

# The Narratives of the Beneficiaries of Sustainable Livelihood Program of the Department of Social Welfare and Development in the Municipality of Poona Piagapo, Lanao Del Norte

**Omolkhair D. Ariman**

Assistant Professor IV, Department of Community Development, Mindanao State University-Marawi

## ABSTRACT

This study assessed the implementation of the Sustainable Livelihood Program (SLP) in the Municipality of Poona Piagapo, Lanao Del Norte, with the aim of capturing the lived experiences of its beneficiaries and identifying perceived factors contributing to the success or failure of their livelihood initiatives.

Findings revealed that among the two available SLP tracks—Microenterprise Development and Employment Facilitation, all 62 respondents participated in the Microenterprise Development Track. However, this track was not entirely successful, as beneficiaries continued to encounter considerable challenges within their associations. These included insufficient funding, weak leadership, limited resources, and ineffective communication across management levels, all of which undermined the sustainability of the microenterprises.

In response to these issues, the study recommends immediate and targeted interventions from Project Development Officers, in collaboration with other stakeholders and local experts. Such efforts are necessary to reinforce the functionality of Sustainable Livelihood Program Associations and safeguard the viability of community-led enterprises.

**Keywords:** Sustainable Livelihood Program, Microenterprise Development Track, Sustainable Livelihood Program Associations

## INTRODUCTION

The Philippines' Department of Social Welfare and Development (DSWD) has long led the provision of income-generating and livelihood development opportunities, particularly for poor and vulnerable communities. While other national agencies such as the Department of Labor and Employment, the Department of Agrarian Reform, and the Department of Agriculture also deliver livelihood programs, DSWD has consistently done so for over forty years.

In 2011, the DSWD transitioned from its Self-Employment Assistance–Kaunlaran (SEA-K) program to the more comprehensive Sustainable Livelihood Program (SLP), building on decades of experience in delivering uncollateralized, zero-interest loans since 1993.

Recognizing the urgent need to address economic vulnerability at the grassroots level, SLP was designed to reduce poverty and inequality by generating job opportunities for low-income families. Its core mission was to empower extremely vulnerable households to establish sustainable livelihoods and achieve long-term economic stability.

As the program expanded, it integrated capacity-building initiatives, market linkages, and social support mechanisms tailored to the diverse needs of its beneficiaries. This strategic evolution marked a shift from short-term relief interventions to inclusive, development-driven approaches.

To pursue its long-term objectives, SLP targeted low-income, marginalized, vulnerable, and disadvantaged families—particularly those who had received no other form of government assistance (DSWD Memo Circular, 2018). Operating nationwide, it treated every municipality and barangay as a potential intervention site. It emphasized principles of community empowerment and participatory development to ensure that beneficiaries actively shaped their own progress.

The program sought to enhance employment and income-generating opportunities in agriculture, forestry, fisheries, and the development of micro, small, and cooperative enterprises. Since its launch in 2011, SLP has focused on households benefiting from the Pantawid Pamilyang Pilipino Program (4Ps), many of whom rely on resource-based livelihoods.

Anchored in the "Pagbabago" pillar of the Philippine Development Plan, SLP contributed to making economic advancement more inclusive and accessible to marginalized sectors. Its primary goal was to improve long-term socio-economic conditions by equipping beneficiaries with productive assets and the capacity to generate sustainable income.

Implementation of the program followed two key tracks: Microenterprise Development and Employment Facilitation. These tracks supported either the growth of small businesses or access to relevant job training and employment opportunities. SLP promoted community-led enterprise development using a resource-based, market-driven approach.

Central to this effort was the creation of Sustainable Livelihood Program Associations (SLPAs), which enabled beneficiaries to manage and oversee project implementation themselves. Working closely with field implementers, these associations identified viable market opportunities and engaged with the program's two tracks to pursue locally grounded economic growth.

While SLP was designed using a broad national framework, its true impact was most visible at the community level where households and associations actively participated in its components. Understanding how these strategies unfolded on the ground was vital to evaluating the program's effectiveness and sustainability.

In this context, this study explored the lived experiences of beneficiaries in Poona Piagapo, Lanao Del Norte. Particular attention was given to the Seed Capital Fund under the Microenterprise Development track, with the researcher documenting and assessing livelihood efforts implemented through the program. The study aimed to generate insights that would benefit both the beneficiaries and key stakeholders of the municipality's Sustainable Livelihood Program.

Specifically, the research addressed four core questions: (1) What was the socio-demographic profile of the beneficiaries? (2) How did beneficiaries describe their participation in and experiences with the program? (3) What factors did they believe contributed to the success or failure of their livelihood undertakings? and (4) What recommendations did beneficiaries offer to enhance the effectiveness of the Sustainable Livelihood Program in their municipality?

## RESEARCH METHODOLOGY

The research design that was employed in this study is a Survey Design for the researcher's interest is just to describe the situation or the case of Sustainable Livelihood Program beneficiaries in Poona Piagapo, Lanao Del Norte. And so, the nature of this research is descriptive-evaluative to vividly picture out the situation of SLP beneficiaries and identify as well as assess the factors that the beneficiaries perceived to be leading to the success or failure of their projects.

Poona Piagapo is classified as a 4th class municipality within the 2nd Congressional District of Lanao del Norte. 87% of the land in Poona Piagapo is utilized for the cultivation of crops, including coconuts, corn, rice, and bananas, making the municipality an agricultural community. It covers an area of 8,344 hectares, out of which 5,753 are alienable and 2,591 are designated as forestland. The people are primarily ethnically Meranaws. The local government has set its sights on the creation of an agribusiness society that is competitive, has clear goals, and is rooted in cooperation, biodiversity, and sustainability.

