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THE IMPACT OF SUSTAINABLE LIVELIHOOD PROGRAM IN UPLIFTING PANTAWID PAMILYANG PILIPINO PROGRAM (4Ps) HOUSEHOLD AND SHAPING INCLUSIVE POLICY

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Abstract

This study examined the perceived contributions and implementation experiences of Sustainable Livelihood Program Association (SLPA)-facilitated Micro-Enterprise Development initiatives among Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries in geographically isolated and disadvantaged areas (GIDA) in Conner, Apayao. Using a descriptive mixed-methods design, data were gathered from forty (40) purposively selected beneficiaries participating in Sustainable Livelihood Program Associations under the Micro-Enterprise Development track. Results revealed generally positive perceptions regarding livelihood participation, financial management practices, organizational engagement, and access to institutional support mechanisms. Respondents associated SLPA participation with increased income-generating opportunities, improved coping capacity during financial difficulties, and support for household and educational needs. However, livelihood gains were commonly experienced as gradual and supplemental rather than immediately stable household income. Qualitative findings further identified market limitations, transportation difficulties, procedural delays, logistical constraints, and coordination concerns affecting livelihood operations within geographically isolated communities. Viewed through the Sustainable Livelihood Framework, the study findings suggest that livelihood implementation within GIDA settings is shaped by institutional processes, vulnerability conditions, and access to livelihood resources.

Keywords: *Sustainable Livelihood Program, Pantawid Pamilyang Pilipino Program, Micro-enterprise Development, Sustainable Livelihood Framework, Geographically Isolated Communities, Livelihood Resilience*

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INTRODUCTION

Poverty is a complex and multidimensional phenomenon that extends beyond income deprivation to include limited access to productive resources, inadequate social services, food insecurity, and exclusion from economic and decision-making processes. These overlapping deprivations constrain individuals' capabilities to achieve sustainable well-being and social mobility (World Bank, 2020). Recognizing poverty as a global development challenge, the international community adopted the Sustainable Development Goals (SDGs), which provide an integrated framework for inclusive and transformative development.

Central to this framework is Sustainable Development Goal 1, which aims to end poverty in all its forms everywhere. Its targets emphasize not only the eradication of extreme poverty but also the expansion of social protection systems and the promotion of sustainable livelihood opportunities for vulnerable populations (United Nations, 2015). This dual approach underscores the need to combine immediate protective interventions with long-term strategies that enhance economic self-sufficiency and resilience.

Across different regions, governments and development institutions have implemented livelihood-oriented interventions to complement social protection programs. These include asset transfer and community-based enterprise initiatives in Sub-Saharan Africa, microfinance and microenterprise programs in Asia, and productive inclusion components integrated into conditional cash transfer programs in Latin America to strengthen household resilience, diversify income sources, and promote long-term economic empowerment (Food and Agriculture Organization, 2018; Asian Development Bank, 2019; World Bank, 2018).

Despite these efforts, empirical evidence suggests that livelihood program outcomes remain uneven. While improvements in skills acquisition and short-term income have been observed, the sustainability of these gains is influenced by contextual factors such as market access, infrastructure, institutional support, and local governance capacity (Abhijit Banerjee et al., 2015; Blattman & Ralston, 2015). In geographically isolated and disadvantaged areas, structural constraints including poor transportation networks, limited market access, and weak economic linkages continue to affect enterprise viability and growth (International Fund for Agricultural Development, 2016). These conditions underscore the importance of examining livelihood interventions within specific geographic and institutional contexts.

In the Philippines, poverty alleviation strategies have similarly evolved to integrate social protection with livelihood development. The Department of Social Welfare and

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Development (DSWD) implements programs that aim to reduce vulnerability while promoting socio-economic empowerment among poor and near-poor households (Department of Social Welfare and Development, 2020). These interventions are guided by the National Household Targeting System for Poverty Reduction (NHTS-PR), which identifies eligible beneficiaries, particularly those residing in Geographically Isolated and Disadvantaged Areas (GIDA).

Among the government's flagship programs is the Pantawid Pamilyang Pilipino Program (4Ps), institutionalized under Republic Act No. 11310, which provides conditional cash transfers to improve health, nutrition, and education outcomes of poor households (Republic Act No. 11310, 2019). Complementing this is the Sustainable Livelihood Program (SLP), the DSWD's primary initiative for building livelihood capacities through skills training, financial assistance, and enterprise development support (Department of Social Welfare and Development, 2021).

The SLP operates through two tracks: Employment Facilitation and Micro-Enterprise Development (MD). The MD track supports individual and association-based livelihood initiatives organized through Sustainable Livelihood Program Associations (SLPAs), where beneficiaries collectively manage microenterprises. Existing evaluations indicate that participation in the MD track enhances entrepreneurial skills, organizational capacity, and financial management practices, although income improvements often remain modest and sensitive to local economic and implementation conditions (Department of Social Welfare and Development, 2019; World Bank, 2020).

The convergence of 4Ps and SLP is intended to support the transition from conditional assistance to sustainable economic participation. However, its effectiveness varies across localities, particularly in geographically isolated and disadvantaged areas (GIDA) where limited market integration, logistical constraints, and resource limitations may influence livelihood implementation and outcomes (International Fund for Agricultural Development, 2016; National Economic and Development Authority, 2017). These conditions shape not only enterprise performance but also how beneficiaries experience program participation.

