34	0.99	Fully ready
2.gain knowledge and access to the different opportunities for supplier and client relationships	3.15	1.03	Ready
3. prepare for enterprise management like group formation, business planning, asset acquisition; establish a new micro-enterprise or enhance existing micro-enterprises	3.04	1.10	Ready
Average Mean	3.18		Ready

The beneficiaries are ready for Microenterprise Development as evidenced by the mean of 3.18.

They are also ready in the aspects of gaining knowledge and access to the different opportunities for supplier and client relationships with a mean of 3.15 and also ready in preparing for enterprise management like group formation, business planning, asset acquisition;

establish a new micro-enterprise or enhance existing micro-enterprises with a mean of 3.04.

On the other hand, the same beneficiaries are fully ready to individually acquire or improve their entrepreneurial skills in preparation to the establishment of the Sustained Livelihood program in their locality.

*Table 3. 1 Comparison according to moderator variables*

Groups	N	Mean	SD	Description
Sex:				
Male	17	3.06	0.24	Ready
Female	63	3.21	0.13	Ready
Age:				
20-35	36	3.05	0.18	Ready
36-50	24	3.24	0.17	Ready
51 & above	20	3.27	0.20	Fully ready
Family Income:				
4,000 to 8,000	48	3.16	0.15	Ready
Above 8,000	32	3.26	0.06	Fully ready
Family Size:				
3-5 members	31	3.15	0.11	Ready
6-8 members	25	3.19	0.18	Ready
9 & above	24	3.18	0.13	Ready

Other source of Income:				
Rice Production				
Vegetable Gardening	29	3.10	0.22	Ready
Basket Weaving	21	3.17	0.27	Ready
Sari-sari Store	16	3.33	0.19	Fully Ready
	14	3.02	0.11	Ready

The beneficiaries are ready for the Microenterprise Development aspect of the SLP irrespective of sex or family size.

As to age those within the age brackets of 20 to 50 are ready while those above 50 years old are fully ready.

As to family income of the beneficiaries, those whose family income falls between PHP4,000.00 to

8,000.00 are ready, while those whose income is above PHP8,000.00 are fully ready.

Those who are engage in Rice Production, Vegetable Gardening, and Sari-sari Store are ready, while those whose other source of income is basketry are fully ready.

This section presents the results on the level of readiness of the beneficiaries in the establishment of the sustainable Livelihood Program.

*Table 4. Level of readiness of the beneficiaries in the establishment of the Sustainable Livelihood Program as to Employment Facilitation*

Employment Facilitation	Mean	SD	Description
1. acquire / improve their employable skills	3.24	1.07	Ready
2. facilitates the employment of participants through job matching	3.25	0.89	Ready
3. gain knowledge and access to the available job opportunities	3.23	0.95	Ready
4. prepare for employment, like processing of documents, job application	3.15	1.03	Ready
Average Mean	3.22		Ready

In the aspect of Employment Facilitation, the beneficiaries are ready.

They are also ready in all the sub-aspects such as: to acquire / improve their employable skills; facilitates the

employment of participants through job matching; gain knowledge and access to the available job opportunities; and, gain knowledge and access to the available job opportunities.

*Table 4.1 Comparison according to moderator variables*

Groups	N	Mean	SD	Description
Sex:				
Male	17	3.16	0.12	Ready
Female	63	3.23	0.08	Ready
Age:				
20-35	36	3.10	0.07	Ready
36-50	24	3.28	0.07	Fully ready
51 & above	20	3.33	0.17	Fully ready
Family Income:				

4,000 to 8,000	48	3.13	0.10	Ready
Above 8,000	32	3.24	0.10	Ready
Family Size:				
3-5 members	31	3.13	0.18	Ready
6-8 members	25	3.28	0.16	Fully Ready
9 & above	24	3.27	0.04	Fully Ready
Other Source of Income:				
Rice Production	29	3.16	0.09	Ready
Vegetable Gardening	21	3.23	0.07	Ready
Basket Weaving	16	3.30	0.08	Fully Ready
Sari-sari Store	14	3.29	0.10	Fully Ready

When the beneficiaries are grouped according to sex and family income, they are ready to engage in the SLP. Those age bracket 20 to 35; those with family size of 3 to 5 membership; and those engage in rice production and vegetable production are all ready for the establishment of the SLP.