The researcher chose Poona Piagapo due to familiarity with the area and the notable success of a Virgin Coconut Oil association that won the Best in Livelihood Award in 2015 in the country.

The study involved 80 Sustainable Livelihood Program beneficiaries, with 62 (77.5%) served as respondents through purposive and referral sampling.

For the data collection, the researcher sought the help and support of one research assistant in the conduct of personal interviews. Before the actual conduct of gathering data, the researcher paid a visit to the research site for a courtesy call. The researcher used a semi-structured interview schedule alongside observations during the field visits or periods of doing surveys. Secondary Data Collection was utilized based on the records of the Department of Social Welfare and Development on the Sustainable Livelihood Program and that of the group or organized livelihood projects.

The data collected were analyzed descriptively with the aid of statistical tools such as frequency counts, percentages, and measures of central tendencies (weighted mean).

Interviews from the respondents and observations from the field focused on using the stories and experiences that were shared by the beneficiaries to answer the research questions. The same combination (qualitative-quantitative) of data analysis methods was utilized in dealing with primary data obtained from the field.

## RESULTS AND DISCUSSIONS

### 1. The Demographic and Socio-Economic Profile of the Respondents

This portion portrays the demographic and socio-economic characteristics of beneficiaries in terms of age, sex affiliation, civil status, religion, ethnic affiliation, highest educational attainment, major income sources, estimated monthly income, response to whether they are 4Ps beneficiaries or not, year they started their business operations and the type of Sustainable Livelihood Program track they have availed.

#### 1.1 Respondents' Age

As shown in Table 1, the bulk of the respondents was found in aged 31-50 years old. There were 50 or 80.6% of them who belonged to this age range. Specifically, there were 26 or 41.9% of the respondents found in aged 41-50 years of age. While 8 or 12.9% were in the age bracket of 51 years old and above. The rest of the respondents fall in the age bracket of 30 years old and younger. Data showed that generally, the SLP beneficiaries selected as respondents were already mature enough in terms of age to undertake economic activities of their choices and interests.

**Table 1. Frequency and Percentage Distribution of Respondents According to Age**

Age Range	Frequency	Percentage
20 years old and below	2	3.2%
21-30 years old	2	3.2%
31-50 years old	50	80.6%
51 years old and above	8	12.9%
Total	62	100%

## 1.2 Respondents' Sex Affiliation

Table 2 shows that a great majority 50 or 80.6% of the respondents are females while only 12 or 19.4% are males. The finding proves that Sustainable Livelihood Program serves the needs of women who are also Pantawid Familyang Pilipino Program (4Ps) beneficiaries.

**Table 2. Frequency and Percentage Distribution of Respondents According to Sex Affiliation**

Sex Affiliation	Frequency	Percentage
Female	50	80.6%
Male	12	19.4%
Total	62	100%

## 1.3 Respondents' Civil Status

As shown in Table 3, most of the respondents composed of 58 or 93.5% were married. This finding supports the finding in Table 1 where the majority were in the age bracket of 31 years old and older, showing that they are already mature enough to contract marriage. Only two (2) or 3.2% of the respondents are single, only one (1) or 1.6% respondent is separated and the other one (1) or 1.6% is a widow.

**Table 3. Frequency and Percentage Distribution of Respondents According to Civil Status**

Civil Status	Frequency	Percentage
Married	58	93.5%
Separated	1	1.6%
Single	2	3.2%
Widow	1	1.6%
Total	62	100%

## 1.4 Respondents' Religion

All of the respondents have Islam as their religion. This means that the research site is populated by Muslims.

## 1.5 Respondents' Ethnic Affiliation

All of the respondents belonged to the Meranaw tribe, one of the groups belonging to the Bangsamoro and dominantly residing in the Lanao area.

## 1.6 Respondents' Highest Educational Attainment

As shown in Table 4, there were 22 or 35.5% of the respondents graduated from elementary level which explained why the majority of the respondents were engaged in farming as an occupation because this does not require higher education to learn the skill. The 19 or 30.6% of the respondents had reached high

school level and only a few composed of 8 or 12.9% had been able to reach college level. Only few 7 or 11.3% had graduated from high school, 5 or 8.1% were only elementary levels and only one respondent had graduated from college. These findings meant that the respondents had low to moderate educational attainment having the majority of them reached only elementary to secondary level of the educational system of the country.

**Table 4. Frequency and Percentage Distribution of Respondents According to Highest Educational Attainment**

Educational Attainment	Frequency	Percentage
Elementary Level	5	8.1%
Elementary Graduates	22	35.5%
High school Level	19	30.6%
High school Graduates	7	11.3%
College Level	8	12.9%
College Graduate	1	1.6%
Total	62	100%

## 1.7 Respondents' Major Income Sources

As shown in Table 5, more than half, that is, 33 or 53.2% of the respondents are farmers, 9 or 14.5% are business owners, 5 or 8.1% are dressmakers, and only 3 or 4.8% are carpenters, 1 or 1.6% is an employee and the remaining 1 or 1.6% is a mason.

**Table 5. Frequency and Percentage Distribution of Respondents According to their Major Income Sources**

Major Income Sources	Frequency	Percentage
Farming	33	53.2%
Business	9	14.5%
Dressmaking	5	8.1%
Carpentry	3	4.8%
Employment	1	1.6%
Masonry	1	1.6%
None	10	16.1%
Total	62	100%

## 1.8 Respondents' Estimated Monthly Income

As shown in Table 6, 45 or 72.6% of the respondents are earning P10,000 and below, 10 or 16.1% have no income because they are plain housewives, 4 or 6.5% of them fall on the income bracket of P10,001-P15,000 and only 3 or 4.8% of the respondents are earning P15,001 and above. This finding showed that the majority of the respondents had a low level of monthly income making them legitimate beneficiaries of the Sustainable Livelihood Program.