Despite the growing body of literature on social protection and livelihood programs, several gaps remain evident. First, existing studies largely emphasize quantitative impact assessments and national-level evaluations, often overlooking localized and context-specific experiences of beneficiaries (Abhijit Banerjee et al., 2015; Department of Social Welfare and Development, 2019). Second, research on the integration of cash transfer programs and livelihood interventions tends to focus on policy design and graduation frameworks, with

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limited attention to how these programs are implemented and experienced in remote communities (World Bank, 2018; World Bank, 2020). Third, while association-based livelihood models are widely promoted, there is insufficient empirical exploration of how beneficiaries perceive their participation in collective enterprise structures, particularly in terms of capacity-building, financial resilience, and leadership engagement.

These gaps are particularly evident in studies focusing on the Micro-Enterprise Development track of the Sustainable Livelihood Program, where beneficiary experiences within geographically isolated and disadvantaged areas (GIDA) remain underexamined.

To address these gaps, the present study examined the convergence of the Pantawid Pamilyang Pilipino Program (4Ps) and the Sustainable Livelihood Program (SLP) at the local level. Specifically, it explored the perceived contributions of the Micro-Enterprise Development (MD) track implemented through Sustainable Livelihood Program Associations (SLPAs) to the socio-economic conditions of 4Ps households in the Municipality of Conner, Apayao. The study further analyzed perceptions related to financial resilience, capacity-building, leadership participation, and implementation experiences within a geographically isolated setting.

The study is distinguished by its focused examination of the SLPA-based MD track within a GIDA municipality, where structural and market constraints may influence livelihood outcomes differently from urban or semi-urban settings. By adopting a descriptive mixed-methods approach centered on beneficiary experiences, the study moves beyond output-based evaluation and provides a contextualized understanding of how association-based livelihood initiatives are experienced within geographically constrained communities.

Statement of the Problem

This study examined the perceived contributions and implementation experiences of the Sustainable Livelihood Program Association (SLPA)-facilitated Micro-Enterprise Development initiatives among Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries within GIDA.

Specifically, the study sought to answer the following questions:

1. What effects do SLPA-facilitated Micro-Enterprise Development initiatives have on the socio-economic upliftment and resilience of the respondents?

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2. What changes in financial capacity and household economic well-being are experienced by respondents after participating in the program?
3. What factors influence the effective implementation of SLPA-based micro-enterprises?
4. What implementation challenges are encountered in the management and operation of SLPA-led livelihood projects in a geographically isolated context?

Theoretical And Conceptual Framework

This study is anchored in the Sustainable Livelihood Framework (SLF) developed by Chambers and Conway (1992), which views poverty as a condition shaped by access to livelihood assets, vulnerability conditions, and institutional structures influencing people's capacity to sustain well-being. The framework defines livelihood as the capabilities, assets, and activities necessary for a means of living, and considers it sustainable when it can cope with and recover from stresses while maintaining or enhancing its assets over time.

The SLF identifies five livelihood assets: human, financial, social, physical, and natural capital. These assets interact within a vulnerability context characterized by economic shocks, seasonal constraints, and structural limitations, while transforming structures and processes such as institutions, policies, and programs influence access to resources and livelihood outcomes.

Within the context of the Sustainable Livelihood Program (SLP), particularly the Micro-Enterprise Development (MD) track implemented through Sustainable Livelihood Program Associations (SLPAs), the framework provides a basis for examining how livelihood interventions relate to specific asset dimensions. In this study, the framework is operationalized through four focal dimensions aligned with the SLF components:

- **Human Capital**, reflected in perceived capacity-building, skills development, and empowerment;
- **Financial Capital**, reflected in perceived financial resilience, income-generating activities, and economic participation;
- **Social Capital**, reflected in leadership participation, collective enterprise management, and association engagement;
- **Vulnerability Context**, reflected in implementation experiences and structural constraints within geographically isolated and disadvantaged areas (GIDA).

By situating the study within the Sustainable Livelihood Framework, the research does not assume direct causal effects of the program but instead examines how beneficiaries

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perceive changes in selected livelihood assets within specific institutional and geographic contexts. The framework guided the identification of variables, development of research instruments, and interpretation of findings, ensuring coherence between theory, methodology, and analysis.

The SLF's emphasis on contextual conditions is particularly relevant in geographically isolated communities, where market access limitations, infrastructure constraints, and institutional coordination influence livelihood sustainability. Through this framework, the study views the Sustainable Livelihood Program not only as a policy intervention, but as part of a broader livelihood system shaped by the interaction of assets, institutions, and environmental conditions.

Research Paradigm

This study adopts an Input–Process–Output (IPO) paradigm as a structural model to illustrate how the research was organized and conducted. The IPO–O paradigm is used in this study as a procedural framework for describing the flow of the research and provides a systematic way of illustrating how theoretical foundations, data collection procedures, and analytical outputs are connected within the study.

Input–Process–Output–Outcome (IPO) Research Paradigm of the Study.

