

# Sustainability Challenges Among Sustainable Livelihood Program Associations of Department of Social Welfare and Development: Basis for Intervention Program

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## ABSTRACT

Livelihood interventions can strengthen the economic resilience of low-income communities, but the continuity of association-based enterprises depends on sustained organizational, marketing, financial, and institutional support. This study examined the sustainability challenges encountered by Sustainable Livelihood Program Associations (SLPAs) of the Department of Social Welfare and Development in Catarman, Camiguin and developed an intervention program based on the findings. The study used a descriptive survey design supplemented by key informant interviews. The respondents were 300 purposively selected members of active group microenterprise associations funded from 2015 to 2020. Data were analyzed using frequency count, percentage, weighted mean, standard deviation, analysis of variance, t-test, Tukey post hoc comparison, and ranking. Most respondents belonged

to retail and trading associations (63.00%), reported monthly association income below PHP 5,000 (59.00%), came from households with two to five members (59.67%), and represented associations operating for four to six years (97.00%). Sustainability challenges were encountered to a moderate extent in government and stakeholder support ( $M = 2.64$ ), marketing management ( $M = 2.56$ ), and organizational management ( $M = 2.52$ ), while financial-management challenges were encountered to a lesser extent ( $M = 2.24$ ). Significant differences were found according to livelihood type,  $F(2, 297) = 3.53$ ,  $p = .03$ , and association monthly income,  $F(2, 297) = 6.55$ ,  $p = .002$ , but not according to household size,  $t(298) = 0.21$ ,  $p = .834$ . The most frequently practiced coping mechanisms were saving a portion of earnings, promoting products through social media, and closely monitoring business expenses. The findings support an intervention program focused on financial literacy, digital marketing, mentoring, market access, and stronger inter-agency support.

**Keywords:** *capacity-building; coping mechanisms; financial literacy; livelihood associations; Sustainable Livelihood Program; sustainability challenges*

## INTRODUCTION

Social protection programs remain important instruments for reducing poverty and strengthening household resilience. The Philippine Development Plan 2023-2028 emphasizes stronger social-protection systems and expanded income opportunities as pathways toward poverty reduction and improved family resilience (National Economic and Development Authority [NEDA], 2023). Among the government interventions intended to support economically vulnerable households is the Sustainable Livelihood Program (SLP) of the Department of Social Welfare and Development (DSWD).

The SLP supports beneficiaries through microenterprise development, skills enhancement, organization building, and financial assistance. It developed from earlier self-employment initiatives and seeks to help vulnerable households attain more stable and sustainable sources of income. However, initial capital does not automatically ensure enterprise continuity. Associations must manage changing market conditions, financial limitations, organizational concerns, and uneven access to technical and institutional assistance (Acosta & Avalos, 2018; Orbeta et al., 2022).

In Camiguin, DSWD organized livelihood associations across municipalities. In Catarman, associations received support for group microenterprise projects funded from 2015 to 2020. Although the associations remained operational amid the pandemic and the transition to the new normal, many continued to face concerns related to market competition, limited income, organizational capability, financial reporting, and access to stakeholder assistance. These concerns raise an important implementation question: what forms of support are most needed to strengthen the long-term sustainability of SLP associations?

This study assessed the sustainability challenges encountered by SLPAs in Catarman, Camiguin. Specifically, it described the respondents' livelihood and household profiles, measured challenges in government and stakeholder support, marketing management, organizational management, and financial management, tested differences according to selected profile variables, identified the coping mechanisms practiced by associations, and formulated an intervention program grounded in the results.

## **Literature Review**

### ***Sustainable Livelihood Program and Community-Based Enterprise Development***

The SLP is designed to enhance the socioeconomic well-being of vulnerable households through productive inclusion. Its microenterprise-development component combines organization building, livelihood assistance, capability development, and links to employment or enterprise opportunities. Evaluations of the program indicate that seed capital is useful for initiating enterprises, but long-term outcomes depend on monitoring, training, and support systems that continue after the release of assistance (Acosta & Avalos, 2018; Orbeta et al., 2022).

