



# Impact of the sustainable livelihood program on beneficiaries in Laoag City: An assessment of social adequacy, economic sufficiency, and program effectiveness

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## ABSTRACT

This study designed a research-based development plan for an enhanced SLP in Laoag City, based on the extent of SLP availment, the social adequacy and economic sufficiency of its beneficiaries, and the challenges they faced during the calendar year 2025.

A descriptive-correlational design was employed. Data were collected from beneficiaries using structured surveys and interviews. Quantitative data were analyzed using the mean, weighted mean, t-tests, and regression analysis, while qualitative responses were thematically examined to identify challenges and inform actionable recommendations.

Results indicated that beneficiaries generally exhibited very high social adequacy and high economic sufficiency. Regression analysis revealed that program modalities, rather than program track or type of availment, significantly influenced economic sufficiency, highlighting the importance of strategic program delivery. The study also identified substantial structural, operational, and logistical challenges that constrained full utilization of SLP services. The data gathered and analyzed provided the basis for developing a proposed plan to enhance the program. The plan was assessed by experts as valid.

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## Introduction

Poverty is a crucial hindrance to development. In 2025, the global rate of extreme poverty was approximately 9.9%, with about 838 million people living on less than US\$2.15 per day in 2022 (OpenAI, 2025). The World Bank's recent global poverty update in June 2025 indicates that the estimated share of people in extreme poverty in 2022 was 10.5

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percent. Meanwhile, the Philippine poverty rate was 15.5% in 2023, representing 17.54 million people living below the national poverty line (PSA, 2025). The prevalence of poverty has serious implications for the economic and social stability and well-being of the population.

The consequences of poverty are a concern for all governments worldwide. In response to this worldwide phenomenon, poverty has become a priority concern; hence, the United Nations Sustainable Development Goals (SDGs) have prioritized “No Poverty” among their 17 goals (United Nations, 2015). Furthermore, the Philippines envisions that in 2040, the lives of Filipinos will be as comfortable and stable as possible in terms of lifestyle, food, and the security of their children's future. The Filipino family dreams of living in their own home, enjoying the freedom to do what they desire, and having total protection from a just government (*Ambisyon Natin 2040*, NEDA, 2016). This dream is articulated in *Ambisyon Natin 2040* as the collective long-term vision and inspiration of the Filipino people for themselves and the country over the next 15 years.

Governments are also increasingly designing active labor market programs to encourage and support employment, thereby accelerating and further reducing poverty. Social protection (SP) schemes have proven to be effective tools for reducing poverty in most countries, including the Philippines (Acosta & Avalos, 2018). SP's priority to support economic and social transformation for a prosperous, inclusive, and resilient society is highlighted prominently in the 2023-2028 Philippine Development Plan (Department of Economic Planning and Development, 2023). To implement the plan, a social protection program, dubbed the Sustainable Livelihood Program (SLP), was launched in 2011 and implemented by the Department of Social Welfare and Development (DSWD) as part of the National Program for Sustainable Livelihoods (NPSL). In 2021, the program was devolved to local government units (LGUs) following the Mandanas-Garcia ruling, which was fully implemented in 2022. The City Government of Laoag (CGL) actively embraced its new role and allocated funding for the devolved SLP.

The SLP's core objective is to capacitate a building program that seeks to improve the livelihoods and socio-economic well-being of the poor, vulnerable, and marginalized communities through skills training, employment opportunities, and other strategies that enhance human capital. This program aims to equip beneficiaries with the knowledge and skills to seek employment and succeed in the labor market.

The new administration of the City Government of Laoag is tasked with fully implementing an enhanced SLP through the City Social Welfare and Development Office (CSWDO), with the priority objective of improving the socio-economic well-being of its beneficiaries. This program is rationalized by the state's legal mandates to reduce poverty and to provide technical and administrative support to established livelihood enterprises (RA 11291).

Despite the existence of national and local programs aimed at poverty alleviation, there is limited empirical evidence on the effectiveness of the SLP in improving beneficiaries' socio-economic conditions at the local level. Previous studies on sustainable livelihood programs in the Philippines have largely focused on national-level implementation and general outcomes of social protection programs (Acosta & Avalos, 2018; Department of Social Welfare and Development, 2020). These studies have described program structures, training modalities, and coverage, but have not provided a detailed analysis of the specific factors influencing program success or the lived experiences of beneficiaries at the city or municipal level. Moreover, there is a lack of research examining how devolved management under LGUs affects program delivery, responsiveness, and impact.

In light of these gaps, this study assessed the implementation and effectiveness of the SLP in Laoag City. Specifically, it determined how the program enhances the socio-economic well-being of beneficiaries, identified the facilitators and challenges of local implementation, and provided evidence-based recommendations to improve local social protection initiatives. The researcher, an employee of the City Government of Laoag and focal point in charge responsible for providing direct instruction to the beneficiaries of the SLP, documented several activities aimed at tracking progress, measuring improvements in the living conditions of beneficiaries, and identifying challenges in the implementation of

strategies to enhance and strengthen the program's effectiveness. These experiences highlight the need for a systematic study, which motivated the researcher to undertake this investigation.

## ***Literature review***

### ***Sustainable livelihood program***

The Sustainable Livelihood Program (SLP) of the DSWD is designed to improve the socio-economic well-being of poor and vulnerable households through both self-employment and wage employment pathways. A critical feature of the program is its focus on strengthening linkages with other government agencies, private institutions, and social protection programs, thereby enhancing the efficiency and effectiveness of program implementation while reducing the burden on project development officers (PDOs) (Serrat, 2018). Effective collaborations with institutions, such as the Department of Labor and Employment (DOLE), Public Employment Service Offices (PESO), and training centers accredited by the Technical Education and Skills Development Authority (TESDA) provide beneficiaries with technical and vocational skills training, pre-employment preparation, and potential on-the-job or internship opportunities, which may eventually lead to permanent employment (Lontok, 2018).

For beneficiaries opting for micro-enterprise development (MD) in partnership with local agencies and the private sector, the SLP facilitates access to markets and provides the mentoring and coaching necessary to establish profitable, sustainable enterprises. Program participants are encouraged to join sustainable livelihood program associations (SLPAs), which oversee the community-based implementation of livelihood projects, identify market opportunities, and serve as conduits for program resources and support. Participation in SLPAs allows beneficiaries to access several modalities, including the Skills Training Fund (STF), Seed Capital Fund (SCF), and Cash for Building Livelihood Assets (CBLA), which collectively provide capital, labor compensation, technical training, and material support for enterprise development (Freeland, 2017). The STF, for example, offers grants to cover training, basic living allowances, materials, equipment, and assessment fees for national certification exams. The SCF provides working capital for inputs or materials, while the CBLA finances labor-intensive community projects that benefit both the association and the broader community.