Those whose age are found within 35 to 50 and above; those whose family membership are 6 to 8 and 9 and above are fully ready. On the other aspect, those engage in basket weaving and sari-sari business are fully ready.

Table 5. Comparison of respondents' profile and the level of readiness of beneficiaries and community in the establishment of the sustainable livelihood Program

	Category	Statistical Test	Computed Value	Critical Value	P	Interpretation
Level of Readiness of Community	Sex	t-test df	0.03 9	1.83	0.49	Not significant
	Age	Anova df	1.44 2/15	3.68	0.27	Not significant
	Monthly Income	t-test df	-0.28 8	1.86	0.39	Not significant
	Family Size	Anova df	0.14 2/15	3.68	0.87	Not significant
	Other source of income	Anova df	0.27 2/30	3.10	0.85	Not significant
Level of Readiness of Beneficiaries along:						
Microenterprise Development	Sex	t-test df	-0.95 3	2.35	0.21	Not significant
	Age	Anova df	1.28 2/6	5.14	0.34	Not significant
	Monthly Income	t-test df	0.04 3	2.35	0.49	Not significant
	Family	Anova	0.05	5.14	0.95	Not significant

	Size	df	2/6			
	Other source of income	Anova df	1.24 3/8	4.07	0.36	Not significant
Employment Facilitation	Sex	t-test df	-0.93 5	2.02	0.20	Not significant
	Age	Anova df	4.33 2/9	4.26	0.048	Significant
	Monthly income	t-test df	-1.62 6	1.94	0.08	Not significant
	Family Size	Anova df	2.21 2/9	4.26	0.17	Not significant
	Other source of Income	Anova df	2.27 3/12	3.49	0.13	Not significant

The statistical data revealed that there is no significant difference on the perception of the respondents Level of Readiness of Community; Microenterprise Development; and, Employment Facilitation. Further, the hypotheses are accepted.

## VI. DISCUSSIONS

### Microenterprise Development

The beneficiaries are ready to engage in the microenterprise development aspect of the Sustainable Livelihood Program.

The term micro-enterprise, also known as a micro-company, refers to a small business with a limited number of people working. A microenterprise typically operates with less than ten employees and is launched by a bank or other entity with a limited amount of capital advanced. Most micro-enterprises are specialized in providing goods or services to their local regions (Sidney, 2018).

The concept of micro-enterprises and microfinance was established in Bangladesh in the late 1970s as a way of providing people in need with a means of financially and economically supporting themselves.

In 1976, Muhammad Yunus founded Grameen Bank to provide microloan financing for the underprivileged, mostly women. Several organizations have since developed microenterprise initiatives, many of which appeal to people in developing nations (Ignacio, 2018).

The Women and Entrepreneurship report examines the state of small to medium enterprises (SMEs) in the

Philippines, and the contribution that women-owned businesses make to the Philippine economy.

The report provides an overview of the definitions of the different types of enterprises according to Philippine regulation, and the different classifications of ‘small’ and ‘medium’ enterprises based on the total value assets of the business as well as the total number of employees. These small to medium enterprises are viewed as significant contributors to employment and economic growth, and are associated with the formalization of a country’s economy.

The report finds there were around 900,000 registered enterprises in the Philippines in 2019. An estimated 10% of these businesses were classified as small, and less than 1% were classified as medium. Less than 1% of businesses in the country were classified as large, while the vast majority (90%) were composed of micro enterprises. While SMEs have small organizations and thus tend to employ fewer people, the collective contribution of SMEs to employment in the country is significant. In 2019, SMEs accounted for around 32% of jobs in the Philippines, whereas large enterprises accounted for only 38% of jobs in that year (Murray, 2018).