The Sustainable Livelihood Framework explains that livelihood outcomes are shaped by the interaction of assets, vulnerability conditions, institutions, and adaptive strategies. Sustainable enterprises require more than financial inputs. They also depend on knowledge, networks, organizational capacity, market access, and the ability to respond to disruptions. Complementing this view, the New Theory of Sustainability emphasizes resilience, adaptation, and continuous learning as conditions for maintaining projects over time.

### ***Market Access, Financial Capacity, and Organizational Sustainability***

Community-based enterprises commonly face competition, limited product differentiation, weak market access, and insufficient exposure to digital channels. Marketing constraints may reduce customer reach and limit business growth, especially when multiple groups offer similar products within the same locality. Digital marketing can expand visibility, but beneficiaries need the technical skills and connectivity required to use online platforms effectively (Guillen & Lim, 2023).

Financial literacy is equally important. Livelihood groups require consistent budgeting, savings practices, bookkeeping, inventory monitoring, and transparent reporting. Associations that cannot regularly monitor transactions may struggle to protect working capital and make informed business decisions. Structured savings and financial-preparedness practices help low-income enterprises respond to emergencies and market disruptions (Acosta & Avalos, 2018).

Organizational sustainability is strengthened when officers and members receive continuous training, regularly review enterprise plans, participate in meetings, and have access to coaching. DSWD, local governments, microfinance institutions, and other partner agencies therefore play complementary roles in sustaining livelihood projects. The absence of coordinated institutional support can weaken otherwise viable community enterprises.

### **Research Gap**

Existing evaluations describe the accomplishments and limitations of livelihood initiatives at broader levels. However, localized evidence remains necessary because enterprise conditions differ across municipalities, livelihood types, and income levels. This study contributes context-specific evidence from Catarman, Camiguin by examining the sustainability challenges of active group microenterprises and translating the findings into an intervention program.

## **METHODS**

### **Research Design**

The study used a descriptive survey design with a mixed-methods element. Quantitative data were gathered through a structured questionnaire, while key informant interviews were conducted to clarify and validate the respondents' experiences. The design was appropriate for describing the sustainability challenges encountered by SLP associations and identifying practical areas for intervention.

### **Research Locale**

The study was conducted in Catarman, Camiguin. The municipality has 14 barangays and a local economy supported by agriculture, fishing, small-scale trading, and tourism-related activities. DSWD implements the SLP in the locality through livelihood and employment interventions. Catarman was selected because active SLP associations operate across its barangays and provide an appropriate setting for examining enterprise sustainability.

### **Participants and Sampling Technique**

The respondents were 300 members of active SLP associations with group microenterprise projects funded from 2015 to 2020 and operating amid the COVID-19 pandemic and the transition to the new normal. The source population consisted of 1,317 association members. A recommended sample of 298 respondents was generated using a sample-size calculator at a 95% confidence level and 5% margin of error; this was rounded to 300 for administration. Purposive sampling was applied based on membership, age eligibility, residence, and at least one year of association experience.

### **Research Instrument**

A modified survey questionnaire was used. Part I gathered information on the nature of livelihood, association monthly income, household size, and number of years in operation. Part II measured sustainability challenges in government and stakeholder support, marketing management, organizational management, and financial management. Part III identified coping mechanisms practiced by the associations. Seven experts from academic and DSWD-related backgrounds reviewed the instrument for relevance, clarity, and appropriateness. A pilot test involving 35 respondents yielded a Cronbach's alpha coefficient of .94, indicating high reliability.

### **Data Gathering Procedure**

The researcher obtained permission from DSWD and the concerned local government units, coordinated with association officers and Project Development Officers, and administered the questionnaires personally using a hybrid data-collection arrangement. Key informant interviews were conducted face-to-face to supplement the survey responses. The data were encoded, tabulated, and analyzed after collection.