Beneficiaries who select the employment facilitation (EF) track gain access to life skills and technical-vocational training, with grants covering costs similar to those in the MD track. Additional employment assistance funds support initial employment-related expenses, such as legal documents, transportation, and meals for the first 15 days on the job. After attending community assemblies led by PDOs, participants self-select which track to follow, either the MD or EF track, ensuring that program activities align with the beneficiaries' preferences, capacities, and livelihood goals.

### ***Availment of the sustainable livelihood program***

In the Philippine context, studies conducted by the Philippine Institute for Development Studies (PIDS) consistently show that participation in and sustained engagement with livelihood interventions vary with educational attainment, household income level, and access to social networks. Beneficiaries with higher levels of education and stronger community linkages are more likely to understand program requirements, comply with documentation processes, and maximize training and financial assistance. Conversely, households in geographically isolated and disadvantaged areas (GIDAs) experience lower uptake due to weak transportation systems, limited access to information, and inadequate local market infrastructure (Philippine Institute for Development Studies, 2026).

A DSWD-commissioned tracer study further revealed sustainability concerns. While initial availment rates of SLP modalities, such as the Seed Capital Fund and Skills Training Fund, were relatively high during implementation cycles (2015-2016), only about 42-45% of supported enterprises and employment engagements remained active three years after graduation from the program. This indicates that participation at entry does not necessarily ensure long-term livelihood viability (DSWD, 2019).

The Sustainable Livelihoods Framework (Chambers & Conway, 1992; Scoones, 1998) posits that access to five key livelihood assets—human, social, financial, physical, and natural capital—determines households' capacity to pursue viable strategies. Availment of programs, like SLP, is, thus, not merely a matter of eligibility but of actual access to these assets. Weak human capital (limited skills), fragile social capital (low networks), or inadequate physical infrastructure (poor roads, storage, market facilities) may hinder effective participation even when financial resources are provided.

### ***Social adequacy of beneficiaries***

The social adequacy of beneficiaries, according to Karki (2021) and UNDP (2020), is a key variable in assessing the impact of sustainable livelihood programs, as it reflects households' ability to meet basic needs, maintain functional family roles, and participate actively in their communities. Chambers and Conway (1992, as cited in Karki, 2021), said that social adequacy encompasses not only economic resources but also the overall well-being of family members, including their health, educational attainment, and ability to fulfill social and familial responsibilities. It is closely tied with social capital, which includes structural components, such as social networks and interactions, and cognitive components, such as family cohesion, trust, reciprocity, and shared values, all of which facilitate cooperation and collective action within households and communities, as explained by Agampodi et al. (2015) and Tsounis et al. (2023).

Social indicators commonly used to measure social adequacy include both objective measures, such as life expectancy, healthcare access, employment rates, and educational attainment, and subjective measures, such as perceived security, trust, and life satisfaction (WikiProgress, 2016, 2019; Thompson, 2017). The World Bank, according to Aquino (2019), emphasizes that social development should be assessed through indicators, such as population structure, fertility rates, income, poverty, expenditure on food and housing, and investments in health and education. The studies of Yadav (2022) and Rasyid, Kristina, Wantara, and Jumali (2023) have demonstrated that livelihood programs improve social adequacy by increasing household resources, enhancing human and social capital, and strengthening family cohesion, thereby enabling beneficiaries to better cope with challenges and sustain improved living conditions. Social adequacy serves as a holistic measure of how livelihood interventions affect beneficiaries, integrating both tangible outcomes and perceptual dimensions of well-being.

### ***Economic sufficiency of beneficiaries***

Economic sufficiency is a multidimensional construct that goes beyond simple income measures to encompass the ability of individuals and households to participate meaningfully in economic life, sustain livelihood activities, accumulate assets, and withstand shocks associated with poverty and vulnerability (Micabalo, 2022). Within the Philippine context, the SLP, implemented by the DSWD, aims to improve economic sufficiency among poor and vulnerable households by enhancing human capital, facilitating employment, supporting income generation, and linking beneficiaries to social protection mechanisms and financial institutions (DSWD, n.d.; World Bank, 2018).

Economic sufficiency is closely related to the broader concept of socio-economic status (SES), which is a measure of an individual's or family's economic and social position based on education, income, and occupation (Socio-Economic Status of Beneficiaries, 2019). SES serves as an indicator of the health and development of a society, as it reflects access to collectively desired resources, such as material goods, networks, healthcare, education, and leisure, enabling individuals and households to prosper and sustain livelihoods. Socio-economic development, on the other hand, is the process of improving social welfare to maximize human potential, and is often assessed using indicators, such as income, education, health, and access to basic services (Behera, 2016; Migala-Warchol, 2019; Slepneva et al., 2016).

Globally, the Human Development Index (HDI) and Multidimensional Poverty Index (MPI) are used to measure socio-economic development, incorporating dimensions such as health, education, income, access to basic services, and agricultural productivity (Abdelghaffar et al., 2023; Barati et al., 2022; Huang et al., 2021). Other scholars emphasize additional indicators, including access to entitlements, gender considerations, social networks, governance, occupational diversity, economic capacity, communication, and connectivity, which collectively influence the socio-

economic development and empowerment of rural populations (Rajesh, Jain, & Sharma, 2018). These conceptualizations provide a strong foundation for understanding economic sufficiency as a multidimensional phenomenon that encompasses both material and social resources.

Economic sufficiency also intersects with the broader concept of economic development, which emphasizes both quantitative and qualitative improvements in the economy. While economic growth reflects quantitative changes measured by GDP, GNP, and per capita income, economic development encompasses a broader set of indicators, including the standard of living, life expectancy, education, and income distribution (Madhukar, 2023; Aquino, 2019). Economic activity, defined by the International Economic Development Council as efforts to improve economic well-being and quality of life, encompasses measures such as national income, assets, capital markets, government finance, inflation, and unemployment (IEDC, n.d.; Aquino, 2019). These indicators are directly relevant to the economic sufficiency of SLP beneficiaries, as improvements in income, employment, and access to financial resources reflect both individual and community-level development.