**Table 6. Frequency and Percentage Distribution of Respondents According to their Estimated Monthly Income**

Monthly Income	Frequency	Percentage
P10,000 and below	45	72.6%
P10,001-15,000	4	6.5%
P15,001 and above	3	4.8%
None	10	16.1%
Total	62	100%

## 1.9 Respondents' Responses whether or not they are 4Ps Beneficiaries

Table 7 showed that the majority 49 or 79% of the respondents are beneficiaries of 4Ps while the 13 or 21% of them were not.

**Table 7. Frequency and Percentage Distribution of Respondents' Responses whether or not they are 4Ps Beneficiaries**

Response	Frequency	Percentage
Yes	49	79%
No	13	21%
Total	62	100%

## 1.10 Year when Respondents started in Business Operations

Table 8 showed that half 31 or 50% of the respondents have been in business since 2014. This was followed by those who started operating their business in 2013 with 20 or 32.3% of the respondents while the remaining 11 or 17.7% started operating their business in 2015. The finding revealed that the respondents had been operating their business ventures for 6 to 8 years already.

**Table 8. Frequency and Percentage Distribution of Respondents According to the Year they started their Business Operations**

Year	Frequency	Percentage
2013	20	32.3%
2014	31	50%
2015	11	17.7%
Total	62	100%

## 1.11SLP Availed by Respondents

It is interesting to note that all of the respondents surveyed had availed of the Microenterprise Development track and none of them engaged in Employment Facilitation track.

## 1.12Types of MD Track Availed by Respondents

As shown in Table 9, there were 17 or 27.4% of the respondents availed each for the Poultry-Chicken Production, Turmeric Powder Production, and Bunil Weaving while 11 or 17.7% of the respondents availed the Virgin Coconut Oil Production. This finding implied that the respondents have availed of varied types of the Microenterprise Development Track.

**Table 9. Frequency and Percentage Distribution of Respondents According to the Types of Microenterprise Development Track Availed**

Types of MD Track	Frequency	Percentage
Animal Production (Poultry-Chicken)	17	27.4%
Turmeric Powder Production	17	27.4%
Bunil Weaving	17	27.4%
Virgin Coconut Oil Production	11	17.7%
Total	62	100%



## 2. Actual Experiences or Stories Narrated by the Respondents Regarding their Availment and Participation in Sustainable Livelihood Program

The following quotations are from the Sustainable Livelihood Program beneficiaries in Poona Piagapo, Lanao del Norte. These are the narratives that were shared during the interviews conducted at the research site.

### 2.1 Group Membership in Microenterprise Development Association

#### Accounts of how they were able to join

*“Inisabap siiko ogop o mga Project Development Officers ago Municipal Links a mya assign sa gya darpa ami na miyakapamangped ako sa giya Sustainable Livelihood Program. Inorganize kami o Project Development Officers na gyoto i kyapakatindag o association ami”*

[I was able to join the Sustainable Livelihood Program with the support of Project Development Officers and Municipal Links assigned in our area. The Project Development Officers organized us, which led to the foundation of our association.]

- A 44-year-old beneficiary of VCO Production

*“So kababaloy akn a active a Parent leader sa 4Ps na gyoto i kyasabapan sa kyapilia eran rakn a beneficiary sa Sustainable Livelihood Program”*

[Being an active Parent Leader in 4Ps qualified me for the Sustainable Livelihood Program.]

- A 38-year-old beneficiary of Turmeric Production

*“Inimbayt ako o gomagalebek sa LGU a mamangped sa SLP, na sabap ko dapn a kapapantagan a galebek na myangeped ako ron”*

[I was encouraged to join the SLP as a beneficiary by an LGU employee, and since I was unemployed at the time, I accepted.]

- A 42-year-old beneficiary of Bunil Weaving

*“So mababaya mangeped ko livelihood a Chicken-Poultry Production na kapakay a mangpedon asar ka makithokawa ko mababaloy a PDO ko darpa ami gyoto e kyapakaped aknon”*

[Those who wish to participate in the livelihood of chicken-poultry production are welcome to do so as long as the PDOs designated to our area are informed. Then, and only then, did I become a member.]

- A 42-year-old beneficiary of Chicken-Poultry Production

The most prominent theme to emerge from the conversations was the beneficiaries' accounts of how they were able to join the Sustainable Livelihood Program. Most of them known that the Sustainable Livelihood Program was open to Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries, especially the active Parent Leaders in the 4Ps. Others were able to participate in the program because some LGU staff encouraged them to join the program and later become beneficiaries.

#### The Benefits of being a Member of the SLP Association

*“Gyangkai a kababaloy ami a grupo na myakaogop ko kaphakaoszor o business ami ka myaadn rkami so kapagisa-isa ago kapamagogopa na kayasabapan oto sa kaphaka produce ami sa madakel a Turmeric Powder”*



[Our group participation aided our business's growth since we learned how to operate as a team and encourage one another, which led us to producing more Turmeric powders.]

- A 48-year-old beneficiary of Turmeric Production

*“So kaszasangana sa galebek na aya kyasabapan sa inithagompiya o association ami ka sa kadakel ami a dinggalebek na ayadn mambo kadakel o pkhapasad ami a produkto”*

[One of the reasons for our organization's success is task division. We tend to produce more products when more people are working.]

- A 50-year-old beneficiary of Bunil Weaving

*“Myakasowa ako malo business misabap sa gya SLP. So mga training a kyaatenan ami ron na mala den oto e rarad rkami”*

[Because of this Sustainable Livelihood Program, I've learned a lot about running a business. The training we took had a significant impact on us.]

