

Implementation Of Sustainable Livelihood Program (SLP) in Mambajao, Camiguin

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ABSTRACT

The Sustainable Livelihood Program (SLP) is a poverty-reduction initiative that supports vulnerable communities through capability-building, enterprise development, and access to livelihood opportunities. This study assessed the implementation of the SLP among Sustainable Livelihood Program Association (SLPA) beneficiaries in Mambajao, Camiguin. It examined implementation across human, social, natural, physical, and financial capital; tested differences according to organizational position, enterprise type, and years of operation; and identified the major challenges encountered by associations. A descriptive-comparative design was used. The respondents were 96 SLPA officers purposively selected from 32 associations formed from 2017 to 2019. Data were analyzed using frequency count, percentage,

mean, standard deviation, one-way analysis of variance, the Kruskal-Wallis H test, and Dunn's post hoc test with Holm correction. The findings showed limited overall implementation ($M = 1.89$, $SD = 0.28$). Physical capital obtained the highest rating ($M = 2.46$), whereas financial capital ($M = 1.58$) and natural capital ($M = 1.68$) were the least implemented. Implementation differed significantly according to enterprise type, $H(5) = 19.89$, $p = .001$, epsilon squared = .21, and years of operation, $H(3) = 22.21$, $p < .001$, epsilon squared = .23, but not according to organizational position, $F(3, 92) = 0.057$, $p = .982$. Members' lack of interest or time, financial-management issues, and discontinued meetings or activities were the leading challenges. The findings indicate the need for continuous capacity-building, stronger financial and market support, regular organizational monitoring, and coordinated institutional assistance to improve enterprise sustainability.

Keywords: *beneficiary participation; livelihood enterprises; Sustainable Livelihood Program; SLPA officers; sustainable livelihoods; livelihood capital*

INTRODUCTION

Poverty reduction remains a major development concern because households with limited resources are particularly vulnerable to inflation, market instability, disasters, and disruptions in local employment. The Sustainable Development Goals call for the eradication of extreme poverty and the promotion of productive activities, entrepreneurship, and decent work. In the Philippines, the Department of Social Welfare and Development (DSWD) implements the Sustainable Livelihood Program (SLP) as a capability-building intervention that provides poor, vulnerable, and marginalized communities with access to opportunities that can improve the productivity of their livelihood assets and their socioeconomic well-being (National Economic and Development Authority [NEDA], 2019).

The SLP operates through livelihood and employment interventions. Under the Microenterprise Development Track, beneficiaries may be organized into Sustainable Livelihood Program Associations (SLPAs) composed of members who collectively select and manage an enterprise. Project Development Officers facilitate

association formation, monitor grant utilization, and assist beneficiaries in operationalizing livelihood activities. The program is therefore expected to strengthen enterprise skills, organizational participation, resource access, and collective decision-making (Department of Social Welfare and Development [DSWD], 2011).

Program sustainability, however, cannot be inferred from initial funding alone. In Camiguin, 114 SLPAs were organized and funded from 2017 to 2019. In Mambajao, only six of 33 previously formed associations remained active, suggesting that livelihood projects experienced difficulty maintaining operations after initial assistance (Madlos, 2022). Market instability, the African swine fever outbreak, the COVID-19 pandemic, organizational difficulties, weak participation, and financial constraints were among the factors that potentially affected enterprise continuity.

This study addressed the need for a context-specific assessment of SLP implementation in Mambajao, Camiguin. Guided by the Sustainable Livelihood Approach, it examined implementation in terms of human, social, natural, physical, and financial capital; tested differences based on organizational position, enterprise type, and years of operation; identified the challenges encountered by beneficiaries; and formulated an action plan for improving livelihood sustainability.

Literature Review

Sustainable Livelihood Program and Poverty Reduction

The SLP is a major government intervention for expanding employment and livelihood opportunities among disadvantaged households. It evolved from earlier self-employment assistance initiatives and was institutionalized as a capability-building program that supports microenterprise development and employment facilitation (DSWD, 2011; Acosta & Avalos, 2018). Evaluations have shown that livelihood assistance can improve economic participation when financial inputs are combined with mentoring, market linkages, and organizational support (Ballesteros et al., 2017; Orbeta et al., 2022).