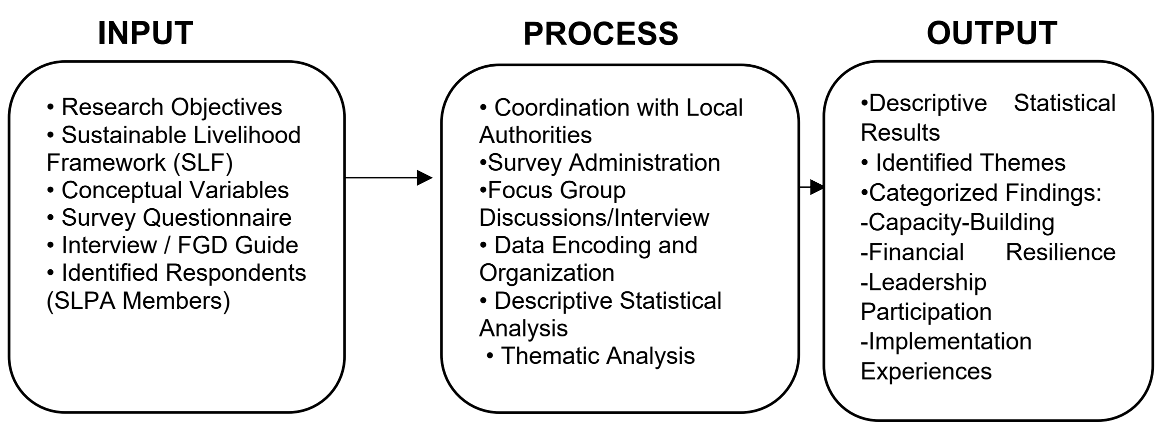

Figure 1. Input–Process–Output–Outcome (IPO–O) Research Paradigm of the Study. The diagram illustrates the structural flow of the research process. Inputs include the theoretical foundation, research instruments, and identified respondents. The process

represents data collection and analysis procedures. Outputs consist of the organized findings derived from descriptive and thematic analyses.

METHODOLOGY

This study employed a descriptive mixed-methods research design integrating quantitative and qualitative approaches. The design was selected to examine the perceived contributions of the Sustainable Livelihood Program (SLP), specifically the Micro-Enterprise Development (MD) track implemented through Sustainable Livelihood Program Associations (SLPAs), among beneficiaries in a geographically isolated and disadvantaged area.

The quantitative component utilized a structured survey questionnaire to measure beneficiary perceptions related to capacity-building, financial resilience, leadership participation, and implementation experiences. Descriptive statistical tools were used to summarize patterns of responses. The qualitative component involved focus group discussions (FGDs) and semi-structured interviews to generate contextual insights into participants' lived experiences and interpretations of livelihood program participation. Thematic analysis was applied to identify recurring themes and patterns.

The study does not attempt to establish causal relationships or measure long-term economic impact. Rather, it describes and analyzes beneficiary-reported experiences within the program context.

Research Locale

The study was conducted in the Municipality of Conner, Province of Apayao, Philippines. Specifically, in communities classified as geographically isolated and disadvantaged area (GIDA), characterized by limited communication and transportation infrastructure, constrained market access, and dispersed rural settlements. The selection of this locale provides a relevant setting for examining livelihood implementation within structurally constrained environments, particularly association-based microenterprise initiatives under the SLP.

Respondents

The respondents of this study consist of 4Ps households engaged in the Sustainable Livelihood Program (SLP) during Calendar Years 2023–2025, specifically those who are members of Sustainable Livelihood Program Associations (SLPAs) formalized under

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Memorandum Circular (MC) No. 07, Series of 2023, or the Revised Guidelines for the Comprehensive Implementation of the Sustainable Livelihood Program.

A total of forty (40) respondents were selected using purposive sampling to ensure representation of eligible SLP participants within the locale of the study. Purposive sampling was employed to identify participants who met the defined program-related criteria relevant to the study objectives.

The inclusion criteria were as follows:

1. Active 4Ps household at the time of SLPA formalization;
2. Member of an existing Sustainable Livelihood Program Association (SLPA) organized under the MC07 guidelines;
3. Participant in the Micro-Enterprise Development (MD) track of the SLP;
4. Resident of a Geographically Isolated and Disadvantaged Area (GIDA) within the study locale.

DATA GATHERING PROCEDURES

Research Instruments

A structured questionnaire was employed to collect data aligned with the Statement of the Problem. The instrument included demographic information to establish the respondents' period of engagement with both the Pantawid Pamilyang Pilipino Program (4Ps) and the Sustainable Livelihood Program (SLP).

The questionnaire items were developed through an item-pooling process informed by the Department of Social Welfare and Development (DSWD) Sustainable Livelihood Program Operations Manual (2020), relevant evaluation studies from the World Bank (2018) and Asian Development Bank (2013), and academic literature on empowerment, socio-economic resilience, and livelihood sustainability (Mangahas, 2019; Chambers & Conway, 1992).

The instrument consisted of four parts:

- **Part I:** Socio-Economic Opportunities and Resilience
- **Part II:** Financial Resilience
- **Part III:** Success Factors in SLPA Implementation

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- **Part IV:** Implementation Challenges in SLPA-Facilitated Micro-Enterprise Development Projects

Each section contained five (5) items, resulting in a total of twenty (20) closed-ended questions measured using a four-point Likert scale.

Likert Scale Interpretation

The questionnaire utilized a four-point Likert scale with corresponding descriptive interpretations:

Scale	Response Option	Mean Score Range	Description
4	Strongly Agree	3.26-4.0	Strongly Agree / Highly evident - The indicator is strongly experienced or clearly observed.
3	Agree	2.51-3.25	Evident / Agree – The indicator is generally present or moderately experienced.
2	Disagree	1.76-2.50	Slightly Evident / Disagree – The indicator is weakly present or rarely experienced.
1	Strongly Disagree	1.00-1.75	Not Evident / Strongly Disagree – The indicator is absent or not experienced at all.

Qualitative Component

The qualitative component utilized Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) to obtain contextual insights regarding respondents' experiences with SLPA-facilitated Micro-Enterprise Development initiatives. Each FGD consisted of approximately six to eight (6–8) SLPA members representing their respective associations, while KIIs were conducted with selected SLPA officers, 4Ps and SLP implementers in the Province of Apayao, and relevant local stakeholders. With informed consent, sessions were audio-recorded and subsequently transcribed for analysis. Each session lasted approximately one to two (1–2) hours and was guided by questions aligned with the four thematic sections of the questionnaire. The qualitative approach enabled participants to articulate their experiences, perceptions, and implementation challenges within their local context.