- A 31-year-old beneficiary of Chicken Poultry-Production

*“Mapya so kababaloy akn a beneficiary sa SLP ka madakel a pkhakilala ta ago mala pkhasowa tawn a ilmo mipantag sa kambusiness, apya gyotobo a kapakadisplay ami sa produkto sa mall na mala den oto a experience a kapakay bes a mawatan pen a kawmaan gya a di ami di kapromasay sa kasuccess gya business ami”*

[Being a beneficiary of SLP was a fantastic thing since it allowed me to meet new people and learn a lot about how to run a business. It was a terrific feeling just showing our items in malls and knowing that our efforts in our business would be able to achieve more.]

- A 42-year-old beneficiary of VCO Production

Throughout the conversations, it was brought up that the beneficiaries' participation in their association assisted the growth of their businesses because they learned how to work as a team and help one another. Some beneficiaries pointed out that one of the reasons for the success of their association is task division; that is, when more people are working, they are more likely to generate more products.

## 2.2 Experiences of the Beneficiaries of the DSWD Sustainable Livelihood Program Assistance Received

*“Sii ko kapkhatanodi ko ron na myakareceive a association ami sa Seed Capital Fund a P300,000 para ko livelihood ami a Virgin Coconut Oil Production, ko oriyan o kyaawardi rekami a DSWD na myakareceive kami pman sa P340,000 a Cash assistance”*

[From what I recall, our organization received a seed capital fund of P300,000 for our livelihood, which is the production of virgin coconut oil. We received P340,000 in cash assistance after being awarded by the DSWD.]

- A 44-year-old beneficiary of VCO Production

*“Odiyako pekhalipat na da oba myareceive a Cash Assistance o association ami para ko business ami ogaid na bigan kami iran sa machine a pagosarn ami para ko penggalingan sa Turmeric”*

[If my memory serves me correctly, our association did not receive any financial aid. They did, however, offer us turmeric powder processing machinery.]

- A 47-year-old beneficiary of Turmeric Production

*“Da a cash a myareceive ami ogaid na myakakowa kami sa 140 a kadakel iyan a chicken- poultry, maapedon so phakikan ko mga manok ago so vitamins eran ago myakareceive kami pen sa mga long sleeve shirt, boots, ago mga kalo”*

[We haven't received any cash assistance, but we were given 140 chickens, as well as feeds for the chickens good for four months and vitamins. We were also given long-sleeved clothing, boots, hats and masks.]

- A 36-year-old beneficiary of Chicken-Poultry Production

*“Myakareceive kami sa cash assistance para ko business ami a kapangawl a P500,000 a makapopoon ko Governor ami”*

[Our governor provided us with P500,000 in cash aid for our weaving business.]

- A 50-year-old beneficiary of Bunil Weaving

A very prevalent theme from the conversations was regarding the support/assistance that the beneficiaries received. They received assistance or support both in financial as well as in kind. One of the associations was given a seed capital fund for the start-up of their livelihood business while other associations did not receive any financial assistance, but were provided with machines and some important things needed for their business. Moreover, one of the performing associations received a cash donation from the provincial government and the other one received a monetary prize after being recognized and awarded by the DSWD.

### Training Participated

*“Giya a DSWD-SLP a partner a TESDA na pyakatrainng kami eran makapantag ko Animal Production (Chicken-Poultry) ko myakasawlan, makadwa ko pito gawii na aya ami di katrainng oriyan oto na myakagraduate kami sa Robinson Mall sa Iligan City”*

[For a month, the DSWD-SLP, in collaboration with TESDA, provided us with training in Animal Production (Poultry-Chicken); we met twice a week. After that, we graduated and received our diplomas at Robinsons Mall in Iligan City.]

- A 35-year-old beneficiary of Chicken-Poultry Production

*“Enetrain kami a SLP ko okit-okit a kapamangbaal sa Turmeric powders ago kawsara ko machine para ko penggalinganon”*

[The SLP taught us how to make turmeric powder and how to use the grinding machines.]

- A 40-year-old beneficiary of Turmeric Production

*“Pyangdao kami a TESDA ko kaoget-oget a kapagalagae ko mga manok lagid o oras a kapakakana kiran, ago aden a mga vitamins a inibgay iran a pakiinom ko mga manok para di panga sasakit”*

[TESDA taught us how to care for the chickens, such as how to keep track of their meal schedule and that vitamins were also given to the chickens to keep them from becoming unwell.]

*- A 48-year-old beneficiary of Chicken-Poultry Production*

*“Pyamangdao kami kami ko okit a kambaal sa Virgin Coconut Oil, ago so ka-opereta ko machine a pelutowanon”*

[We were taught how to create Virgin Coconut Oil as well as how to run the machinery that processes it.]

*- A 30-year-old beneficiary of VCO Production*

*“Siiko kababaloy akn a beneficiary a Sustainable Livelihood Program na inipakapiya a ginawa ko sabap ko miyakasuwa ako mamangbaal sa Virgin Coconut Oil. Knaba langon na pkhabegan sa datar aya a opportunity”.*

[Being a beneficiary of the Sustainable Livelihood Program made me happy because I was able to learn how to manufacture Virgin Coconut Oil. Not everyone has been given such an opportunity.]

*- A 27-year-old beneficiary of VCO Production*

*“myakaogop rakn a kyaped akn sa beneficiary a SLP ka myakasowa ako mag record ko di ami di maphasa ago mag inventory, myakasowa ako pn mag manage ko business ami a Manukan”*

[Being a beneficiary of the SLP assisted me in learning how to record our sales and handle inventory, as well as how to manage our poultry-chicken production business.]