Microenterprises are financed by a unique credit facility, who have no collateral credit history or employment. Such companies serve a crucial role in improving the quality of life for people in developing countries.

Usually, they provide good or service in their communities, such as the production of clothing and footwear, or agriculture. Micro-enterprises not only help business owners boost the quality of life, but they also add

value to the local economy. They raise purchasing power, increase sales, and also create jobs (Mola, 2018).

The establishment of the SLP in communities is made legal by legislative act of the Philippine Congress with the enactment of Barangay Micro Business Enterprises (BMBE's) Act of 2002.

The law hereby declared to be the policy of the State to hasten the country's economic development by encouraging the formation and growth of barangay micro business enterprises which effectively serve as seedbeds of Filipino entrepreneurial talents, and inter-granting those in the informal sector with the mainstream economy, through the rationalization of bureaucratic restrictions, the active granting of incentives and benefits to generate much-needed employment and alleviate poverty (RA 9178).

Barangay Micro Business Enterprise," hereinafter referred to as BMBE, refers to any business entity or enterprise engaged in the production, processing or manufacturing of products or commodities, including agro-processing, trading and services, whose total assets including those arising from loans but exclusive of the land on which the particular business entity's office, plant and equipment are situated, shall not be more than Three Million Pesos (P3,000,000.00) (sec.3, RA 9178).

Problems faced by microenterprise firms under each function area of management (marketing, production, organization and finance) are identified. On the other hand, some of the best practices and coping mechanisms in overcoming the major constraints in the development of MSMEs such as access to finance, technology and skills, information gaps and difficulties with product quality and marketing are also presented (de Vera, 2019).

In the paper entitled "SLPs in the Philippine Manufacturing Industry and Globalization: Meeting the Development Challenges" (Aldaba (2018, p. 19) noted that Philippine SLPs studies have continued to highlight the same major constraints that affect SLP development everywhere in the world such as access to finance, technology, and skills along with information gaps and difficulties with product quality and marketing.

The Senate Economic Planning Office of the Philippines (2018, p. 3) categorizes these constraints as nonfinancial barriers (cost of getting electricity, heavy regulation, high tax rates, and corruption) and financial barriers (access to finance). The lack of access to financing has been identified as the most serious constraint to SLPs growth and development.

In the Philippines, private consultancy firms offer business advisory services to business enterprises whether they are

small, medium or large. No comparative study has yet been made on how many MSMEs and large companies have been helped by these private consultancy firms.

Government agencies, on the other hand, are on the forefront of helping MSMEs through the provision of business advisory services. The Department of Trade and Industry maintains MSME Centers across the country through its Regional Operations and Development Group.

According to the official website of DTI (2018), these centers provide the following services:

1. Provision of business consultancy and or advisory services, and referrals
2. Provision of MSME information brochures, newsprints, business report, and viewing of livelihood tapes
3. Preparation of feasibility studies and business plan
4. Facilitation of business linkages between buyers and suppliers
5. Facilitation of business name registration
6. Coordination of entrepreneurship and management training programs

Another government agency that provides business advisory services to MSMEs is the Department of Science and Technology (DOST) under its Manufacturing Productivity Extension Program (MPEX).

According to the official website of DOST (2018), MPEX assists microenterprises in the manufacturing sector "to attain higher productivity through improvements in the overall operation of the firm". DOST, through its attached agency the Technology Application and Promotion Institute, fields productivity consultancy teams composed of industrial engineers and experts to undertake productivity consultancy services throughout the country. Small Business Corporation is a government financial institution created in January 1991 under R.A. 6977, Magna Carta for Small Enterprises, amended by RA 8289 in 1997 and RA 9501 in 2008. It has the primary responsibility of implementing comprehensive policies and program to assist MSMEs in all areas, including but not limited to finance and information services; training and marketing. This law also helped in establishing microenterprises in rural areas.