The pandemic demonstrated the importance of adaptable livelihood interventions. DSWD shifted toward livelihood assistance grants to respond to urgent household needs, while community enterprises faced disruptions in supply, demand, and operations. These conditions reinforce the need to assess not merely whether assistance was released but whether enterprises developed the capacities required for sustained operation.

Sustainable Livelihood Approach

The Sustainable Livelihood Approach explains how individuals and communities mobilize assets within a vulnerability context to attain sustainable outcomes. It organizes livelihood resources into five interacting capitals: human capital, which includes skills, knowledge, and health; social capital, which covers networks, participation, and institutional relationships; natural capital, which refers to environmental resources and ecological services; physical capital, which consists of facilities, tools, and infrastructure; and financial capital, which includes income, savings, credit, and other monetary resources (Kollmair & Gamper, 2002; Serrat, 2017).

Sustainability depends on the complementary development of these capitals rather than isolated assistance. Asset limitations can constrain the ability of livelihood groups to withstand economic shocks, disasters, or operational disruptions. Recent studies continue to emphasize the contribution of asset diversification, resilience, social networks, and access to financing to sustainable livelihood outcomes (Etana et al., 2021; Yang et al., 2022; Morse, 2025).

Participation, Financial Management, and Enterprise Sustainability

Group enterprises require active participation, transparent financial practices, and continuing institutional support. Philippine evaluations of livelihood initiatives have identified weak participation, poor financial management, limited monitoring, and insufficient market access as recurring constraints (Ballesteros et al., 2017; Orbeta et al., 2022). Associations may receive startup inputs but still struggle to sustain operations when record-keeping, reinvestment, customer management, and organizational accountability remain weak.

Enterprise type and maturity may also shape implementation experiences. Livelihood ventures differ in capital requirements, exposure to price fluctuations, resource needs, and market conditions. Newly established

enterprises may require closer mentoring and stronger institutional support than mature enterprises that have already developed routines, networks, and operating knowledge. These considerations support a differentiated approach to livelihood assistance rather than a uniform package of interventions.

METHODS

Research Design

The study employed a descriptive-comparative research design. It described the profile of SLPA officers, measured the implementation of the SLP across five livelihood-capital dimensions, identified challenges encountered by the associations, and tested whether implementation differed according to selected respondent and enterprise characteristics. Survey data were supplemented by key informant interviews to clarify and validate the beneficiaries' reported experiences.

Research Locale

The study was conducted in Mambajao, the capital municipality of Camiguin. Mambajao has a mixed local economy shaped by tourism, agriculture, fisheries, retail trade, and small-scale enterprises. From 2017 to 2019, DSWD-SLP funded 32 associations in the municipality. Their enterprises included rice retailing, egg production and retailing, hog raising, sari-sari stores, fish vending, bamboo furniture production, and agrivet supply activities.

Participants and Sampling Technique

The respondents were 96 SLPA officers drawn from 32 associations. Three officers from each association were purposively selected because they were directly involved in enterprise management and decision-making. Priority was given to the president, secretary, and treasurer. When these officers were no longer residing in Mambajao, other available association officers were selected. The respondents represented both active and inactive associations formed from 2017 to 2019.

Research Instrument

A researcher-developed survey questionnaire was used. Part I gathered respondent and enterprise-profile data. Part II measured the extent of SLP implementation across human, social, natural, physical, and financial capital. Part III identified implementation challenges. An English questionnaire accompanied by a Visayan version was administered to improve clarity. Experts in SLP monitoring, program coordination, and higher education reviewed the instrument. Pilot testing was conducted, and the instrument obtained a Cronbach alpha coefficient of 0.85, indicating good internal consistency.

Data Gathering Procedure

Permissions were secured from the concerned authorities, and informed consent was obtained from all participants. The researcher personally administered the questionnaire through house-to-house visits to promote complete retrieval and clarify the items when needed. Key informant interviews with selected officers and implementers supplemented the survey responses. The completed questionnaires were encoded, screened, and analyzed.