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Quantitative Component

The quantitative component aimed to measure beneficiary perceptions regarding the Sustainable Livelihood Program's contributions to capacity-building, financial resilience, leadership participation, and implementation experiences using a structured four-point Likert-scale questionnaire developed for the study. Descriptive statistical methods were employed to summarize frequencies, percentages, means, and standard deviations of the quantitative responses. Qualitative data were analyzed through thematic analysis to identify recurring patterns and themes from focus group discussions and key informant interviews. Triangulation was subsequently employed by comparing qualitative themes with quantitative findings to enhance interpretive depth and strengthen the credibility of the analysis.

RESULTS AND DISCUSSION

This chapter presents the discussion and interpretation of the gathered data based on the objectives and questions indicated in the statement of the problem. The presentation of tables follows the sequence of the research questions to provide a systematic discussion of the findings. Implications emerging from the results are likewise discussed in relation to the study context and relevant literature.

The findings of the study are presented and interpreted through quantitative and qualitative analyses gathered from forty (40) purposively selected 4Ps households participating in Sustainable Livelihood Program Associations (SLPAs) under the Micro-Enterprise Development track. To further contextualize the livelihood initiatives covered by the study, three (3) SLPAs operating within the locality were included, each implementing distinct micro-enterprise projects focused on general merchandising, pisonet operations, and rice mill operations.

Quantitative data were obtained using a structured questionnaire consisting of twenty (20) items organized into four (4) thematic parts and measured using a four-point Likert scale (1 = Strongly Disagree/Not Evident to 4 = Strongly Agree/Highly Evident). The overall mean score of 3.32 ("Strongly Agree") and 83% response rate at the Agree and Strongly Agree levels indicate generally positive perceptions among respondents. These findings reflect how beneficiaries experience and interpret their participation in SLPA-facilitated Micro-Enterprise Development initiatives within a geographically isolated and disadvantaged area (GIDA) context.

To enhance interpretive depth, quantitative results are presented alongside qualitative insights derived from focus group discussions and key informant interviews. This triangulated approach provides a contextualized understanding of respondents' experiences

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while remaining consistent with the study's descriptive design. The succeeding sections present analyses per thematic part by integrating statistical summaries with participant narratives aligned with the study objectives.

Table 1. Effects of SLPA-facilitated Micro-Enterprise Development initiatives on the socio-economic upliftment and resilience of the respondents

No.	Statement (1-5)	Mean	Interpretation
1	SLPA-facilitated Micro-Enterprise Development initiatives have increased my opportunities for income generation.	3.42	Strongly Agree
2	My household now has more stable and reliable sources of income because of participating in SLPA livelihood projects.	3.25	Agree
3	Participation in SLPA initiatives has improved my ability to cope with unexpected financial needs and economic shocks.	3.35	Strongly Agree
4	The SLP support system has strengthened our ability to manage business-related challenges and sustain our livelihood.	3.52	Strongly Agree
5	I have gained better access to markets, financial resources, and business support services.	3.50	Strongly Agree
Weighted Mean		**3.41**	**Strongly Agree**

Table 1 results reveal that respondents generally perceive SLPA-facilitated micro-enterprise development initiatives as highly beneficial, as reflected in the overall weighted mean of 3.41, interpreted as "Strongly Agree." This suggests that the respondents perceive the program contribution to improving beneficiaries' economic conditions and livelihood capacity. Specifically, respondents strongly agreed that the initiatives increased their opportunities for income generation (Mean = 3.42), strengthened their ability to cope with financial shocks (Mean = 3.35), enhanced their capacity to manage business-related challenges (Mean = 3.52), and improved access to markets and financial resources (Mean = 3.50). Although the indicator on income stability received a slightly lower mean (Mean = 3.25), it still falls within the "Agree" range, indicating that while improvements are evident, consistent income sustainability may remain a challenge for some participants. Overall, respondents associate SLP interventions with positive contributions in entrepreneurial skills, financial resilience, and access to economic opportunities.

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Despite respondents' strong agreement in Statement 1 (SLPA-facilitated Micro-Enterprise Development initiatives increased opportunities for income generation; Mean = 3.42), a slight contrast is observed in the lower rating given to Statement 2 (My household now has more stable and reliable sources of income because of participating in SLPA livelihood projects; Mean =3.25) which falls under the interpretation "Agree". This result is an indication that while respondents perceive SLP initiatives as creating income-generating opportunities at the association level, these gains may not yet be fully experienced as stable and consistent household income among 4Ps beneficiaries.

The findings indicate that collective enterprise activities do not immediately translate into sustained individual financial stability, particularly during the early stages of microenterprise development where returns remain gradual and are further influenced by operational challenges and implementation conditions. Similar observations were reported in studies on SLP implementation, where increased livelihood participation did not always correspond to immediate improvements in stable household income, particularly within economically constrained settings (Orbeta et al., 2022). This pattern further reflects the interrelationship between the Financial Capital and Vulnerability Context components of the Sustainable Livelihood Framework (SLF), particularly within geographically isolated and disadvantaged communities.

Responses in Statement 4 (The SLP support system has strengthened our ability to manage business-related challenges and sustain our livelihood; Mean = 3.52) reflect the perceived importance of field-level engagement. The findings further indicate that field-level engagement by project implementers provides problem-solving assistance, technical guidance, and organizational support that contribute to enterprise continuity, particularly within GIDA settings where access to institutional resources may be limited. Qualitative accounts further contextualized these findings by describing the presence of SLP implementers and Municipal Links of the Pantawid Pamilyang Pilipino Program (4Ps) as reinforcing decision-making processes and clarifying project directions within the associations. These narratives also highlight the convergence between SLP and 4Ps interventions, suggesting that technical assistance, monitoring activities, and capability-building efforts are experienced by respondents as interconnected and complementary support mechanisms.