## ***Conceptual framework***

The Theory of Change by Weiss (1995), the primary theoretical framework of this study, complemented by Human Capital Theory by Schultz (1961) and Becker (1964), guided this study, which determined the extent of availment of the SLP beneficiaries of Laoag City and the social adequacy and economic sufficiency that have taken place in the beneficiaries' lives, as a basis for the design of a development plan for an enhanced SLP in Laoag City. In this study, the independent variable was the availability of the SLP, which includes its components: a) program tracks, b) modalities, and c) type of availability. There were two dependent variables. One was the social adequacy with indicators: a) health and living conditions of the family, b) educational status of the family, and c) role performance of family members. The other dependent variable was economic sufficiency, with the following as indicators: a) employable skills, b) employment, c) income, and d) social security and access to financial institutions.

Consistent with the descriptive-correlational research design, the conceptual framework determined the relationships between the independent and dependent variables guided by the general hypothesis that government livelihood programs, such as the SLP, influence both social adequacy and economic sufficiency. A greater extent of SLP availment was expected to be associated with higher social adequacy and higher economic sufficiency.

## ***Statement of the problem***

This study described the extent of availment of the Sustainable Livelihood Program (SLP) in Laoag City, and the social adequacy and economic sufficiency of its beneficiaries for the calendar year 2025 as a basis for the design of an enhanced development plan.

Specifically, this study sought answers to the following questions:

1. What is the extent of availment of the SLP by its beneficiaries in terms of:
  - 1.1. Program track availed of:
    - 1.1.1. microenterprises development, or
    - 1.1.2. employment facilitation
  - 1.2. modalities, and
  - 1.3. Type of availment?
2. What is the level of social adequacy of the beneficiaries with regard to:
  - 2.1. health and living conditions of the family,
  - 2.2. educational status of the family, and
  - 2.3. Role performance of family members?

3. What is the level of economic sufficiency of the beneficiaries in terms of:
  - 3.1. employable skills,
  - 3.2. employment,
  - 3.3. income, and
  - 3.4. Social security and access to financial institutions?
  
4. Is there a significant relationship between the:
  - 4.1. extent of availment of SLP and level of social adequacy of beneficiaries, and
  - 4.2. The extent of availment of SLP and economic sufficiency of beneficiaries?
  
5. What challenges do the beneficiaries encounter in availing themselves of the SLP?
  
6. What development plan may be recommended to enhance the implementation of SLP in Laoag City?
  
7. How valid is the enhanced development plan on SLP in Laoag City?

## ***Research methodology***

### ***Research design***

This study employed a descriptive-correlational research design. The relationship between the extent of SLP program availment and the levels of social adequacy and economic sufficiency among beneficiaries was first examined to inform the formulation of a research-based development plan to enhance the SLP in Laoag City.

### ***Locale of the study***

This study focused on the 10 selected barangays in Laoag City with viable projects to better understand the social adequacy and economic sufficiency of SLP beneficiaries. Laoag City is a first-class city in the province of Ilocos Norte, Philippines. It is the capital city of Ilocos Norte and the province's political, commercial, and industrial hub. It is the center of education in the province due to the growing accessibility of education from preschool to high school (Espiritu, 2020; Bumanglag, 2023).

### ***Population and sampling***

Of the 20 SLPs organized in the barangays of Laoag City, only 10 groups were qualified under the criteria. Half (50%) of the total number of members of each of the 10 organizations were selected purposively as respondents. From the population of 280 SLP beneficiaries, a purposive sample of 146 respondents was selected.

### ***Data gathering instrument***

The questionnaire, the study's main data-gathering tool, was patterned after the DSWD's Social Welfare Indicator (SWID) form and enhanced by the researcher to address the study's problems. The enhanced questionnaire was scrutinized by the thesis committee, which provided comments. The validity of the questionnaire was assessed by three staff members: the head, the project evaluation officer, and the social welfare officer of the City Social Welfare Development Office (CSWDO), and minor revisions were made based on their suggestions. As a final step, the questionnaire was shown to the researcher's adviser, the thesis committee, and the dean of the NCC Graduate School for further review and approval.

An interview guide, crafted by the researcher and enhanced by his adviser and the thesis committee, was used to conduct researcher-administered, face-to-face interviews with selected beneficiary-respondents to gather information that corroborated the questionnaire data and strengthened the study's findings.

A validation tool was also developed by the researcher to determine the content validity of the proposed enhanced development plan for SLP in Laoag City. This tool was enhanced by his adviser and validated by the thesis committee.

### ***Data gathering procedure***

Before distributing and administering the questionnaire, the researcher sought permission from the Research Ethics Committee of the NCC Graduate School, the Laoag City Mayor, and the heads of the 10 identified barangays through the OCSWDO.

The researcher sought assistance from two social welfare assistants as his enumerators. They were adequately briefed on the study's objectives and on how to administer the questionnaire and conduct interviews with respondents. The researcher personally accompanied the enumerators to the barangays.

To facilitate data collection, assistance from the presidents of the SLP organizations in the barangays was sought. The presidents called a meeting to inform members of the survey's purpose and to secure respondents' consent and cooperation. Respondents were assured of their anonymity and the confidentiality of the data to be gathered. They were made aware that they could withdraw from the study at any time. The contents of the questionnaire were also discussed with them. After they completed the questionnaires, the enumerators immediately retrieved them and reiterated the confidentiality of their responses.

After the administration, face-to-face interviews were conducted by the researcher, with the help of enumerators, with those who were willing to be interviewed. Tabulation was done immediately upon retrieval of the questionnaires and conduct of the interviews.

### ***Statistical analysis of data***

Data on the beneficiary-respondents' profiles, extent of SLP availment, and perceived challenges of the program were tabulated; frequencies and percentages for each item were computed. The SLP beneficiaries' levels of social adequacy and economic sufficiency were described, analyzed, and interpreted using the weighted means. The Pearson Product-moment Correlation Coefficient ( $r$ ) was used to determine the relationships among variables. The components of SLP availment that significantly predict beneficiaries' levels of social adequacy and economic sufficiency were identified using a stepwise multiple linear regression analysis. The results were interpreted using a significance level of 0.05. The mean was used to determine the validity of the proposed development plan.

### ***Ethical considerations***

This study adhered to the standards and guidelines established by the College Research Ethics Committee (CREC), as evidenced by a certificate from the NCC Graduate School attesting that all ethical considerations in the conduct of this study were followed. The protection of respondents' identities and anonymity was considered, and no risks were involved. The respondents were informed that they could withdraw from the research at any time.