According to Mica (2081) of Tanay, Rizal, his group started a microenterprise centering in segregation solid waste and converting such waste into new products. They have successful that DTI is supporting them by giving trainings to improve their product.

Finally, a most thrilling success story can be a corner stone in motivating beneficiaries of the SLP to go full operation and concentration in the chosen business.



Hazel and Roberto Cabe managed a one-hectare banana plantation in the municipality of Quinapondan. In 2016, under the name Triple L, they experimented with home-based processing of banana chips with just 50 kilos of bananas, worth about €30. One year after the production of their first experimental batch, and as their product gained popularity in the neighbourhood, the Cabes decided to set-up a small production facility. They purchased bananas from local farmers, who were happy to have a steady buyer for their products. Gradually, the business grew, and the couple soon had to take on additional employees to keep up with the rising demand.

In 2017, as part of PIN's ESIP project, Hazel received training in product development, business management, marketing, and other business-related topics. PIN connected the Cabes to a variety of microfinance institutions and new potential buyers. In 2019, with support from PIN, the couple signed a large contract with a distributor to 190 outlets, mostly supermarkets in the country's capital, Manila. They also attracted an investor willing to invest in a second production facility. By the end of 2019, they were processing two-and-half tonnes of bananas on a monthly basis, with a value of approximately €9,000. With construction of the second facility underway, the Cabe's future looked promising.

#### Employment Facilitation

One of the pilot projects undertaken by the Department is the implementation of the Job Network Services to support poor individuals to access employment through the Crisis Intervention Units (CIU) of the Field Offices. The aim of the said strategy is to provide preemployment assistance to augment expenses in securing employment documents, transportation and skills training of participants. Linking clients to employment opportunities is expected to minimize dependency on the Assistance in Crisis Situation (AICS) funds and to eliminate perennial clients who keep coming back for such assistance. It even provides augmentation during the first fifteen (15) days of the participants' employment as he waits for the payment of initial salary.

The Job Network Service pilot project shall now be rolled out nationwide through the Sustainable Livelihood Program. Provision of financial assistance to cover the costs for necessary documents for employment is seen as a crucial input that forms part of the capacity building that SLP seeks to provide its participants who have chosen the Employment Facilitation Track. The SLP will be able to support eligible participants to proactively prepare themselves for employment opportunities that match their skills (Memorandum Circular No.22 Series of 2014).

The Sustainable Livelihood Program - Employment Facilitation Track (SLP-EF Track) is a scheme that facilitates the employment of the PantawidPamilyang Pilipino Program (4Ps) beneficiaries. The SLP-EF Track has much potential to bring the 4Ps beneficiaries closer to reaching the poverty threshold since getting employed would provide additional income to the beneficiaries on top of the incentives provided to them by the 4Ps. For this to be realized, however, the SLP-EF Track would have to be effective in targeting beneficiaries and in identifying employment partners for 4Ps. There is also need for the Department of Social Welfare and Development to reassess its role in employment facilitation and to effectively link the 4Ps to other labor employment programs of government (Ballesteros, et. al, 2018).

On the implementation performance of the program, the study noted that in terms of service delivery, the SLP SEA-K has assisted over 328,989 beneficiaries of the PantawidPamilya Program for both microenterprise development and employment facilitation from 2011 to July 2014. All in all, the achievements using the Microenterprise track is remarkable with a 106% accomplishment rate, which is over the target for the reviewed period. However, the good performance does not apply to Regions IVA, VIII, and XI which only had less than 50% accomplishment rate. One reason is the insufficiency in human resource assigned to assist the beneficiaries. Other reasons for having these outliers are that some PantawidPamilya Program beneficiaries simply do not want to engage themselves in the two tracks, or prefer to be assisted in landing a job and choose not to participate in the Microenterprise track. It is noted, however, that only 2% of the PantawidPamilya Program beneficiaries served under the SLP SEA-K were assisted in terms of employment in both public and private agencies (Ballesteros, 2018).