Beyond internal operational assistance, respondents also recognized improvements in access to markets, financial resources, and livelihood-related services through the program. The findings suggest broad agreement among participants regarding enhanced market connectivity and access to economic support mechanisms. Within the context of GIDA communities, these responses may reflect the importance of institutional interventions

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in linking beneficiaries to economic opportunities and external resources that are otherwise constrained by geographic isolation and limited market access.

These findings are consistent with broader observations that microenterprise development interventions may contribute to improved access to livelihood opportunities, financial resources, and economic resilience among marginalized populations. International studies similarly note that microenterprise and microfinance initiatives may support household income generation and strengthen beneficiaries' capacity to cope with economic uncertainties (Malanga & Banda, 2021). Similar outcomes have also been observed in Philippine studies on SLP implementation, where microenterprise development interventions were associated with increased participation in livelihood activities and gradual improvements in household economic conditions. However, local assessments likewise note that gains in income stability and savings may remain uneven due to market limitations, business sustainability concerns, and implementation-related constraints. These observations support the relatively lower rating for income stability in the present study and reinforce the importance of market linkages, financial assistance, and capability-building activities in sustaining livelihood interventions (Corpus et al., 2019; Orbeta et al., 2022).

Taken together, these findings reflect how institutional assistance mechanisms support both internal organizational management and external economic linkages within geographically constrained communities. Viewed through the Sustainable Livelihood Framework (SLF), these support systems illustrate the role of transforming structures and processes in improving beneficiaries' access to financial and social capital despite geographic and market-related limitations within GIDA settings.

Table 2. Financial Capacity and Household Economic Well-being experienced by the respondents after participating in the program

No.	Statement (6-10)	Mean	Interpretation
6	Participation in the SLP has contributed to an increase in my household income.	3.45	Strongly Agree
7	I am now able to save a greater amount of money compared to before joining the SLP.	3.40	Strongly Agree
8	I rely less on loans or external financial assistance since participating in the SLP.	3.07	Agree
9	I am now able to meet my household's basic needs more consistently.	3.27	Strongly Agree
10	The income generated from our SLP-supported project helps support my children's education.	3.52	Strongly Agree

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Weighted Mean	**3.34**	**Strongly Agree**

Table 2 (Weighted Mean = 3.34) reflects respondents' generally positive perceptions of improvements in financial capacity and household economic well-being following participation in the program. The strongest responses were observed in income supplementation and support for children's education, suggesting that livelihood earnings are commonly directed toward household and educational needs. Respondents also reported perceived improvements in savings practices and the affordability of basic needs. However, the relatively lower rating for reduced dependence on loans indicates that financial stability remains incremental and may vary across households. To further contextualize these statistical findings, thematic analysis was conducted based on Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs).

Statement 6 (Participation in the SLP has contributed to an increase in my household income; Mean = 3.45) serves as a key indicator of respondents' positive perceptions toward their SLPA projects, reflecting participants' experiences of increased household income gains through program participation.

"Ada met ti bassit nga pagbibingayan, ngem makita mi met kitdi nga ada turong na nu lumago pay" (There are small shared earnings at present, but we can see its potential direction if the project continues to grow).

Qualitative accounts, however, indicate that these income changes are perceived as gradual improvements rather than immediate or substantial financial gains. Participants described profit-sharing within associations as a source of supplemental income that helps support household expenses but does not fully replace primary livelihood sources. While respondents acknowledged the potential of the enterprises to expand, they also noted that returns remain dependent on market performance and operational conditions. These accounts further contextualize the relatively lower rating observed in Table 1, Statement 2 ("My household now has more stable and reliable sources of income because of participating in SLPA livelihood projects"; Mean = 3.25), suggesting that livelihood gains are experienced as incremental rather than immediately stable sources of household income. Similar observations were reported in studies on SLP and microenterprise development, where livelihood participation was associated with gradual and uneven improvements in household economic conditions, particularly within economically vulnerable settings (Corpus et al., 2019; Orbeta et al., 2022).

In Statement 7 ("I am now able to save a greater amount of money compared to before joining the SLP"; Mean = 3.40), respondents reflected the application of financial capability-

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building interventions introduced through the program. Financial literacy sessions during the Social Preparation Stage emphasized budgeting, savings, investments, and fund management, which participants identified as useful in managing household and association finances. These responses suggest that the training activities influenced respondents' savings behavior and financial practices. Viewed through the Sustainable Livelihood Framework (SLF), this pattern reflects the strengthening of human capital through capability-building interventions that support improved household financial management and savings practices (DFID, 1999). This finding also corresponds with the generally positive financial outcomes reflected in Table 2 (Weighted Mean = 3.34).

"Maka savings kami uray bassit-bassit, ta adda met iti malagip mi nga naisuro yu idi training [SLP] ken dagijay topic mi pay iti FDS."
("We are able to save, even in small amounts, because we recall the lessons taught during the training sessions and the topics discussed in the Family Development Sessions.")

Qualitative data further reinforce this finding, as participants associated improved money management practices with financial literacy activities conducted through SLP and 4Ps Family Development Sessions (FDS). Respondents described learning practical strategies related to budgeting, expense monitoring, savings, and reinvestment, which they identified as useful in managing household and association finances. These accounts suggest that the convergence of SLP and 4Ps interventions contributed to the integration of financial management practices into household and association-level decision-making.

Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) also provided contextual insights into savings management and small-scale investment practices within the associations, where participants highlighted the practical application of these learnings in both household and organizational financial management.