### ***Data presentation and analysis***

**SoP 1:** What is the extent of availment of the SLP by its beneficiaries in terms of: a) program track availed of along microenterprises development (MD) and employment facilitation (EF); b) modalities, and c) type of availment?

Data in Table 1 show that the most popular and fully utilized program track chosen by the SLP beneficiaries is MD, with all 146 participants (100%) accessing it. Key sub-components include the Skills Training Fund with a 100% availment, followed by the Cash for Building Livelihood Assets Fund at 89.04% and the Seed Capital Fund at 54.10%. In contrast, the EF track had no main enrollees, though a few recipients accessed its sub-items: 45.89% used the Skills Training Fund, and just 3.42% availed of the Employment Assistance Fund.

Training is the most widely used specific modality, with 100% of the beneficiaries receiving it. Other high-priority modalities include market access (91.78%) and technical assistance (90.41%). Looking at the number of modalities accessed, 88.35% of participants used four or more modalities, none used only one, and 11.65% used two to three modalities.

For the modality availed of, 100% of beneficiaries accessed grant materials and starter kits (146 each). Other frequently used types include DOLE Assistance (54.10%), TESDA Assistance (51.37%), and Loan/Self-employment Assistance (50.68%). The lowest availed type is Nego Cart, with only two beneficiaries (1.37%) accessing it. In terms of the number of availment, 59.59% of participants used four or more types, 39.73% accessed two to three, and a mere 0.68% only availed once.

Key findings on social welfare indicators reveal that the SLP is heavily focused on MD, with only a few having availed of the EF track. MD emphasizes comprehensive support through multiple modalities and availment types, as most beneficiaries receive extensive interventions rather than limited assistance.

**Table 1. Extent of availment of the sustainable livelihood program by the beneficiaries**

Extent of Availment	Frequency <sup>a</sup>	Percentage (%) 100%
<b>Program Track availed of</b>		
Microenterprises development		
Seed capital fund	79	54.10
Skills training fund	146	100.00
Cash for building livelihood assets fund	130	89.04
Employment facilitation		
Employment assistance fund	5	3.42
Skills training fund	67	45.89
<b>Modalities</b>		
Specific modalities		
Training	146	100.00
Financing	78	53.42
Coaching	90	63.01
Mentoring	79	54.11
Networking	103	70.54
Technical Assistance	132	90.41
Market Access	134	91.78
Number of modality		
2-3	17	11.65
4 or more	129	88.35
<b>Type of availment</b>		
Types		
Loan/self-employment assistance	74	50.68
Grant	146	100.00
Starter kit	146	100.00
Nego cart	2	1.37
DOLE assistance	79	54.10
DTI assistance	65	44.52
TESDA assistance	75	51.37

Number of availment

1	1	0.68
2-3	58	39.73
4 or more	87	59.59

Source of data: Sebastian (2026).

<sup>a</sup> Multiple responses

**SoP 2:** What is the level of social adequacy of the beneficiaries with regard to: a) health and living conditions of the family, b) educational status of the family, and c) role performance of family members?

Data in Table 2 shows that the grand mean for the social adequacy of beneficiaries is 4.52, which falls within the 4.51-5.00 range, and has a descriptive interpretation of very high social adequacy (VHSA).

Table 2 shows the composite means in the three key domains: health and living conditions of the family (4.50, HSA), educational status of the family (4.53, VHSA), and role performance of family members (4.40, HSA), and a grand mean of 4.52 (VHSA). These means indicate that the beneficiaries and their families have a strong social adequacy.

**Table 2. Level of social adequacy of the beneficiaries**

Social Adequacy Indicators <sup>a</sup>	Composite Means of the Self-perceptions of the Beneficiaries <sup>b</sup>	
	Composite Mean	Descriptive Interpretations
Health and living conditions of the family	4.50	High social adequacy
Educational status of family	4.53	Very high social adequacy
Role performance of family members	4.50	High social adequacy
Grand Mean	4.52	Very high social adequacy

Source of data: Sebastian (2026).

<sup>a</sup> Department of Social Welfare and Development. (2020). Social welfare and development indicators (SWDI) [Assessment tool].

<sup>b</sup> N=146

These study findings confirm those of UNDP (2025) on a joint strategy to strengthen households' ability to sustainably overcome extreme poverty, which is also an aim of the 2017-2022 Ambisyon Natin 2040 Philippine Development Plan (PDP) (NEDA, 2017). This conforms with Rodriguez's (2015) finding that SLP improved the goods and services by providing access to employment opportunities and basic social services, such as health centers and schools. These results indicate that the SLP beneficiaries perceive their families as socially adequate, with strong household functioning, access to essential health and educational services, and active participation. These findings support the study's conceptual framework, which posits that higher availment of SLP is associated with improved social adequacy, as livelihood interventions strengthen both family capacity and community engagement (Thompson, 2017; Espiritu, 2020). These results are consistent with broader regional observations in Ilocos Norte, where community-based programs and local government interventions have contributed to higher household well-being, better child education outcomes, and healthier living environments (Philippine Statistics Authority – Ilocos Norte PSO, 2025; National Nutrition Council – Region I, 2025). Thus, the high social adequacy of families reflects both the impact of the SLP and the supportive local social infrastructure in Laoag City and the province.

**SoP 3:** What is the level of economic sufficiency of the beneficiaries in terms of: a) employable skills, b) employment, c) income, and d) social security and access to financial institutions?

Table 3 reveals that the grand mean for beneficiaries' economic sufficiency is 4.39, which falls within the 3.51-4.50 range and is interpreted as *high economic sufficiency* (HES). There are four thematic areas shown in Table 3:

Employable Skills (composite mean of 4.42, HES), Employment (composite mean of 4.39, HES), Income (composite mean of 4.32, HES), and Social Security and Access to Financial Institutions (composite mean of 4.42, HES). All domains are rated HES, indicating a strong overall economic standing among respondents.

**Table 3. Level of economic sufficiency of the beneficiaries**

Economic Sufficiency Indicators*	Composite Means of the Self-perceptions of the Beneficiaries	
	Composite Mean	Descriptive Interpretations
Employable skills	4.42	High economic sufficiency
Employment	4.39	High economic sufficiency
Income	4.32	High economic sufficiency
Social security and access to financial institutions	4.42	High economic sufficiency
Grand Mean	4.39	High economic sufficiency

Source of data: Sebastian (2026).