Data Analysis

Frequency count and percentage summarized the respondent profile. Mean and standard deviation described implementation across the five livelihood-capital components. One-way analysis of variance was used to test differences according to organizational position because the required assumptions were satisfied. The Kruskal-Wallis H test was used for enterprise type and years of operation because normality assumptions were violated in some categories. Dunn's post hoc test with Holm correction identified specific group differences after significant Kruskal-Wallis results. Ranking was used to prioritize the challenges encountered by associations. All inferential tests used a .05 significance level.

Ethical Consideration

Participation was voluntary. Respondents were informed of the study purpose, their right to withdraw, and the confidentiality of their responses. Names were not required in the survey. Data were used solely for academic purposes, stored securely, and reported in aggregated form. The researcher also minimized possible discomfort during the survey and interview process.

RESULTS AND DISCUSSION

Respondent and Enterprise Profile

The respondents occupied leadership and administrative roles in their associations. Presidents comprised the largest group (32.29%), followed by secretaries (29.17%), treasurers (21.88%), and other officers or members (16.66%). Rice retailing dominated the livelihood portfolio, accounting for 75.00% of respondents. Most enterprises had operated for three to five years (34.38%), followed by one to two years (31.25%). These patterns indicate that the assessment captured the perspectives of officer's familiar with association operations and that enterprise experiences were strongly shaped by retail-oriented activities.

Table 1. *Profile of the Respondents and Livelihood Enterprises (N = 96)*

Profile variable	Category	n (%)
Organizational position	President	31 (32.29)
	Secretary	28 (29.17)
	Treasurer	21 (21.88)
	Others: vice president, auditor, member	16 (16.66)
Type of enterprise	Rice retailing	72 (75.00)
	Other enterprises: fish vending, bamboo furniture, agrivet supply	12 (12.48)
	Chicken egg production	3 (3.13)
	Egg retailing	3 (3.13)
	Hog raising	3 (3.13)
	Sari-sari store	3 (3.13)
	Less than 1 year	18 (18.75)
Years of operation	1-2 years	30 (31.25)
	3-5 years	33 (34.38)
	More than 5 years	15 (15.62)

Extent of Sustainable Livelihood Program Implementation

The SLP was implemented only to a limited extent across the five livelihood-capital dimensions, with an overall composite mean of 1.89 (SD = 0.28). Physical capital obtained the highest rating (M = 2.46, SD = 0.49), suggesting that tangible support such as meeting facilities, operational tools, and enterprise-related assets was more visible than other interventions. Nevertheless, physical capital remained within the less-extent category. Human capital (M = 1.88) and social capital (M = 1.83) were likewise limited. Natural capital (M = 1.68) and financial capital (M = 1.58) were rated no extent, indicating major gaps in environmental integration, financial assistance, credit access, and financial capability-building.

Table 2. *Summary of Sustainable Livelihood Program Implementation by Livelihood Capital (N = 96)*

Livelihood capital	Composite mean	SD	Interpretation
Human capital	1.88	0.43	Less extent
Social capital	1.83	0.26	Less extent
Natural capital	1.68	0.46	No extent
Physical capital	2.46	0.49	Less extent
Financial capital	1.58	0.39	No extent
Overall	1.89	0.28	Less extent

Scale: 3.25-4.00 = High extent; 2.50-3.24 = Moderate extent; 1.75-2.49 = Less extent; 1.00-1.74 = No extent.

The pattern supports the Sustainable Livelihood Approach, which emphasizes that livelihood sustainability requires balanced development across multiple assets. A program may provide initial equipment or seed support yet remain vulnerable when training, networks, environmental practices, and financing mechanisms are weak. The findings are consistent with Philippine evaluations that identified capability-building, financial support, monitoring, and market linkages as critical to enterprise continuity (Ballesteros et al., 2017; Orbeta et al., 2022).

Key Strengths and Gaps Across Livelihood Capitals

The indicator-level results clarify where support was visible and where the program remained weakest. Human-capital implementation was strongest in mentorship and business coaching but weak in continuous training and wellness support. Social capital was strongest in participatory enterprise selection, indicating that members exercised collective ownership at the formation stage; however, external linkages, networking, and support services remained minimal. Natural-capital practices were largely absent except for limited waste-management activities. Physical capital benefited from available meeting facilities and some operational assets, but market-display venues were almost absent. Financial capital remained the most critical weakness because formal credit access, grant availability, and financial-literacy interventions were minimally implemented.