*- A 35-year-old beneficiary of Chicken-Poultry Production*

*“Phanalamat ako sabap ko kyabaloy akna beneficiary sa SLP na myakasowa ako mamangbaal sa Turmeric powder na aya mala na myakaogop ako ko mga taw a makakikinanglan ko benepisyo o Turmeric”*

[I was thankful because I became an SLP beneficiary. I learned how to create turmeric powder. Most significantly, I became a part of assisting individuals in need of turmeric's health advantages.]

*- A 44-year-old beneficiary of Turmeric Production*

In some conversations, the beneficiaries expressed their gratitude for receiving skill training that helped them in operating their businesses efficiently. Some of the beneficiaries of the Sustainable Livelihood Program were happy because they were able to learn new skills and that not everyone was given such an opportunity.

### Recognition Received by the SLP Beneficiaries

*“Aya a diko khalipatan sa kaaped akn sa SLP na so kyapakareceived ami sa awards poon sa DSWD ko ragon a 2015 a myarecognize eran so panagontaman ami ko business ami. Tanto ko inipakapiya a ginawa ami”*

[One of the highlights of my time with SLP was receiving awards from the DSWD in 2015 for our business efforts. We were overjoyed.]

- A 43-year-old beneficiary of VCO Production

*“Aya a ped a achievement o association ami na so produkto ami a Virgin Coconut Oil na miyakilala sa ped a inged lagid a Taiwan misabap ko kapy a quality o produkto ami, aya a kapy nyan na so Virgin Coconut Oil ami saya sa Poona Piagapo na laboratory tested, ago adna nutrition facts iyan a pephakanggayagona ko kambobolawasan o pagusaron, ago so produkto ami na inapobaan a Department of Trade and Industry (DTI)”*

[One of our association's accomplishments was that our product, Virgin Coconut Oil, was acknowledged by Taiwan because the quality of our Virgin Coconut Oil made from Poona Piagapo was laboratory tested and includes nutritional facts that benefit consumers. Also, the Department of Trade and Industry (DTI) has approved our product.]

- A 37-year-old beneficiary of VCO Production

A very prevalent theme from the conversations was the recognition received by one of the Sustainable Livelihood Program Associations. Some beneficiaries shared that they received awards from Department of Social Welfare and Development for the successful implementation of their business, and they also received recognition from Taiwan for the quality of their virgin coconut oil products.

### Market Demand

*“So pasad ami a Virgin Coconut Oil na pkidisplay ami sa SM Cagayan de Oro City, Tubod Pasalubong Center, sa El-Salvador, Misamis Oriental ago sa DTI CDO ago DTI Iligan. So produkto ami a Virgin Coconut Oil na Fresh, lompiyo ago crystal clear. Dowa ka klase so Virgin Coconut Oil ami adna Premium a gyoto so khapakay a phaginomen ago so 2<sup>nd</sup> grade a phagosarn sa kapanghaplas ago kapamrito sa seda”*

[Our products, Virgin Coconut Oils, were on display at SM Cagayan de Oro City, Tubod Pasalubong Center, El-Salvador, Misamis Oriental, and even the DTI-CDO and DTI-Iligan. Our Virgin Coconut Oil was praised for being fresh, clean, and clear. Our Virgin Coconut Oil comes in two varieties: 'Premium' which is suitable for drinking, and '2nd Grade Virgin Coconut Oil' which is suitable for massage and frying.]

- A 49-year-old beneficiary of VCO Production

*“So kyaped akn a pagdisplay sa mga produkto ami sa Regional Kahimuan Trade Fair na phakalaba kami sa limanggibo oman gawii salakaw pn ko pkhalaba ami puon ko mga order a pkhakowa ami puon ko customers ami. Isako myawna na aya singanin ami na maphasa ami so mga produkto ami, Alhamdulillah ka gya DSWD ago DTI na bigan kami iran sa opportunity a mapakiilay ami so myapaganad ami ago para pen ma-enjoy ami so kawyagoyag sa city a mawatan ko kysanayan ami a simple a kawyagoyag sa bukid”*

[As an exhibitor at the Regional Kahimunan Trade Fair, we are earning about P5,000 pesos daily apart from the bulk of product orders we are getting from the customers. Before it was only a dream for us to sell our products. Thankfully, the DSWD and DTI provided us this opportunity not only to feature what we have learned but also to enjoy the city life, far from our simple living in the hinterland.]

- A 48-year-old beneficiary of Bunil Weaving

Throughout the conversations, it was brought up that most of the products produced by the beneficiaries of the Sustainable Livelihood Program in Poona Piagapo such as the Virgin Coconut Oils and Bunil woven fabrics could be displayed at the Super Mall and Pasalubong Centers due to the market demand.

### 2.3 Challenges Faced by the Beneficiaries of the DSWD Sustainable Livelihood Program Needing Assistance

*“Aya a somiyagad rkami a problema sa diyami di kambaal sa Virgin Coconut Oils na so inisupply rkami a machine a plutuanon na adn a depekto nyan di phakaluto piyapiya na aya pkhasowa iyan na pkitinda szaroman na gyoto i pkhasabapan sa kapkhargeni rkami”*

[Making Virgin Coconut Oils was difficult because the machine we were given (the incubator) was malfunctioning. As a result, the Virgin Coconut Oils are frequently reheated, making our jobs more difficult.]

- A 47-year-old beneficiary of VCO Production

Throughout the conversations, some beneficiaries commented on the challenges they encountered regarding the malfunctioning machines that caused delays in producing more products.

#### Poor leadership

*“Da rkami makaogop so kababaloy ami a grupo ka so olowan ami na di mapya e kapagolowan ago di maontol”*

[Being in a group didn't help us because our leader isn't capable of taking responsibility.]