According to a study on the SLP Microenterprise Development (MD) assistance on labor outcomes, income, expenditure, savings, and capital investment of beneficiaries of PantawidPamilya, DSWD's conditional cash transfers (CCT) program. MD assistance consists of capacity-building, group formation, and grants for microenterprise development. We focus on MD assistance where the grant component consists of the Seed Capital Fund (SCF) – a grant worth a maximum of PhP10,000 per beneficiary household that can be used to start a microenterprise project or as additional capital for an existing livelihood activity. The microenterprise project may be individually-managed or group-managed. Beneficiaries form an SLP Association (SLPA) of five to thirty members. The SLPA is required to recover the grant

from members through contributions or savings from the group business's income. The evaluation is implemented through a matching design: SCF recipient households from January 2018 to June 2018 were matched with non-recipient CCT households. We use data from a survey of 2,592 households in 39 cities/municipalities. In our sample, 91 percent of SCF recipient households were part of a group-managed business project.

The study found that the intervention had a positive impact on the labor supply of CCT grantee spouses, but the impacts are smaller for group-project beneficiaries. Among individual project beneficiaries, the intervention increased the number of hours worked by 9.9 hours per week, and increased the probabilities of being in the labor force and of being employed by 23.1 percentage points and 20.4 percentage points respectively. Among group-project beneficiaries, the estimated increase on the number of hours worked is just 1.6 hours per week, while the impacts on their probabilities of being in the labor force (an increase of 0.5 percentage points) and of being employed (a reduction of 0.5 percentage points) are not practically important. The limited impacts on labor supply suggests that group businesses are not big enough to require employing a large number of their members (Orbeta, et. al. 2019).

## VII. CONCLUSIONS

The beneficiaries are indeed eager to start-up their SLP plan and the community is very much willing to provide the necessary support for the endeavor.

The income of the family might push some families to be motivated and encouraged as members of the SLP. Families are also motivated to join because they see the creation of the SLP as an opportunity to improve their live and earn a living especially during this COVID-19 Pandemic.

The real implementation of the SLP is a good evolving process of an organization that merits keen observation for additional knowledge in business management and administration especially in a rural locality with families of minimal income and education.

## VIII. RECOMMENDATIONS

It is recommended that proper coordination with concern agencies like the DSWD, DILG and DTI including private institutions and organization should be set as early so lay the foundation for the SLP to be established.

Sizing from the enthusiasms of the beneficiaries, it is proper to motivate them more and start information-

education programs to secure their full support and sustained participation and involvement.

Pre-establishment activities such as setting organizational mission, vision, goals and objectives can be done as early to fix the road-path of the SLP to be organized.

More public discourses are encouraged to bring to the door-step of each member the value and importance of the SLP and how it will be operationalized to help each member for better living.

A future study on the economic impact of SLPs establish in the locality is most encourage to unearth the how far the SL Program have contributed in improving the life of the rural folks in the far-flung areas.

## REFERENCES

- [1] Aldaba, B. (2018.) 'SLPs in the Philippine Manufacturing Industry and Globalization: Meeting the Development Challenges', University of the Philippine, ISSI. Quezon City.
- [2] An Act to promote the establishment of Barangay Micro Business Enterprises, providing incentives and benefits therefor, and for other purposes.
- [3] Aniceto Orbeta, Gerald Daval-Santos, Ann Jillian Adona, and Kathrina Gonzales (2018). Assessment of the Sustainable Livelihood Program - Employment Facilitation Process. PhilippineInstituteForDevelopmentStudies.
- [4] Ballesteros, M., AnicetoOrbeta, Gilbert Llanto, Maureen Rosellon, Jasmine Magtibay, Lorraine Bolanos and Christine Salazar. (2018). Assessment of the DSWD SEA-K Strategy. PhilippineInstituteForDevelopmentStudies.
- [5] Ballesteros, M., Tatum Ramos, Jasmine Magtibay, Lorraine Bolanos and Christine Salazar. (2018). Evaluation of SLP in the Philippines. PhilippineInstituteForDevelopmentStudies.
- [6] Basilio, A. (2019). Basic Statistics. Mandaluyong City: National Book Store.
- [7] Bose, M. (2018). Implementation of the 4Ps Program in Malueg, Rizal, Cagayan. University of the Cagayan Valley, Tuguegarao City.
- [8] Dacio, M. (2019). The 4Ps in the Coastal Towns of Isabela. St. Ferdinand College, Isabela.
- [9] De Vera, J. (2018). An Assessment of Micro, Small and Medium Enterprises that Underwent UP ISSI Survey. UIP ISSI, Quezon City.
- [10] Department of Science and Technology (DOST) Manufacturing Productivity Extension Program (MPEX) 2018.
- [11] dlsu-aki.weebly.com/uploads/complete\_2015\_entrepreneurship. Retrieved: June 6, 2019.
- [12] Evolution of Philippine businesses: De La Salle University. www.dlsu.edu.ph/wp-content/uploads/2019/03/2001-012\_workingpapers200102evolution.pdf. Retrieved: August 23, 2021.
- [13] Four stories of small business resilience in the Philippines.