"Nag open jay group mi iti account mi ijay co-op [cooperative] ta ijay mapan iti savings mi, mayat gamin iti interest na." ("Our group opened an account with the cooperative where we deposit our savings because it offers favorable interest rates.")

"Jay daduma nga income mi ket ingatang mi iti pisonet ta isu iti napigsa ijay nga banda." ("Some of our additional income was invested in a pisonet business, as it is considered a viable and in-demand enterprise in our area.")

These findings reflect respondents' perceptions of gradual improvements in financial decision-making within their associations, particularly in relation to savings allocation, reinvestment, and collective resource management. The convergence of SLP capability-

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building interventions and 4Ps Family Development Sessions (FDS) also appears to reinforce financial management practices at both the household and association levels. Although the study does not measure objective financial growth, participants commonly interpreted these practices as indicators of improved financial management capacity.

A notable gap emerges in Statement 8 (I rely less on loans or external financial assistance since participating in the SLP; Mean = 3.07), which recorded the lowest mean and percentage agreement in Table 2. This relatively lower rating suggests that financial vulnerability remains present among some 4Ps households despite reported improvements in income generation and savings practices reflected in the other indicators under this section.

To contextualize this finding, Focus Group Discussion (FGD) insights indicate that respondents commonly interpret the term *loan* not as a formal lending mechanism, but as informal store credit or *utang* in local term, which were used during periods of financial difficulty, particularly since formal loan mechanisms are not yet established within the SLPA structure. As explained by one participant:

"Jay loan met kitdi ket haan nga jay mismo nga loan, diyay lang utang iti store karkaro nu crisis." ("When we refer to loans, we do not mean formal lending arrangements, but rather store credit, particularly during times of crisis.")

Based on the qualitative insights, it reflects that informal borrowing practices are commonly utilized to address unavoidable household needs such as emergencies, temporary shortages, educational expenses, and seasonal income disruptions, locally referred to by respondents as *"krisis"*. Such coping mechanisms also reflect the realities of geographically isolated and disadvantaged areas (GIDA), where access to formal financial institutions and credit services remains limited.

Respondents further acknowledged financial pressures related to household priorities, particularly education and medical expenses. While income generated through SLPA-supported activities was interpreted as helpful in supplementing household needs, participants indicated that these earnings may not always be sufficient to fully address all financial demands.

Taken together, these contextual conditions may help explain the moderate rating observed in Statement 8 ("I rely less on loans or external financial assistance since participating in the SLP"; Mean = 3.07), despite comparatively stronger ratings for income supplementation and savings-related indicators. A similar pattern is reflected in Statement

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9 (“I am now able to meet my household’s basic needs more consistently”; Mean = 3.27), which recorded the second lowest rating in the table. These findings suggest that while beneficiaries perceive gradual improvements in household economic conditions, informal borrowing and financial strain remain part of their coping practices within the geographic and socio-economic conditions of the study context.

Statement 10 (“Income generated from our SLP-supported project helps support my children’s education”; Mean = 3.52) received strong agreement among respondents, reinforcing the perception that livelihood-generated income is being allocated toward human capital-related needs, particularly education, which remains a core priority of the Pantawid Pamilyang Pilipino Program (4Ps). Qualitative insights further contextualize this finding beyond direct financial support, as participants described SLPA initiatives within GIDA communities that prioritize internet-based services to address limited local access to educational and communication resources. These narratives suggest that respondents associate livelihood participation not only as a source of supplemental income, but also as a means of supporting educational continuity and broader household development within geographically isolated settings, reflecting the shared human capital orientation of both SLP and 4Ps interventions.

“Diyay pisonet nga project mi ket makatulong kadagiti estudyante nga ag adal, lalo dagijay ada iti online na”. (Our pisonet project supports children’s schooling, particularly those participating in online learning)

Furthermore, respondents perceived these services as supportive of online learning and educational connectivity despite geographic constraints. These accounts help explain why some associations chose to reinvest income into pisonet-related enterprises, which beneficiaries viewed as responsive to local educational and communication needs. In this regard, the allocation of livelihood income toward children’s education reflects one way participants experience livelihood participation as contributing to household responsibilities and broader community priorities. Rather than being viewed solely as financial gain, these contributions also reinforce respondents’ roles within the household while supporting longer-term educational aspirations and family needs.

Viewed through the Sustainable Livelihood Framework (SLF), the findings in Table 2 reflect the interaction between Financial Capital, Human Capital, and the Vulnerability Context. Statements 6, 7, and 10 indicate that respondents perceive income generated through SLPA participation as contributing to household supplementation, savings practices, and education-related needs. Within the SLF, this pattern reflects the use of financial capital to support human capital development, particularly through investments related to

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children's education and household well-being (DFID, 1999). Conversely, the comparatively lower rating recorded in Statement 8 (Mean = 3.07) reflects that economic vulnerability remains present among some households, particularly through continued reliance on informal borrowing practices. This finding corresponds with the Vulnerability Context component of the SLF, where geographic isolation and limited access to formal financial institutions continue to shape household coping mechanisms within GIDA communities.

Table 3. Factors that influence the effective implementation of SLPA-based micro-enterprises

No.	Statement (11-15)	Mean	Interpretation
11	Regular training and technical assistance from DSWD enhance the effective implementation of SLPA-based micro-enterprises.	3.52	Strongly Agree
12	Strong leadership within the SLPA contributes to improved implementation and performance of livelihood projects.	3.37	Strongly Agree
13	Active participation and cooperation among members influence the successful implementation of SLPA micro-enterprises.	3.17	Agree
14	Access to markets and external partnerships supports the effective operation and sustainability of SLPA livelihood initiatives.	3.27	Strongly Agree
15	Support from local government units and partner agencies strengthens the implementation of SLPA-based micro-enterprises.	2.95	Agree
Weighted Mean		**3.25**	**Strongly Agree**

Table 3 presents the factors perceived by respondents to influence the effective implementation of SLPA-based micro-enterprises within GIDA. The overall weighted mean of 3.25, interpreted as "Strongly Agree," indicates that beneficiaries generally recognize the importance of organizational, institutional, and participatory factors in sustaining livelihood operations and improving project performance.