<sup>a</sup> Department of Social Welfare and Development. (2020). Social welfare and development indicators (SWDI) [Assessment tool].

<sup>b</sup> N=146

The results on employable skills can be attributed to the fact that most respondents possess professional or technical occupational skills recognized by the appropriate authorities. In addition, most respondents have earned national certifications that validate their capabilities in production, processing, and related technical areas, boosting their credibility in local and broader markets. From the researcher's perspective as the SLP focal person, the Office of the City Social Welfare and Development (OCSWDO) provide targeted technical training aligned with TESDA standards, enabling beneficiaries to engage in micro, small, and medium-sized enterprises (MSMEs) or group enterprises. They have developed their skills and received assistance from the Office and other national agencies.

On *employment*, the high rating reflects that most beneficiaries have steady work arrangements. This can be linked to their possession of recognized occupational skills, as well as the support they receive from agencies, like the OCSWD and other partners. Sustained employment for three or more months indicates stability, which helps families maintain a consistent income flow and reduces vulnerability to financial shocks. The highly satisfactory employment status of family members reflects favorable labor participation among the beneficiaries and aligns with national and local efforts to promote employment stability.

The HES income rating indicates that households can meet basic needs, as their income does not fall below poverty levels. However, the “vulnerable” classification suggests they remain at risk of slipping into poverty due to unexpected events, like illness, job loss, or economic fluctuations. This aligns with the steady employment and skill levels observed in other economic indicators, as consistent work and recognized competencies help maintain income at or above the threshold. The results imply that the beneficiary families have achieved a solid base of economic stability through adequate income. However, there remains a need to strengthen resilience to protect against future financial challenges.

Regarding social security and access to financial institutions, the HES rating indicates that most beneficiary families have established long-term connections with formal financial systems. Having access to these institutions is critical for economic stability, as it allows households to save money, access credit to expand their livelihoods, and build financial resilience against unexpected expenses. In Ilocos Norte and Laoag City, the *high economic sufficiency* rating is attributed to the strong presence of cooperatives, rural banks, microfinance NGOs, and credit unions, particularly in urban barangays and nearby municipalities.

**SoP 4:** Is there a significant relationship between the: a) extent of availment of SLP and level of social adequacy of beneficiaries, and b) extent of availment of SLP and economic sufficiency of beneficiaries?

The results in Table 4 show that the program track availed of and the family's educational status have a significant positive relationship ( $p < 0.05$ ). Also, employment facilitation shows a significant positive relationship to: a) social adequacy, b) health and living conditions of the family, and c) educational status of the family.

**Table 4. Relationship between the extent of availment of the sustainable livelihood program and the level of social adequacy of beneficiaries**

Variable	Health and living condition of the family	Educational status of the family	Role performance of family members	Social adequacy
Program track availed of	0.076 (0.363)	0.165* (0.046)	0.034 (0.688)	0.095 (0.256)
Microenterprises Development	-0.075 (0.367)	-0.014 (0.867)	-0.082 (0.324)	-0.081 (0.329)
Employment Facilitation	0.206* (0.013)	0.259** (0.002)	0.153 (0.066)	0.241** (0.003)
Modalities	0.068 (0.414)	0.003 (0.972)	0.146 (0.079)	0.090 (0.281)
Specific modalities	0.055 (0.506)	0.009 (0.914)	0.155 (0.062)	0.083 (0.318)
Number of modalities	0.098 (0.240)	-0.023 (0.781)	0.063 (0.451)	0.088 (0.290)
Types availed of	-0.061 (0.461)	-0.086 (0.301)	0.048 (0.569)	-0.050 (0.546)
Types	-0.080 (0.338)	-0.059 (0.477)	0.061 (0.462)	-0.057 (0.496)
Number availed of	-0.009 (0.917)	-0.133 (0.109)	0.008 (0.926)	-0.027 (0.748)
Availment of SLP	0.022 (0.794)	-0.004 (0.963)	0.113 (0.174)	0.045 (0.594)

Source of data: Sebastian (2026) and SPSS.

\* Significant,  $p \leq 0.05$ .

\*\* Highly significant,  $p \leq 0.01$ .

Data in Table 5 indicate that the overall regression model is not statistically significant,  $F(6, 139) = 1.903, p = 0.085$ . The model yielded  $R = 0.275, R^2 = 0.076$ , and adjusted  $R^2 = 0.036$ , indicating that only 7.6% of the variance in social adequacy was explained by the combined predictors. Although the overall model was not significant, one predictor emerged as statistically significant. Employment facilitation significantly predicted social adequacy ( $\beta = 0.215, t = 2.584, p = 0.011$ ). The other predictors—micro enterprises ( $\beta = -0.058, p = 0.399$ ), specific modalities ( $\beta = 0.031, p = 0.449$ ), number of modality ( $\beta = 0.067, p = 0.673$ ), types ( $\beta = -0.057, p = 0.290$ ), and number availed of ( $\beta = 0.100, p = 0.421$ )—do not significantly predict social adequacy.

Considering only the significant predictor, the regression equation is:  $\text{Social adequacy} = 4.167 + 0.215 (\text{Employment facilitation})$ .

**Table 5. Multiple regression analysis predicting social adequacy**

R	R <sup>2</sup>	Adjusted R-Square	F	df	P
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0.275	0.076	0.036	1.903	6, 139	0.085
Variable		Beta		t	p
(Constant)		4.167		10.369	0.000
Micro enterprises		-0.058		-0.846	0.399
Employment facilitation		0.215*		2.584	0.011
Specific modalities		0.031		0.759	0.449
Number of modalities		0.067		0.423	0.673
Types		-0.057		-1.063	0.290
Number availed of		0.100		0.807	0.421

Source of data: Sebastian (2026) and SPSS.

Table 6 indicates that the following have a positive and significant relationship with each other: a) availment of SLP and income, b) employment facilitation and social security and access to financial institutions, c) modalities and overall economic specific modalities and overall economic sufficiency, and f) specific modalities and income.