- [14] Kapit-bisig Laban saKahirapan Community Integrated Delivery of Social Services (KALAHI-CIDSS). A Field Manual.
- [15] Malaya, B. (2019). The SLP of Solana, Cagayan. University of Cagayan Valley, Tuguegarao City.
- [16] Mica, M. (2018). The success story of a garbage collector group. DTI, 2018.
- [17] Micro and Small Enterprise Upgrading in the Philippines.
- [18] Micro, Small and Medium Enterprise Development Plan 2017-2022
- [19] Muray, B. (2018). Women and Entrepreneurship in the Philippines. Women SMEs Forum, 2018.
- [20] National Household Targeting System for Poverty Reduction or the NHTS-PR.
- [21] Orbeta, A Jr, Ballesteros, M., Reyes, C, Paqueo, V. & Corpus, J. (2019). Impacts of the Sustainable Livelihood Program's microenterprise assistance on poor households in the Philippines. Philippine Institute for Development Studies (PIDS), Philippines.
- [22] P3 success stories volume 1 | Small Business Corporation sbcorp.gov.ph/galleries/p3-success-stories-volume-1. Retrieved: August 26, 2020.
- [23] Pantawid Pamilyang Pilipino Program (4Ps): A Manual
- [24] Philippine Entrepreneurship Report 2015–2016. publications.iadb.org/publications/english/document/Study-of-Social-Entrepreneurship-and-Innovation-Ecosystems-in-South-East-and-East-Asian-Countries-Country-Analysis-Republic-of-the-Philippines.pdf. Retrieved: June 24, 2020.
- [25] R. A. No. 6977. January, 1991. Small Business Corporation, Magna Carta for Small Enterprises, amended by RA 8289 in 1997 and RA 9501 in 2008.
- [26] Republic Act 9178: Barangay Micro Business Enterprises Act of 2002
- [27] Senate Economic Planning Office of the Philippines, 2018.
- [28] Sidney, H. (2018). Microenterprise. Philippine Business Journal.
- [29] SLP Field Operational Manual, 2015
- [30] Social Welfare and Development Indicators (SWDI).
- [31] Study of Social Entrepreneurship and Innovation Ecosystems in the Philippines.
- [32] Sustainable Livelihoods Approach (SLA), Department for International Development (DFID) United Kingdom.
- [33] tiwebfiles.s3-ap-southeast-1.amazonaws.com/e-library/Growing+a+Business/MSME+Development+Plan+2017-2022.pdf. Retrieved: June 1, 2020.
- [34] Women's Entrepreneurship: Lessons and Good Practices.
- [35] www.die-gdi.de/uploads/media/Studies\_86\_neu.pdf. Retrieved: June 2, 2020.
- [36] www.peopleinneed.net/four-stories-of-small-business-resilience-in-the-philippines-7066gp. Retrieved: September 03, 2020.
- [37] www//livelihood.dswd.gov.ph/