Among the indicators, Statement 11 ("Regular training and technical assistance from DSWD enhance the effective implementation of SLPA-based micro-enterprises"; Mean = 3.52) received the highest agreement, followed by Statement 12 ("Strong leadership within the SLPA contributes to improved implementation and performance of livelihood projects"; Mean = 3.37). These indicators appear closely interconnected, as qualitative insights suggest that training and technical assistance provided through SLP implementation contribute to

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leadership development and organizational strengthening within SLPAs. Respondents further emphasized that leader selection during the Social Preparation Stage is commonly viewed as an important process for identifying individuals capable of managing association activities and guiding project operations effectively. These findings suggest that beneficiaries perceive leadership capacity and institutional guidance as important factors supporting organizational stability and project continuity within GIDA communities.

Furthermore, respondents identified DSWD-led capability-building activities and leadership development processes as important components of effective SLPA implementation. These findings suggest that training interventions and leadership functions support organizational participation, project management, and operational continuity within the associations. Positive perceptions regarding empowerment and participation in SLP activities further reinforce the value of capability-building and leadership support within SLPA operations.

Statement 13 (“Active participation and cooperation among members influence the successful implementation of SLPA micro-enterprises”; Mean = 3.17) indicates that respondents recognized challenges related to member participation and coordination within the associations, despite the relatively stronger agreement observed in Statement 12 (“Strong leadership within the SLPA contributes to improved implementation and performance of livelihood projects”; Mean = 3.37). This pattern suggests that while leadership is generally viewed positively, respondents also acknowledge the importance of strengthening participation, cooperation, and internal coordination to support more effective SLPA operations. Similar findings were noted in studies on SLP implementation, where active member participation and effective organizational coordination were recognized as important factors supporting the continuity and sustainability of livelihood projects (Orbeta et al., 2022).

A relative contrast is observed between Statement 5 (“The SLP support system has strengthened our ability to manage business-related challenges and sustain our livelihood”; Mean = 3.52) and Statement 15 (“Support from local government units and partner agencies strengthens the implementation of SLPA-based micro-enterprises”; Mean=2.95). This result indicates differences in how respondents experience institutional support provided through direct program implementation and external stakeholder engagement.

The findings suggest that respondents generally perceive SLP’s institutional assistance as more consistently beneficial to SLPA operations due to the sustained presence and active engagement of program implementers within their communities. In contrast, assistance from external agencies appears less immediate at the association level, as

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participants commonly associate day-to-day operational guidance, monitoring activities, and technical support with SLP personnel directly involved in project implementation.

Qualitative accounts further indicate that this difference in perception may not necessarily reflect the absence of external stakeholder support, but rather the way such assistance is delivered within the implementation structure of the program. Support from local government units, partner agencies, and other institutions is often coordinated through SLP implementers, who function as intermediary links between SLPAs and external institutions, rather than through direct engagement with association members. Within geographically isolated communities, where institutional interaction is shaped by logistical and coordination constraints, externally sourced assistance may be integrated into routine program operations rather than experienced as separate stakeholder interventions. This pattern suggests that the visibility and recognition of institutional support may depend not only on the presence of assistance, but also on how support mechanisms are operationalized and communicated at the community level.

Table 4. Challenges encountered by the respondents in the management and operation of SLPA-led livelihood projects

No.	Statement (16-20)	Mean	Interpretation
16	SLPA-led livelihood projects experience difficulty in accessing capital and additional funding needed for business operations.	3.15	Agree
17	Limited business management knowledge and skills among members affect the effective implementation of SLPA livelihood projects.	3.12	Agree
18	Limited market access and insufficient buyers in geographically isolated areas constrain the income and operations of SLPA enterprises.	3.32	Strongly Agree
19	Internal conflicts and weak coordination among members hinder the efficient management and performance of SLPA-led projects.	3.37	Strongly Agree
20	Delays in the release of funds and support from implementing agencies negatively affect the implementation and sustainability of SLPA livelihood initiatives.	3.40	Strongly Agree
Weighted Mean		**3.29**	**Strongly Agree**

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Table 4 findings reflect respondents' acknowledgment of barriers affecting the implementation of the Sustainable Livelihood Program within the study locale. The comparatively lower agreement ratings for Statement 16 ("SLPA-led livelihood projects experience difficulty in accessing capital and additional funding needed for business operations"; Mean = 3.15) and Statement 17 ("Limited business management knowledge and skills among members affect the effective implementation of SLPA livelihood projects"; Mean = 3.12) suggest that respondents perceive financial access and organizational capacity concerns as less pronounced relative to other challenges encountered within SLPA operations.

On the other hand, Statement 20 ("Delays in the release of funds and support from implementing agencies negatively affect the implementation and sustainability of SLPA livelihood initiatives"; Mean = 3.40) received the highest agreement rating, reflecting respondents' experiences of administrative constraints affecting project operations and continuity. Qualitative insights further contextualized this finding, as participants described extended timelines in the funding and implementation process, from proposal preparation and bank account opening to fund downloading, withdrawal, procurement, and logistical procedures.