- A 35-year-old beneficiary of Turmeric Production

*“Giyangkai a kababaloy ami a membro ko Microenterprise Development Association na da rkami tanto makanggayagona kay aya bu a mala a myakangguna ko languwan a benefit na so olowan ami skanyan e tomyangan ko perak o association ami rakes a gyoto dn i taros a kyada iyan misabap roo na badn byokel so kadakelan ko mga membro o association ami sa aya a kyawriyanon na badn kyatargan”*

[Being a member of the Microenterprise Development Association didn't make a significant contribution to us because our leader received all of the benefits. Our leader kept all of our association's income, and she went somewhere with the money; as a result, the members became unmotivated from then on, resulting in our association's downfall.]

- A 34-year-old beneficiary of Turmeric Production

*“Ayabo a myakanggonaon sa gya a business ami na so olowan sabap sa apya mala so di ami di mapasa na dabo a ba rekami ron pakawma, ayabo a rekami ron na dokaw na dadn a baa mi ron kakwa si ko di ami di kapakapasa”*

[In our business, the only one who had an advantage was the association's leader. Even if we had great sales, we didn't gain any money; we just merely put in effort, but there was no return of our investment.]

- A 45-year-old beneficiary of VCO Production

Often spoken about during conversations was the shortcomings of some of the leaders of the Sustainable Livelihood Program Associations. Some beneficiaries expressed their sentiments about why they are not motivated members of the association. According to them, they became unmotivated because they couldn't get any benefit from being a member of the association. After all, their leader kept all their association's income resulting in their association's demise.

#### Inactive Members

*“Aya awida akal ko association ami na madakel a diron pag participate igera a dyami di baalan so produkto ami, pkhasabapan sa kapkhathay o galebek ami.”*

[Our association's difficulty was having inactive members, which caused delays in our operations.]

- A 34-year-old beneficiary of VCO Production

*“Sabap ko so ped a members ko association ami na da kakwa iran sa di iran di kambusiness na gyuto e kyasabapan a kadaklan ko membro na myamokel den galebek”*

[The majority of our association's members got discouraged to work because other members were unable to receive anything from the business.]

- A 36-year-old beneficiary of Turmeric Production

*“So ped na di mababaya galebek badn di panigopan, aya kapkatrangi kiran galebek na o aden a kakwa iranon”*

[Others refused to cooperate and preferred to smoke during working hours; they were only motivated to work if they were reimbursed.]

- A 36-year-old beneficiary of Turmeric Production

*“Sabap sa da makaphato a perak ko inicontribute iran na madakel a myamangawaon ago so mga ped n didn pagogop ago di penggalebek”*

[Other members had left the association and were no longer participating because there was no return of investment.]

- A 36-year-old beneficiary of VCO Production

Another shortcoming that beneficiaries expressed was having inactive members in the association. Inactive members were a source of frustration for the SLP Association, causing operational delays. Because other members were not receiving anything from the association, they became unmotivated to work. Other members had left the association and were no longer participating because they were not getting any return on their investments.

### 3. Factors Perceived by the Beneficiaries that Lead to the Success or Failure of DSWD's Sustainable Livelihood Program in Poona Piagapo, Lanao Del Norte

Table 10 showed that of the thirteen factors affecting the success of the Sustainable Livelihood Program



nine items were rated as “Agree” by the respondents. These were items 1 which stated that “There is an increased in sales and assets”, 2 “Beneficiaries received livelihood assistance from the SLP such as funds for business, business equipment”, 3 “The beneficiaries took any technical-vocational or business training courses”, 6 “There is a continuous market demand and assured market for the products to be produced”, 7 “There are identified consumers to regularly purchase from the microenterprise”, 9 “Beneficiaries are provided with skills training by their partners”, 11 “Beneficiaries prefer to pass on the management of their business to their family members”, 12 “Beneficiaries secure their livelihood assets by building, rehabilitating, and protecting the business”, 13 “Beneficiaries have savings”. The other four items that were rated as “Neutral” by the respondents were 4 which stated that “Beneficiaries received capacity building through leadership training”, 5 “The business still exists until today”, 8 “Beneficiaries have access to external resources and other services for their sustainability”, and 10 “Beneficiaries prefer to hire non-family member for their business.”

These findings suggested that these factors were thought to have a significant impact on the SLP's success, and they corroborated with their stories shared. The remaining four factors that were rated “Neutral” by the respondents implied that these factors were viewed by the beneficiaries as secondary factors in achieving success in their livelihood endeavors.

**Table 10. Summary of the Respondents’ Responses showing the Weighted Mean and Qualitative Description of the Factors Affecting the Success of the Sustainable Livelihood Program**

Factors Affecting the Success of the Sustainable Livelihood Program	Weighted Mean	Qualitative Description
1. There is an increase in sales and assets.	3.76	Agree
2. Beneficiaries received livelihood assistance from the SLP such as funds for business, and business equipment.	3.61	Agree
3. The beneficiaries took any technical-vocational or business training courses.	3.87	Agree
4. Beneficiaries received capacity building through leadership training.	3.42	Neutral
5. The business still exists until today.	3.08	Neutral
6. There is a continuous market demand and assured market for the products to be produced.	3.90	Agree
7. There are identified consumers to regularly purchase from the microenterprise.	4.08	Agree
8. Beneficiaries have access to external resources and other services for their sustainability.	2.92	Neutral
9. Beneficiaries are provided with skills training by their partners.	3.68	Agree
10. Beneficiaries prefer to hire non-family members for their business.	3.19	Neutral
11. Beneficiaries prefer to pass on the management of their business to their family members.	3.90	Agree



12. Beneficiaries secure their livelihood assets by building, rehabilitating, and protecting the business.	3.87	Agree
13. Beneficiaries have savings in the a. bank b. cooperative enterprises c. vault at home	3.52	Agree

Presented in Table 11 are the factors affecting the failures of the Sustainable Livelihood Program. Based on the weighted mean, out of the eleven factors, four items were rated “Agree” by the respondents. These items included 2 which states that there is a “Lack of financing”, 3 “Poor leadership”, 4 “Limited resources” and 7 “Little communication at every level of management.” Some members of the SLP Associations were unmotivated to manufacture additional products in their businesses because of these issues. These data implied that the beneficiaries felt that these factors could lead to the Sustainable Livelihood Program's collapse.