**Table 6. Relationship between the extent of availment of the sustainable livelihood program and the extent of economic sufficiency of beneficiaries**

Variable	Employable skills	Employment	Income	Social security and access to financial institutions	Economic sufficiency
Program track availed of	-0.048 (0.561)	0.031 (0.707)	0.148 (0.074)	0.106 (0.201)	0.086 (0.301)
Microenterprises development	-0.094 (0.260)	-0.051 (0.541)	0.073 (0.379)	-0.013 (0.876)	-0.027 (0.743)
Employment facilitation	0.047 (0.573)	0.110 (0.186)	0.125 (0.133)	.172* (0.038)	0.160 (0.053)
Modalities	0.133 (0.110)	0.117 (0.161)	.204* (0.013)	0.094 (0.261)	.183* (0.027)
Specific modalities	0.154 (0.063)	0.117 (0.161)	.208* (0.012)	0.090 (0.281)	.189* (0.022)
Number of modalities	0.003 (0.975)	0.079 (0.343)	0.125 (0.132)	0.079 (0.343)	0.100 (0.230)
Types availed of	0.091 (0.276)	-0.096 (0.249)	0.085 (0.306)	-0.009 (0.919)	0.018 (0.828)
Types	0.081 (0.328)	-0.079 (0.343)	0.071 (0.391)	-0.017 (0.836)	0.013 (0.873)
Number availed of	0.097 (0.246)	-0.118 (0.155)	0.102 (0.218)	0.013 (0.876)	0.026 (0.753)
<b>Availment of SLP</b>	0.109 (0.191)	0.017 (0.836)	.195* (0.018)	0.073 (0.383)	0.130 (0.117)

Source of data: Sebastian (2026) and SPSS.

\* Significant,  $p \leq 0.05$ .

\*\* Highly significant,  $p \leq 0.01$ .

Table 7 indicates that the overall model was not statistically significant,  $F(6, 139) = 1.659$ ,  $p = 0.135$ , suggesting that the set of predictors, taken together, did not significantly explain variation in economic sufficiency. The model accounted for only 6.7% of the variance ( $R^2 = 0.067$ ), with an adjusted  $R^2$  of 0.027, indicating limited explanatory power.

Despite the non-significant overall model, specific modalities emerged as a statistically significant predictor ( $\beta=0.129$ ,  $t=2.137$ ,  $p=0.034$ ). This indicates that beneficiaries who availed themselves of more specific modalities tend to report higher levels of economic sufficiency. The positive beta coefficient suggests a direct relationship, where greater engagement in specific program modalities is associated with improved economic outcomes. In contrast, Micro Enterprises ( $\beta=-0.086$ ,  $p=0.390$ ), Employment Facilitation ( $\beta=0.196$ ,  $p=0.112$ ), Number of Modality ( $\beta=-0.092$ ,  $p=0.696$ ), Types ( $\beta=-0.061$ ,  $p=0.440$ ), and Number Availed Of ( $\beta=0.130$ ,  $p=0.479$ ) were not significant predictors.

The regression equation, including only the significant predictor, is: Economic Sufficiency = 4.000 + 0.129 (Specific Modalities).

**Table 7. Multiple regression analysis predicting economic sufficiency**

R	R <sup>2</sup>	Adjusted R-Square	F	Df	p
0.259	0.067	0.027	1.659	6, 139	0.135
Variable	Beta	T	p		
(Constant)	4.000	6.765	0.000		
Micro enterprises	-0.086	-0.862	0.390		
Employment facilitation	0.196	1.601	0.112		
Specific modalities	0.129*	2.137	0.034		
Number of modalities	-0.092	-0.391	0.696		
Types	-0.061	-0.775	0.440		
Number availed of	0.130	0.709	0.479		

Source of data: Sebastian (2026) and SPSS.

To summarize the results of the regression analyses on the relationships among the indicators of the major variables, Figure 1 presents the study's modified research paradigm. The paradigm presents only the variables and indicators of the original research, whose statistical relationships are highly significant, as represented by the green arrows. Variables and indicators that have no significant relationship with any of the other indicators no longer appear in the revised paradigm.

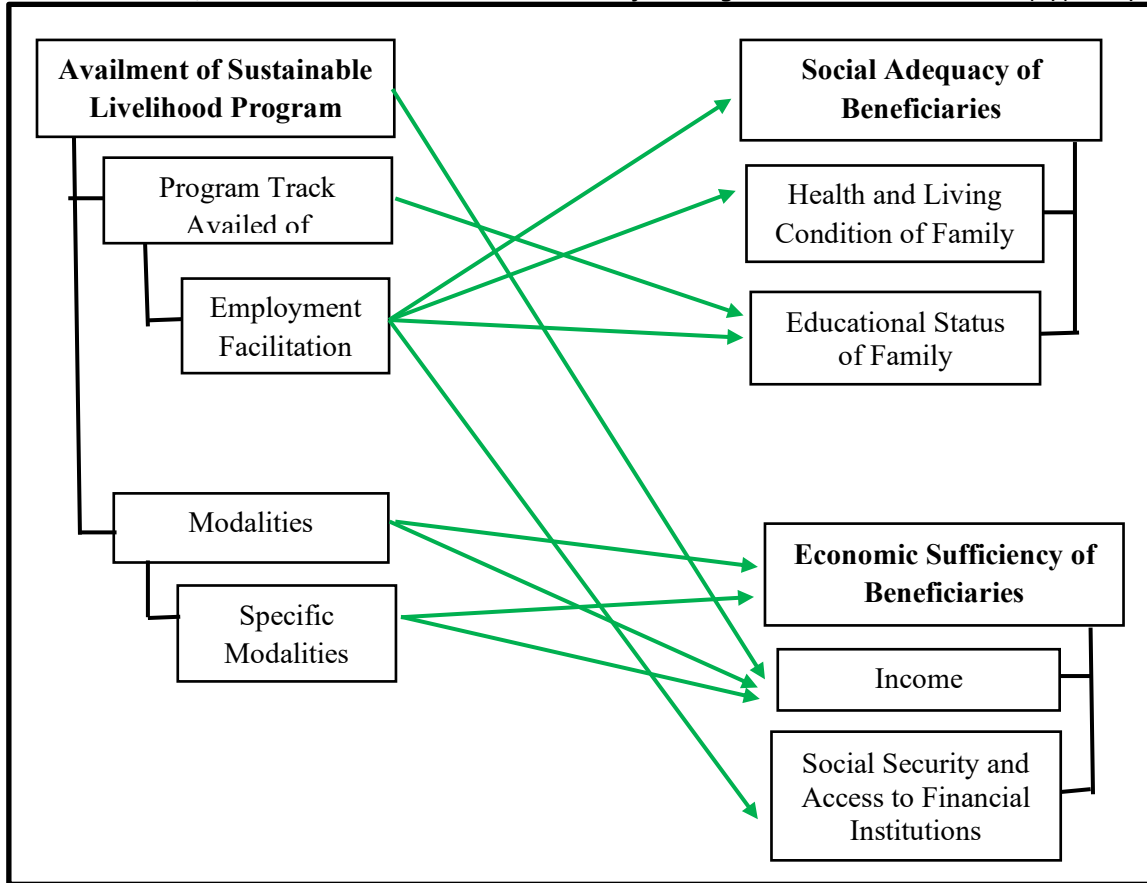


Figure 1. A Modified Research Paradigm (Sebastian, 2026)

A green solid single-headed arrow means a significant relationship;  $p < 0.05$ .