"Medyo nabayag sakbay naidownload jay pondo, ken narigatan kami agilakad iti papel lalo jay panag canvass ti mausar lalo ta kastoy ditoy."
("It took time before funds were downloaded [to the account], and we had a hard time processing papers, especially during canvassing of materials given our situation here.")

Respondents particularly identified procurement procedures, canvassing requirements, transportation limitations, and weather-related disruptions as factors contributing to delays within SLPA projects. These challenges were further intensified by conditions within geographically isolated and disadvantaged areas, where mobility, market connectivity, and access to resources remain constrained.

Within the Sustainable Livelihood Framework, geographic and structural limitations fall under the Vulnerability Context component, which influences livelihood sustainability and access to resources (DFID, 1999). Consistent with the findings of the study, respondents associated these logistical limitations with challenges related to capital access and market connectivity, particularly in relation to Statements 16 ("SLPA-led livelihood projects experience difficulty in accessing capital and additional funding needed for business operations"; Mean = 3.15) and 18 ("Limited market access and insufficient buyers in geographically isolated areas constrain the income and operations of SLPA enterprises"; Mean = 3.32).

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"Nagrigat iti rumwar ditoy ayan mi, karkaro nu panagtutudo isu nga narigatan kami iti panag purchase ken panag hauling iti materials."
("It is difficult for us to leave the area, especially during the rainy season, which makes purchasing and hauling materials difficult.")

These accounts suggest that environmental and transportation-related barriers continue to affect project operations and market access within geographically isolated communities.

In relation to organizational implementation, Statement 17 ("Limited business management knowledge and skills among members affect the effective implementation of SLPA livelihood projects"; Mean = 3.12) suggests that participants acknowledged how limited understanding of financial management and organizational procedures sometimes contributed to misunderstandings and occasional internal disagreements among members. These experiences may also help explain the relatively lower result recorded in Table 3, Statement 13 ("Active participation and cooperation among members influence the successful implementation of SLPA micro-enterprises"; Mean = 3.17). Quantitative and qualitative findings further suggest that limitations in business and organizational management knowledge may affect group coordination and operational effectiveness within SLPA associations.

The implementation experiences reflected in Table 4 correspond to conditions observed during the period governed by the MC07 guidelines and are presented based on participant accounts gathered during the study.

Viewed through the Sustainable Livelihood Framework, particularly the Vulnerability Context and Transforming Structures and Processes components, the findings suggest that respondents perceive market constraints, internal coordination concerns, procedural delays, and logistical limitations as interconnected challenges affecting livelihood operations. Geographic isolation, transportation barriers, and weather-related disruptions reflect vulnerability conditions influencing access to resources and market opportunities. Meanwhile, administrative timelines, procurement procedures, and funding mechanisms correspond to institutional processes shaping project operations. Collectively, these findings indicate that livelihood implementation within GIDA settings is influenced by the interaction between environmental realities and institutional arrangements, both of which affect enterprise continuity and organizational functioning within SLPA projects.

CONCLUSION AND RECOMMENDATION

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Conclusion

SLPA-facilitated Micro-Enterprise Development initiatives are generally associated with positive contributions to respondents' socio-economic upliftment and livelihood resilience through increased income-generating opportunities, improved coping capacity during financial difficulties, enhanced access to market-related support, and greater participation in livelihood activities. However, these economic gains were commonly experienced as gradual and supplemental rather than immediately stable sources of household income.

Participants also experienced gradual improvements in financial capacity and household economic well-being, particularly in relation to income supplementation, savings practices, budgeting behavior, and support for children's education. Despite these positive changes, some households continued to experience financial strain and reliance on informal borrowing practices, reflecting the continuing economic vulnerability within geographically isolated communities.

The effective implementation of SLPA-based micro-enterprises is influenced by regular training, technical assistance, leadership support, member participation, and institutional coordination. Capability-building interventions and organizational guidance were identified as important factors supporting project continuity, participation, and operational effectiveness within SLPA associations.

Several implementation challenges were likewise encountered in the management and operation of SLPA-led livelihood projects, particularly delays in fund downloading, procurement procedures, transportation difficulties, weather-related disruptions, limited market access, and coordination concerns among members. These challenges were further intensified by the geographic and logistical conditions present within geographically isolated and disadvantaged areas.

Recommendation

1. In response to the comparatively lower perceptions regarding stable and reliable household income, as well as the high agreement on limited market access and insufficient buyers within geographically isolated areas, SLP field implementers may conduct periodic post-implementation monitoring and business coaching activities. Local stakeholders and partner agencies may likewise assist SLPAs in identifying accessible local markets and community-based selling opportunities to help improve the continuity of livelihood earnings within geographically isolated communities.

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2. In coordination with field implementers, SLPAs may explore simplified and internally managed association-based savings or lending mechanisms, subject to financial and legal feasibility, to improve members' access to emergency or livelihood-related financial assistance while supporting additional association income generation.
3. SLP field implementers and local stakeholders or partner agencies may strengthen convergence mechanisms in conducting monitoring and evaluation activities within GIDA communities to improve coordination, institutional presence, and implementation support for SLPA livelihood projects.
4. To address concerns related to member participation, internal conflicts, and weak coordination, SLP field implementers, local stakeholders, and partner agencies may collaboratively conduct organizational development activities focused on communication, conflict management, participatory decision-making, and team-building to strengthen coordination and collective participation within SLPA operations.
5. In response to the high agreement regarding delays in fund downloading and implementation support, the SLP-National Program Management Office and concerned implementing units may consider reviewing administrative timelines, procurement procedures, and logistical coordination mechanisms to improve operational efficiency and minimize implementation delays within SLPA livelihood projects in geographically isolated and disadvantaged areas.

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