Table 3. *Selected Highest- and Lowest-Rated Indicators by Livelihood Capital*

Capital	Highest-rated indicator	M	Lowest-rated indicator	M
Human	Mentorship and coaching on business operations	2.70	Access to health and wellness programs	1.34
Social	Enterprise chosen and supported by the majority of members	3.96	Support services from LGUs and partner institutions	1.06
Natural	Waste-management practices	2.39	Training on seasonality and market demand	1.34
Physical	Availability of meeting facilities	3.71	LGU-supported product display venues	1.03
Financial	Members contribute to business operations	2.62	Availability of financial services such as loans and grants	1.01

The results show that associations relied substantially on internal effort. Members could agree on an enterprise, meet as a group, and contribute limited operating resources. However, the external ecosystem required for sustained development was underdeveloped. Stronger coordination among DSWD, local government, cooperatives, microfinance institutions, and market-support agencies is therefore needed to convert initial assistance into viable enterprise growth.

Differences in Program Implementation

Implementation did not differ according to organizational position, $F(3, 92) = 0.057$, $p = .982$, eta squared = .002. Presidents, secretaries, treasurers, and other officers therefore reported broadly similar experiences. In contrast, significant differences were found according to enterprise type, $H(5) = 19.89$, $p = .001$, epsilon squared = .21, and years of operation, $H(3) = 22.21$, $p < .001$, epsilon squared = .23. Both effects were practically meaningful, showing that the nature and maturity of enterprises influenced the beneficiaries' implementation experiences.

Table 4. *Differences in Sustainable Livelihood Program Implementation According to Profile Variables*

Profile variable	Statistical test	Test statistic	p	Effect size	Decision
Organizational position	One-way ANOVA	$F(3, 92) = 0.057$	.982	eta squared = .002	Not significant
Enterprise type	Kruskal-Wallis H test	$H(5) = 19.89$	.001	epsilon squared = .21	Significant
Years of operation	Kruskal-Wallis H test	$H(3) = 22.21$	< .001	epsilon squared = .23	Significant

Dunn's post hoc comparisons indicated that rice-retailing enterprises reported lower implementation than sari-sari stores and the combined other-enterprise category. Rice retailing is exposed to price volatility, competition, supplier dependence, and working-capital constraints. The years-of-operation results further showed that enterprises operating for less than one year reported lower implementation than those operating for three to five years and more than five years. Enterprises operating for one to two years also differed from those operating for more than five years. These patterns suggest that newer associations need more intensive mentoring, market support, and financial management assistance during the vulnerable early stages of operation.

Table 5. *Significant Dunn Post Hoc Comparisons with Holm Correction*

Grouping variable	Comparison	z	Holm-adjusted p	Interpretation
Enterprise type	Rice retailing vs. sari-sari store	-3.01	.036	Significant
	Rice retailing vs. other enterprises	-3.16	.023	Significant
Years of operation	Less than 1 year vs. 3-5 years	-3.24	.006	Significant
	Less than 1 year vs. more than 5 years	-4.40	< .001	Significant
	1-2 years vs. more than 5 years	-3.20	.006	Significant

Challenges Encountered by Associations

The leading challenge was members' lack of interest or time to participate in association activities. This was followed by financial-management issues and the discontinuation of meetings or activities. The pattern indicates that enterprise sustainability was constrained not only by external resources but also by organizational cohesion and internal accountability. Weak participation reduces the frequency of planning, monitoring, and collective decision-making. Financial-management problems, including weak record-keeping and uncollected receivables, can rapidly deplete working capital. The discontinuity of meetings further weakens social capital and reduces opportunities to resolve operational concerns.