**SoP 5:** What are the challenges encountered by the beneficiaries in availing themselves of the SLP?

Table 8 shows that the respondents' ratings of challenges encountered by beneficiaries in availing the SLP yielded a mean of 4.45, classified as *highly serious* (HS). The highest mean scores in the items reflect the most critical barriers to program success. Item 7, which in the inclusion of marginalized groups in the SLP, ranks highest with a mean of 4.72, interpreted as *very highly serious* (VHS), highlighting critical gaps in reaching vulnerable populations, such as indigenous communities, persons with disabilities, and low-income households—often due to limited outreach, cultural mismatches in program design, and lack of tailored support. Item 6, Support from government policies and regulations, follows with a mean of 4.67 (VHS), driven by unclear guidelines, bureaucratic red tape, and inconsistent enforcement, which create uncertainty in planning and implementing livelihood activities.

On the other hand, the lowest mean scores, while still classified as *highly serious* (HS), represent relatively less severe but still significant barriers to the lack of member commitment and participation in the project, which has the lowest mean at 4.11, attributed to competing household priorities, limited awareness of long-term benefits, and poor communication within group-based initiatives. Interventions that will improve commitment and teamwork are needed. Unclear or inconsistent records for income and expenses are common, with a mean of 4.20, stemming from limited financial literacy training and a lack of access to simple record-keeping tools, which hinder beneficiaries' ability to track performance and secure additional support for capacity training in management and bookkeeping.

**Table 8. Challenges encountered by the beneficiaries in availing themselves of the sustainable livelihood program**

Items	Mean	Descriptive interpretations
1. Access to sufficient capital for livelihood activities	4.29	Highly serious
2. Availability of markets to sell products/ services	4.42	Highly serious
3. Adequacy of skills training provided by the SLP	4.66	Very highly serious
4. Quality of Infrastructure (road, storage) supporting livelihoods	4.50	Highly serious
5. Resilience to environmental shocks (Climate change, disasters)	4.27	Highly serious
6. Support from government policies and regulations	4.67	Very highly serious
7. Inclusion of marginalized groups in the SLP	4.72	Very highly serious
8. Access to appropriate technology for livelihood improvement	4.40	Highly serious
9. Impact of Health and Sanitation on livelihood activities	4.64	Very highly serious
10. Level of community support for SLP initiatives	4.52	Very highly serious
11. Lack of member commitment and participation in the project	4.11	Highly serious
12. Unclear or inconsistent records for income and expenses, making it hard to track the performance of the SLP	4.20	Highly serious
13. Lack of follow-up intervention prevented tracking of the beneficiaries	4.36	Highly serious
14. Failing to provide them with the necessary assistance and support	4.45	Highly serious
15. Inconsistent monitoring and evaluation of risk management strategies	4.53	Very highly serious
Mean of Means	4.45	Highly serious

Source of data: Sebastian (2026).

The study’s findings indicate differences in the challenges faced by SLP beneficiaries. This finding is similar to those of Magno-Ballesteros, Orbeta, and Corpuz (2017) and Castillo and Mantillas (2024), which point to beneficiaries’ needs for better training, monitoring, and structural support for enterprises to achieve self-sufficiency.

**SoP 6:** What development plan may be recommended to enhance the implementation of SLP in Laoag City?

The development plan is tailored to Laoag City’s context, leveraging local resources, cultural norms, and partnerships with the city government, academic institutions, and private-sector stakeholders to ensure that interventions are relevant and sustainable. This plan aims to strengthen the existing SLP in Laoag City by integrating targeted interventions that advance social adequacy (through improved health and well-being, educational attainment, and family role performance) and economic sufficiency (via enhanced employment skills, stable livelihoods, increased household income, and expanded access to social security and formal financial services).

Built on a baseline assessment of current beneficiary needs in Laoag City, the plan outlines clear goals, measurable objectives, actionable strategies aligned with local opportunities (e.g., food processing, handicraft, and value chains), a structured timeline, and rigorous evaluation metrics. It also emphasizes collaboration with key local partners to ensure seamless implementation and long-term impact.

The following are the goals of the enhanced development plan for SLP implemented in Laoag City: 1) Advance social adequacy: Enhance quality of life and social functioning by addressing gaps in health, education, and family roles, tailored to the local context and beneficiary needs; 2) Achieve economic resilience: Build long-term stability through sector-relevant skills, sustainable livelihoods, higher household income, and expanded access to financial/social security systems; and 3) Ensure program sustainability: Foster stakeholder collaboration, leverage local assets, align with city priorities, and establish adaptive systems for lasting impact.

Within two years, the enhanced plan is expected to significantly improve the overall well-being and long-term resilience of SLP beneficiary households by advancing social adequacy, achieving economic sufficiency, and strengthening collaborative systems to ensure program sustainability—ultimately improving quality of life, stabilizing incomes, and fostering integration with local development priorities. Specifically, it aims for the following: 1) An enhanced quality of life and social functioning by addressing gaps in health, education, and family roles, tailored to the local context and beneficiary needs; 2) Long-term stability through sector-relevant skills, sustainable livelihoods, higher household income, and expanded access to financial/social security systems; 3) Stronger stakeholder collaboration, leveraging local assets, aligning with city priorities, and establish adaptive systems for lasting impact; 4) 90% of beneficiaries equipped with market-relevant skills (financial literacy, digital tools, value chain management) within a year, with 60% certified by 18 months; 5). Suitable work placement for 50% of job-seekers in formal/decent work within a year, and support for 75% of micro-enterprise owners to scale or diversify income by year 2; 6) Raised average household income by 40% from baseline within two years, and ensure 60% have stable earnings above the poverty threshold by 18 months; and 7) Enrollment of 100% of eligible beneficiaries in national social security programs (e.g., health insurance, pension plans) within a year.