The remaining seven factors were rated “Neutral” by the respondents. These were 1 which stated that there is a “Lack of preparation/planning”, 5 “Unskilled team/incompetent members”, 6 “Inaccurate cost estimates”, 8 “Lack of resource mobilization, 9 “Short time frame to a particular essential task”, 10 “Did not spend the money as intended”, and 11” No skills regarding the operation of the business venture.” These findings showed that the respondents were unable to evaluate whether the seven factors could cause Sustainable Livelihood Program’s failure in their livelihood ventures.

**Table 11. Summary of the Respondents’ Responses showing the Weighted Mean and Qualitative Description of the Factors Affecting the Failures of the Sustainable Livelihood Program**

Factors Affecting the Failures of the Sustainable Livelihood Program	Weighted Mean	Qualitative Description
1. Lack of preparation/planning	3.35	Neutral
2. Lack of financing	3.53	Agree
3. Poor leadership	3.58	Agree
4. Limited resources	3.53	Agree
5. Unskilled team/incompetent members	3.45	Neutral
6. Inaccurate cost estimates	3.47	Neutral
7. Little communication at every level of management	3.55	Agree
8. Lack of resource mobilization	3.44	Neutral
9. Short time frame for a particular essential task	3.16	Neutral
10. Did not spend the money as intended	3.27	Neutral
11. No skills regarding the operation of a business venture	3.27	Neutral

#### 4. Suggestions Offered by the Beneficiaries on how to Make SLP Succeed Needing Additional Skill Training

*“Aya kinangelan sangkaya a organization ami na so mga membro na ma-train sii ko kapephakalargaa ko business ago mapiya a kaphaparangayan agopn o kapakindodolona.*

*Ago kailangan na languwan a kawgit-ugit o organization na mamomonitor o Project Development Officers (PDO), aden pkhasolusyon sa magaan so diron kasusuwaan.”*

[Members should be taught how to run a business and have the proper values. PDOs should keep a careful eye on the problem and intervene as soon as possible.]

*- A 34-year-old beneficiary of Turmeric Powder Production*

*“Aya kimusawer akn mipantag sa gya a SLP na oba adn a kiuma paroman a dataraya programa a governo na mapangdaw pya pya so mga ped a member ko organisasyon ko kaoget-oget o project ipoon siiko kapembaali ko produkto taman siiko kapagwetawn sa market.*

[What I could suggest to the SLP is that if the government comes up with another program like this, the members of the association should be given proper orientation regarding the project's operations, from product innovation to marketing.]

*- A 38-year-old beneficiary of VCO Production*

*“Aya a mala a makikinanglan ami na kawmanan so sowa ami ko basic recording o pliyo-psoled a perak ko business ami”*

[The most important thing we need to improve is our understanding of fundamental bookkeeping and records in our business.]

*- A 47-year-old beneficiary of Poultry-Chicken Production*

*“Aya a mapya na kawmanan so mga trainings rkami mipantag ko kapag-manage sa business ka an maimprove so sowa ami”*

[To improve our business management skills, we need to attend more trainings and seminars.]

*- A 34-year-old beneficiary of Turmeric Powder Production*

### **Needing Additional Financial Support**

*“Mas mapiya na kawmanan so budget para ko business ami ka an mitataros”*

[It would be preferable if our budget could be expanded for our business to become self-sustaining.]

*- A 39-year-old beneficiary of VCO Production*

### **Strengthening the Association**

*“Aya a kailangan ami na makasambi kami sa bago a maphagolowan ko association ami na aya mapiya na oba kami kawgopi o mga taga DSWD sa ka-organize ami a mga members”*

[We need the representation of a fair leader. To strengthen our organization, we seek DSWD's support.]

*- A 44-year-old beneficiary of Turmeric Powder Production*

### **Seeking Close Supervision from the Project Development Officers**

*“Aya a taralebi a kailangan na maaden so regular meeting ami a maaped ami so Project Development Officers ka aniran pkhatokawi so mambubutad ami sa organization ka an phakabegay sa mosawir igira makikinanglan ami”*

[What we need is a regular meeting with the Project Development Officers so that they could be aware of the current situation in our Association and can provide us with an advice as needed.]

*- A 44-year-old beneficiary of VCO Production*

Some of the beneficiaries offered their suggestions on how to make the Sustainable Livelihood Program succeed. According to them, they needed additional skills training on how to manage their business, additional financial support to make their businesses self-sustaining, the SLP Associations also needed to be strengthened especially in making the officers of the association truly a representation of fair leaders, and they also sought close supervision from the Project Development Officers so that they could provide them with advice when needed.

## **CONCLUSION AND RECOMMENDATIONS**

### **Conclusion**

The findings of this study revealed that while the Microenterprise Development track of the Sustainable Livelihood Program (SLP) has been accessed by beneficiaries in Poona Piagapo, Lanao Del Norte, achieving consistent success remains a substantial challenge. Participating associations continue to face systemic constraints, including inadequate financial support, ineffective leadership structures among SLPAs, limited access to essential resources, and insufficient dissemination of critical information. These impediments pose serious risks to the viability and sustainability of emerging microenterprises.