### **Data Analysis**

Frequency count and percentage were used to describe the respondents' profile. Weighted mean and standard deviation were computed to determine the extent of sustainability challenges. Analysis of variance was used to test differences according to livelihood type and association monthly income, while a t-test was used for household size. Tukey post hoc comparisons identified specific group differences. Ranking was used to determine the most frequently practiced coping mechanisms. Statistical decisions were made at the .05 level of significance.

### Ethical Consideration

Participation was voluntary. Respondents received an explanation of the study, provided informed consent, and were not required to disclose their names. Interview and survey information was treated confidentially and used solely for research purposes. The researcher secured the necessary permissions and protected the collected information from unauthorized disclosure.

## RESULTS AND DISCUSSION

### Profile of the Respondents

Most respondents belonged to retail and trading associations (63.00%), followed by agri-based enterprises (26.67%) and fisheries and aquaculture groups (10.33%). A majority reported association monthly income below PHP 5,000 (59.00%). Most respondents came from households with two to five members (59.67%), and almost all represented associations that had operated for four to six years (97.00%). These results indicate that the typical association operated a modest, community-based enterprise with limited financial capacity. Retail and trading activities may be attractive because they require relatively accessible skills and may generate faster cash turnover. However, low monthly income restricts reinvestment and increases vulnerability to competition and market fluctuations.

Table 1. *Demographic Profile of the Respondents (N = 300)*

| Variable                   | Category                  | n   | %     |
|----------------------------|---------------------------|-----|-------|
| Nature of livelihood       | Agri-based                | 80  | 26.67 |
|                            | Fisheries and aquaculture | 31  | 10.33 |
|                            | Retail and trading        | 189 | 63.00 |
| Association monthly income | Below PHP 5,000           | 177 | 59.00 |
|                            | PHP 5,001-10,000          | 79  | 26.33 |
|                            | PHP 10,001 and above      | 44  | 14.67 |
| Household size             | 2-5 members               | 179 | 59.67 |
|                            | 6 and above               | 121 | 40.33 |
| Years in operation         | 4-6 years                 | 291 | 97.00 |
|                            | 7-9 years                 | 9   | 3.00  |

### Extent of Sustainability Challenges

Sustainability challenges were encountered to a moderate extent in three domains: government and stakeholder support ( $M = 2.64$ ), marketing management ( $M = 2.56$ ), and organizational management ( $M = 2.52$ ). Financial-management challenges were encountered to a lesser extent ( $M = 2.24$ ). The results suggest that associations could maintain basic operations but still faced recurring limitations in access to support systems, market competitiveness, and continuous organizational development.

Table 2. *Summary of Sustainability Challenges Encountered by SLP Associations*

| Challenge domain                   | Area mean | SD   | Interpretation  |
|------------------------------------|-----------|------|-----------------|
| Government and stakeholder support | 2.64      | 1.16 | Moderate extent |
| Marketing management               | 2.56      | 1.07 | Moderate extent |
| Organizational management          | 2.52      | 1.17 | Moderate extent |
| Financial management               | 2.24      | 1.21 | Less extent     |

Scale: 3.26-4.00 = High extent; 2.51-3.25 = Moderate extent; 1.76-2.50 = Less extent; 1.00-1.75 = No extent.

Government and stakeholder support obtained the highest area mean. The most prominent concern was limited support from microfinance institutions ( $M = 2.98$ ), followed by limited assistance from local government units ( $M = 2.88$ ). These findings indicate that access to credit, financial services, market facilitation, and inter-

agency coordination remained important sustainability requirements. Irregular DSWD monitoring was rated lower ( $M = 2.09$ ), showing that the more pressing issue was not simply monitoring but the breadth of external support available to enterprises.

Marketing management was also a recurring concern. Competition from sellers offering similar goods received the highest individual rating in the study ( $M = 3.30$ ), while limited access to online marketing platforms was experienced to a moderate extent ( $M = 2.60$ ). The pattern suggests that livelihood groups need product differentiation, customer engagement strategies, and practical digital-marketing skills to reach broader markets.