**SoP 7:** How valid is the enhanced development plan on SLP in Laoag City?

The proposed development plan obtained a grand mean of 3.33, interpreted as *valid* (V). This indicates that, overall, the plan meets the essential validity standards across all components. The structure, logic, and technical elements are generally acceptable and appropriate for implementation. However, although the enhanced development plan is considered valid, several indicators fall short of the highly valid description, suggesting that refinements are still necessary to strengthen clarity, feasibility, measurability, and operational readiness. Notably, only three major areas—*Objectives*, *Expected Outcomes*, and selected aspects of *Overall Integrity*—reached the *highly valid* level, while most components remained within the *valid* range. This implies that the enhanced development plan is sound but would benefit from further enhancement before full-scale implementation.

The researcher observes that the *objectives* component is the strongest element of the plan. The researcher notes that *the strategies received consistent but moderate ratings, suggesting adequacy rather than excellence*. The findings on *strategies* suggest that, while acceptable, they may require deeper theoretical grounding, greater innovation, and clearer technical justification to enhance effectiveness. Regarding activities, the researcher interprets the plan as emphasizing execution steps but not fully anticipating uncertainties or disruptions. On *persons involved*, while roles are generally defined, enhancing stakeholder engagement and communication mechanisms would strengthen coordination and accountability. The identification of leaders and the matching of competencies to tasks are commendable aspects. The researcher views this as an indication of organizational clarity and awareness of human resource alignment. Regarding budget requirements, the researcher considers the strong ratings in transparency and emergency funding significant strengths. This reflects awareness of financial accountability and preparedness for unforeseen expenses.

The *timeline* component received the lowest composite mean among the indicators. The researcher interprets this as an indication that scheduling precision requires further refinement. While the structure exists, the clarity of the milestones and the realism of the schedule appear to be moderate. From the researcher's perspective, a well-defined timeline serves as the backbone of implementation. Without clearly articulated milestones and realistic sequencing, even well-designed plans may encounter delays. Greater attention to scheduling detail would significantly improve operational readiness. The *expected outcomes* are among the strongest components of the plan. The researcher notes that sustainability, long-term impacts, and problem-resolution orientation are clearly articulated. This demonstrates foresight and alignment with development objectives. On *monitoring and evaluation*, the findings suggest that while systems exist, they may require further structuring and formalization to ensure systematic performance tracking. The presence of data collection tools is a clear strength. The researcher interprets this as a positive indication of evidence-based management. In terms of *overall integrity*, the integration of sustainability considerations reflects responsiveness to contemporary

development standards. The researcher believes that more explicit mainstreaming of gender considerations and enhanced presentation clarity would strengthen the document’s professional rigor.

**Table 9. Validity of the proposed development plan**

Validity Indicators	Composite Mean	Descriptive Interpretations
A. Objectives	3.60	Highly valid
B. Strategies	3.16	Valid
C. Activities	3.24	Valid
D. Persons involved	3.32	Valid
E. Budget requirements	3.28	Valid
F. Timeline	3.00	Valid
G. Expected outcomes	3.52	Highly valid
H. Monitoring and evaluation	3.40	Valid
I. Overall integrity	3.44	Valid
Grand Mean	3.33	Valid

The study findings support the Theory of Change by Weiss (1995), demonstrating that strategically designed interventions lead to intended social and economic outcomes, with the Employment Facilitation track improving health and living conditions of the family, educational status of the family, and role performance of family members, and specific program modalities enhancing income and social security and access to financial institutions

Likewise, the Human Capital Theory is supported by Schultz (1961) and Becker (1964), showing that targeted investments in skill-building and livelihood interventions increase employable skills, income, social security, and access to financial institutions, confirming that developing productive capacities enhances both employability and economic sufficiency.

The study recommends that: 1) The City Government of Laoag should adopt the study’s proposed Enhanced Researched-based Development Plan for an Enhanced Sustainable Livelihood Program in Laoag City; 2) The DSWD, City Government of Laoag, local officials, program implementers, and SLP beneficiaries should work together to improve knowledge and use of employment assistance, job placement, and skills-matching services; 3) Program planning should reflect the needs of beneficiaries and local labor market trends; 4) Microenterprise initiatives should complement employment facilitation programs, paired with financial literacy and market access support; 5) Programs should be regularly assessed and updated to match beneficiaries’ changing needs, focus on high-impact interventions, and eliminate activities that add little value. DSWD, city authorities, planners, policymakers, and implementers should establish clear standards, monitor execution, and evaluate results to maximize sustainable improvements in beneficiaries’ social adequacy and economic sufficiency; 6) Effective programs should include needs assessments and stakeholder consultations to identify challenges, ensure marginalized groups are included, align training with market demands, integrate supportive policies, and incorporate health, sanitation, and community engagement components; 7) DSWD and its partners should carry out systematic evaluations of employment facilitation programs to measure effectiveness and highlight areas for improvement; and 8) Future studies should explore factors influencing social adequacy and economic sufficiency, including household dynamics, community networks, and local market conditions.

## ***Discussion***

The study findings support the Theory of Change by Weiss (1995), demonstrating that strategically designed interventions lead to intended social and economic outcomes, with the Employment Facilitation track improving health and living conditions of the family, educational status of the family, and role performance of family members, and specific program modalities enhancing income and social security and access to financial institutions

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## ***Conclusion***

This study, which utilized the descriptive-correlational research method, described the extent of SLP availment, the levels of social adequacy and economic sufficiency of the beneficiaries, and determined the relationship between the extent of SLP availment and these levels. The challenges and problems encountered by the beneficiaries themselves were determined based on their experience.

The beneficiaries in Laoag City availed themselves of the SLP tracks, modalities, and types of availment in varying degrees. Along with social adequacy, the SLP beneficiary-respondents rated the indicator *educational status of the family* the highest. The SLP beneficiaries had highly satisfactory levels of economic sufficiency across all indicators.

Among the variables, the availment of the Employment Facilitation track had the most significant relationship with social adequacy indicators. The availment of the Employment Facilitation track was associated with changes in social security and access to financial institutions. Availment of program modalities was related to changes in income and overall economic sufficiency.

Employment facilitation significantly predicted social adequacy, while specific modalities significantly predicted economic sufficiency.

The beneficiaries encountered moderate to very high challenges in availing of the SLP.

The study's findings formed the basis for a research-based development plan to enhance the Sustainable Livelihood Program in Laoag City. This development plan was assessed by experts as valid.

***Author's contribution:*** The author was responsible for conceptualizing the study, designing the research methodology, developing the instrument, collecting the data, and analyzing and interpreting the results.

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