Table 6. *Challenges Encountered by Sustainable Livelihood Program Associations (N = 96)*

Rank	Challenge	Total score
1	Members' lack of interest or time in the SLPA	242
2	Financial-management issues	320
3	No more SLPA meetings or activities	332
4	Conflict among members	389
5	Business affected by disasters, including COVID-19, ASF, or typhoon	419
6	Competition from nearby enterprises	534
7	Inadequate mentoring and technical assistance from the PDO	549
8	Difficulty sustaining the livelihood project beyond the program duration	671

These results reinforce the people-centered character of the Sustainable Livelihood Approach. Material assistance remains important, but sustainable outcomes also depend on active members, transparent financial practices, continuous mentoring, institutional linkages, and adaptive enterprise planning. The findings support the need for an integrated action plan rather than a single intervention focused only on capital infusion.

CONCLUSION

The Sustainable Livelihood Program in Mambajao, Camiguin was implemented only to a limited extent among SLPA beneficiaries. Physical capital was the most visible livelihood asset, but its implementation remained insufficient. Human and social capital interventions were likewise limited, while natural and financial capital were the least implemented. These weaknesses restricted the associations' capacity to sustain and expand their enterprises. Implementation experiences differed according to enterprise type and years of operation but not according to organizational position. Rice-retailing groups and newly established enterprises were particularly vulnerable.

The findings further show that the sustainability of livelihood associations depends on internal participation and accountability as much as external assistance. Members' lack of interest or time, financial-management issues, and discontinued meetings or activities weakened enterprise continuity. A more sustainable SLP implementation model therefore requires balanced support across all five livelihood capitals, differentiated assistance according to enterprise needs, and stronger coordination among DSWD, local government, partner agencies, and the associations themselves.

Recommendations

1. DSWD should institutionalize continuing capacity-building activities on entrepreneurship, bookkeeping, budgeting, marketing, and financial literacy rather than limiting support to initial orientation and grant release.
2. Local government units should expand market-access support through permanent or periodic display areas, trade-fair participation, local procurement opportunities, and linkages with programs such as KADIWA.
3. Project Development Officers should conduct regular monitoring, mentoring, and enterprise assessment, with more intensive assistance provided to newly established associations and enterprises exposed to market volatility.
4. SLPAs should institutionalize monthly meetings, attendance monitoring, transparent financial records, clear policies on receivables, and internal accountability mechanisms to strengthen participation and organizational continuity.
5. DSWD and partner agencies should link SLPAs with cooperatives, microfinance institutions, TESDA, DTI, and environmental offices to strengthen access to financing, skills training, market networks, and eco-friendly enterprise practices.
6. Future studies should examine profitability, governance structure, market access, digital entrepreneurship, and long-term enterprise survival using qualitative or mixed-method approaches across other municipalities.

Proposed Action Plan

The action plan translates the identified gaps into coordinated activities that strengthen the five livelihood capitals and organizational sustainability.

Table 7. Proposed Action Plan for Strengthening Sustainable Livelihood Program Implementation

Priority area	Key activities	Schedule	Responsible stakeholders	Success indicators
Human capital	Quarterly entrepreneurship, bookkeeping, financial-literacy, and wellness sessions	Quarterly	DSWD PDOs, LGU, TESDA, SLPA officers	Attendance, training reports, evaluation forms
Social capital	Partnership forums, inter-association networking, and stakeholder coordination	Twice yearly	LGU, DSWD, NGOs, cooperatives	MOAs or MOUs, activity records, attendance
Natural capital	Environmental awareness, waste-management training, and eco-friendly enterprise campaigns	Semi-annually	DENR or MENRO, DSWD, SLPAs	Training reports and environmental documentation
Physical capital and markets	Product-display spaces, trade-fair participation, facility maintenance, and promotional support	During LGU events	LGU, DTI, DSWD, SLPAs	Exhibit participation, photos, receipts, market records
Financial capital	Financial-management workshops and linkages with cooperatives or microfinance institutions	Quarterly	DSWD, cooperatives, microfinance partners	Financial records, agreements, monitoring forms
Organizational participation	Monthly meetings, attendance monitoring, and internal accountability policies	Monthly	SLPA officers, PDOs, members	Minutes, attendance, approved policies
Monitoring and sustainability	Periodic enterprise assessment and performance monitoring	Every 6 months	DSWD, LGU, PDOs, SLPA officers	Monitoring reports and improvement recommendations

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