In organizational management, limited access to capacity-building programs ( $M = 2.97$ ) and failure to attend seminars or workshops ( $M = 2.93$ ) were the leading concerns. Although financial-management challenges obtained the lowest domain mean, irregular financial reporting remained a moderate concern ( $M = 2.51$ ). Therefore, financial literacy, bookkeeping, and reporting should not be treated as minor priorities. Consistent records are necessary for transparency, savings, reinvestment, and informed decision-making.

Table 3. *Highest-Rated Challenge Indicators by Domain*

| Domain                             | Highest-rated indicator                                   | M    | Interpretation  |
|------------------------------------|---|------|-----------------|
| Government and stakeholder support | Lack of support from microfinance institutions            | 2.98 | Moderate extent |
| Marketing management               | Increase in competitors selling the same goods            | 3.30 | High extent     |
| Organizational management          | Limited access to capacity-building programs and training | 2.97 | Moderate extent |
| Financial management               | Financial reports are not regularly prepared              | 2.51 | Moderate extent |

### Differences in Sustainability Challenges According to Profile Variables

The extent of challenges differed significantly according to livelihood type,  $F(2, 297) = 3.53$ ,  $p = .03$ , and association monthly income,  $F(2, 297) = 6.55$ ,  $p = .002$ . Tukey post hoc comparison showed a significant difference between fisheries and aquaculture associations and retail and trading groups. A significant difference was also observed between associations earning below PHP 5,000 and those earning PHP 10,001 and above. The findings imply that livelihood interventions should be differentiated: technically demanding or market-sensitive enterprises and lower-income associations may need more intensive mentoring, capital support, and market assistance.

Household size did not produce a significant difference,  $t(298) = 0.21$ ,  $p = .834$ . Therefore, interventions should prioritize enterprise conditions and financial capacity rather than household size alone. Although the research questions included years of operation, the uploaded source did not report a corresponding inferential test result; no numerical value was added to this article.

Table 4. *Differences in the Extent of Sustainability Challenges*

| Profile variable           | Test                       | Statistic          | p    | Decision        |
|----------------------------|----------------------------|--------------------|------|-----------------|
| Nature of livelihood       | ANOVA                      | $F(2, 297) = 3.53$ | .030 | Significant     |
| Association monthly income | ANOVA                      | $F(2, 297) = 6.55$ | .002 | Significant     |
| Household size             | Independent-samples t-test | $t(298) = 0.21$    | .834 | Not significant |

Table 5. *Significant Tukey Post Hoc Comparisons*

| Grouping variable          | Comparison                                       | Mean difference | p    | Decision    |
|----------------------------|--|-----------------|------|-------------|
| Nature of livelihood       | Fisheries and aquaculture vs. retail and trading | 0.264           | .050 | Significant |
| Association monthly income | Below PHP 5,000 vs. PHP 10,001 and above         | 0.350           | .001 | Significant |

### Coping Mechanisms Practiced by the Associations

The associations most frequently coped with operational challenges by saving part of their earnings for emergencies or future needs, promoting products through social media, and strictly monitoring business expenses. These strategies demonstrate practical efforts to strengthen resilience despite limited resources. Savings provide a

buffer against disruptions, social media offers a low-cost channel for reaching customers, and expense monitoring helps protect working capital. The practices align with the Sustainable Livelihood Framework and the New Theory of Sustainability because they reflect adaptive resource use, learning, and resilience.

Table 6. *Leading Coping Mechanisms Practiced by SLP Associations*

| Rank | Coping mechanism  | Mean rank score |
|------|---|-----------------|
| 1    | Saving a portion of earnings for emergencies or future needs                          | 1.98            |
| 2    | Promoting products through social media   | 2.74            |
| 3    | Monitoring and controlling business expenses strictly                                 | 4.05            |
| 4    | Seeking support or partnerships from LGUs, cooperatives, or microfinance institutions | 4.10            |
| 5    | Participating in local fairs, trade expos, or barangay markets                        | 4.41            |

Lower mean rank scores indicate more frequently practiced or preferred coping mechanisms.