To enhance the efficacy of the program and fulfill its intended objectives, it is imperative that Project Development Officers, in coordination with other stakeholders and local experts such as community leaders, local government units, and civil society partners deliver timely and context-specific interventions. Strengthening these associations through collaborative support mechanisms is key to reinforcing the functional capacity of SLP Associations and preventing the collapse of beneficiary-led initiatives. Addressing these limitations is vital to shifting the program's impact from temporary economic relief toward lasting financial resilience. Achieving this transformation requires not only technical guidance, but a shared commitment among key actors to ensure that the Sustainable Livelihood Program continues to empower vulnerable communities toward inclusive and enduring development.

### **Recommendations**

After analyzing the narratives shared by the beneficiaries of Sustainable Livelihood Program based on their actual experiences, the researcher came up with a set of recommendations for the Sustainable Livelihood Program:

1. Develop a standardized assessment tool to evaluate the readiness and capacity of potential beneficiaries. This reform would reduce overreliance on Parent Leaders and promote more equitable and transparent beneficiary selection.
2. Provide targeted counseling and information sessions during the preparatory phase. Clearly communicating expectations can reduce dropouts and improve long-term engagement.
3. Prioritize business literacy training for beneficiaries with limited educational backgrounds during pre-implementation. In post-implementation, conduct regular monitoring, and deliver mentorship and technical assistance to address emerging financial, operational, and organizational issues.
4. Provide comprehensive orientation and continuous skills upgrading for Project Development Officers
5. (PDOs) prior to field deployment. Empowering PDOs improves front-line delivery and enhances prog-

ram responsiveness.

6. Sustain engagement with stakeholders and local experts who can provide practical knowledge, supervision, and technical guidance to beneficiaries throughout the development process.
7. Form a team focused on ongoing support for beneficiaries who have previously participated in the program. This group should deliver technical assistance, mentorship, and accountability checks to strengthen project outcomes.

## REFERENCES

1. Acosta P., & Avalos J. (2018). The Philippines Sustainable Livelihood Program: Providing and Expanding Access to Employment and Livelihood Opportunities. Business Process Review: Sustainable Livelihood Programme Microsave. 10.1596/29873. Retrieved from <https://www.researchgate.net/publication/>
2. Ballesteros M., T. Ramos, J. Magtibay, A. Orbeta, G. Daval-Santos, A. Adona, and K. Gonzales, Rosellon, M. A (2015). Assessment of the DSWD SEA-K Strategy. Discussion paper series no. 2015-09. February 2015.
3. Ballesteros M., A. Orbeta, G. Llanto, M. Rosellon, J. Magtibay L. Bolanos, and C. Salazar (2016), Assessment of the Sustainable Livelihood Program – Employment Facilitation Process. Discussion paper series no. 2016-13. April 2016.
4. Ballesteros Marife., Corpus, John Paul, Orbeta, Aniceto Jr. Socioeconomic Profile of Sustainable Livelihood Program Participants: Evidence from a Household Survey.
5. Brocklesby, M. A., & Fisher, E. (2003). Community development in sustainable livelihoods Approaches — an introduction. Community Development Journal, 38(3), 185–198.
6. Chambers R., & Conway G. (1992). Sustainable rural livelihoods: Practical concepts for the 21<sup>st</sup> Century. IDS Discussion Paper. 296.
7. DSWD Memorandum Circular No.11, Series of 2014.
8. DSWD Memorandum Circular No.14, Series of 2018. Special Guidelines on the provision of livelihood assistance to individual referrals and walk-in clients under the Sustainable Livelihood Program.
9. Kollmair M., & Gamper St. (2002). The Sustainable Livelihoods Approach. Input Paper for the Integrated Training Course of NCCR North-South Aeschiried, Switzerland (9–20 September 2002), 9–11. Retrieved from [https://www.alnap.org/system/files/content/resource/files/main/sla-gamper\\_kollmair.pdf](https://www.alnap.org/system/files/content/resource/files/main/sla-gamper_kollmair.pdf)
10. NEDA (2017). Philippines Development Plan 2017-2022. National Economic and Development Authority. <https://pdp.neda.gov.ph/>
11. Poona Piagapo, Lanao Del Norte. Forest Land Use Plan 2020.
12. Scoones, Ian. (1998). Sustainable Rural Livelihoods. A Framework for Analysis. IDS Working Paper 72. Institute of Development Studies, University of Sussex.
13. Sheryl F. (2017). The Factors affecting a project's Success. <https://careertrend.com/>
14. TOC Origins. Center for Theory of change; Setting standards for theory of change. Retrieved from <https://www.theoryofchange.org/what-is-theory-of-change/toc- background/toc-origins/>
15. UNDP (2015), Policy in Focus, Social Protection, Entrepreneurship and Labour Market Activation, United Nations Development Programme, Volume 12, Issue No. 2. <https://www.ipc-undp.org/pub/eng/>

16. World Bank (2016), Philippines Labor Market Review, Employment and Poverty, Report No: AUS8661, Washington, DC: World Bank.
17. World Bank (2017), “Workshop on the review of the SLP Field Operation Manual”. World Bank Social Protection Policy Note, May 2018, No. 13
18. World Bank (2018) The State of Social Safety Nets 2018. Washington, DC: World Bank.
19. © World Bank. <https://openknowledge.worldbank.org/handle/10986/29115> License: CC BY 3.0 IGO.
20. <https://www.theoryofchange.org/what-is-theory-of-change/toc-background/toc-origins/>