The combined findings show that SLPAs do not need a single, uniform intervention. Associations require layered support: financial literacy and savings systems; marketing and digital-promotion skills; mentoring and technical assistance; market linkages; and stronger coordination among DSWD, local government units, microfinance institutions, and other partners. Such support is especially important for lower-income associations and enterprises exposed to specialized operational risks.

## CONCLUSION

SLP associations in Catarman, Camiguin remained operational but experienced recurring sustainability challenges. Most were engaged in retail and trading, earned below PHP 5,000 monthly, and represented associations operating for four to six years. Challenges were moderate in government and stakeholder support, marketing management, and organizational management, while financial-management concerns were encountered to a lesser extent overall. Competition, limited microfinance support, insufficient capacity-building opportunities, and irregular financial reporting were priority issues. Sustainability challenges differed according to livelihood type and association monthly income but not according to household size. The associations responded through savings, social-media promotion, and closer expense monitoring. These findings demonstrate that livelihood sustainability depends on continuous learning, financial preparedness, market responsiveness, and coordinated institutional assistance rather than initial livelihood funding alone.

## Recommendations

1. DSWD should institutionalize continuing financial-literacy, bookkeeping, savings, and budgeting sessions for SLP members, with simplified monitoring tools for association use.
2. Local government units and partner agencies should provide market-access support through local fairs, product-display opportunities, digital-marketing assistance, and links to buyers or procurement programs.
3. Project Development Officers should provide regular mentoring, technical assistance, and follow-up monitoring, particularly for lower-income associations and livelihood types facing specialized market or production risks.
4. SLP associations should strengthen internal accountability through regular meetings, updated financial records, savings practices, inventory monitoring, and clear assignment of responsibilities among officers and members.
5. Microfinance institutions, cooperatives, DTI, DOLE, and other stakeholders should be engaged through coordinated partnerships that expand access to credit, training, technical services, and market-development opportunities.
6. Future studies should examine profitability, digital readiness, market access, governance arrangements, and long-term survival across municipalities using longitudinal or mixed-method designs.

### Proposed Intervention Program

The intervention program translates the empirical findings into focused activities that address financial-management, marketing, organizational, and stakeholder-support gaps.

Table 7. *Proposed Intervention Program for Strengthening SLP Association Sustainability*

| Priority area                         | Key activities   | Schedule                         | Responsible stakeholders                                  | Success indicators  |
|---------------------------------------|--|----------------------------------|---|---|
| Financial literacy and savings        | Bookkeeping, budgeting, savings, and financial-reporting workshops; periodic record review           | Quarterly                        | DSWD, PDOs, cooperatives, SLP officers                    | Updated records, savings logs, training evaluation                    |
| Digital marketing and market access   | Social-media marketing, product branding, online business pages, local fairs, and buyer linkages     | Quarterly and during LGU events  | LGU, DTI, DSWD, trainers, SLPAs                           | Online pages, reach reports, fair participation, sales records        |
| Mentoring and enterprise coaching     | Monthly consultation, peer-sharing, and technical assistance according to livelihood type            | Monthly                          | PDOs, DSWD, livelihood specialists                        | Mentoring logs, action plans, follow-up reports                       |
| Organizational strengthening          | Regular meetings, review of microenterprise plans, attendance monitoring, and leadership development | Monthly                          | SLPA officers, members, PDOs                              | Minutes, attendance sheets, reviewed plans                            |
| Stakeholder coordination              | Partnership forums and formal links with LGUs, microfinance institutions, cooperatives, and agencies | Semi-annually                    | DSWD, LGU, DTI, DOLE, cooperatives, microfinance partners | MOAs or MOUs, coordination reports, referrals                         |
| Research dissemination and monitoring | Present findings and track progress using simple sustainability indicators                           | Upon approval and every 6 months | Researcher, DSWD, LGU, PDOs                               | Presentation records, monitoring reports, improvement recommendations |

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