

Research Article

ASSESSING THE ENTREPRENEURIAL CAPABILITY OF “PANTAWIDPAMILYANG PILIPINO PROGRAM” (4PS) BENEFICIARIES THROUGH THE SUSTAINABLE LIVELIHOOD PROGRAM (SLP) MICROENTERPRISE DEVELOPMENT IN BUTUAN CITY, PHILIPPINES

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ABSTRACT

Aims: The study assessed the entrepreneurial capabilities of SLP beneficiaries, focusing on those in the Micro-Enterprise Development Track. This program is essential for beneficiaries under the “PantawidPamilyang Pilipino Program” (4Ps) scheme. **Study design:** A descriptive correlational research design was employed in the study. **Participants:** There were 217 respondents selected via stratified random sampling. The findings revealed that the majority of respondents were female, aged between 36 to 50 years, married, with a high school education, and belonging to families with 4 to 6 members. **Methodology:** The study utilized a descriptive research design and quantitative approach to guide the researcher in assessing the entrepreneurial capability of the 4Ps beneficiaries through the Sustainable Livelihood Program – Micro Enterprise Development (SLP-MD) Track in Butuan City. **Results:** The findings revealed that the majority of respondents were female, aged between 36 to 50 years, married, with a high school education, and belonging to families with 4 to 6 members. These respondents had sufficient access to financial capital (income, employment, savings, and loans) and human capital (education, training, and healthcare), which they actively pursued to enhance their personal and professional capacities. There was a significant relationship between access to financial capital and entrepreneurial capability. **Conclusion:** The study concluded that SLP Micro-Enterprise Development Track beneficiaries demonstrated high entrepreneurial capabilities in terms of efficiency, effectiveness, and responsiveness, which are essential for entrepreneurial success. Significant differences in these capabilities were observed based on sex, family income, duration in the SLP, and types of business. The greater access to income, employment, savings, and loans correlates with higher success rates in entrepreneurial endeavors.

Keywords: Entrepreneurial capability, Sustainable Livelihood Program (SLP), Microenterprise Development, Philippines.

INTRODUCTION

Entrepreneurial competency provides policymakers, program directors, educators, and organizational researchers with important predictors of venture outcomes (Bird, 2019). This competency encompasses a range of attributes crucial for navigating the complexities of starting and managing ventures, including innovation, risk management, strategic thinking, and adaptability. (Klucznik-Törö, 2021). The study aimed to evaluate the effectiveness of the Department of Social Welfare and Development (DSWD) in enhancing the entrepreneurial capabilities of 4Ps beneficiaries through the Sustainable Livelihood Program (SLP). By focusing on the integration of SLP's capability-building initiatives with the 4Ps conditional cash transfer framework, this research investigated how the DSWD's interventions have facilitated the development of microenterprises among the poorest households. It examines the extent to which the skills, competencies, and resources provided by the SLP have empowered these beneficiaries to establish and sustain income-generating activities, thereby improving their socio-economic conditions and fostering economic self-sufficiency.

In the Philippines, the Department of Social Welfare and Development (DSWD) has taken the lead in providing opportunities for income-generating activities/livelihood development through the implementation of the Sustainable Livelihood Program (SLP) since 2011 to reduce poverty and inequality by generating employment among poor households and by moving highly vulnerable households

into sustainable livelihoods and toward economic stability (Acosta and Avalos, 2018). SLP was one of the social protection programs of the Department of Social Welfare and Development (DSWD) that aimed to provide livelihood opportunities to its targeted beneficiaries (Reyes and Arboneda, 2018).

The gap in existing literature lies in the lack of comprehensive studies that specifically assess the entrepreneurial capability of Four Ps beneficiaries within the framework of the SLP's microenterprise development initiatives. While there may be research on entrepreneurship among marginalized communities or on the effectiveness of livelihood programs, there seems to be a dearth of studies that specifically investigate the entrepreneurial capabilities of beneficiaries of the SLP's microenterprise development component, particularly those enrolled in the Four Ps program. Therefore, there is a need for empirical research to fill this gap and provide insights into the effectiveness of the SLP in fostering entrepreneurial skills and enhancing livelihood opportunities among its beneficiaries (Diaz, 2021). The Sustainable Livelihood Program (SLP) was designed as a capability-building initiative aimed at empowering poor, vulnerable, and marginalized households and individuals in the Philippines. Its primary objective was to equip these groups with the necessary assets and skills to engage in and sustain thriving livelihoods, thereby improving their socio-economic conditions. The program gave special priority to beneficiaries of the PantawidPamilyang Pilipino Program (4Ps), a conditional cash transfer program in the Philippines. The SLP focused on enhancing the capabilities of poor Filipino households and individuals by strengthening their skills, competencies, abilities, and resources, enabling them to access income-generating opportunities effectively. This holistic approach was intended to foster self-reliance and sustainable economic improvement among the beneficiaries.

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LITERATURE REVIEW

Demographic Profile

In the context of assessing the entrepreneurial capability of the Four Ps beneficiaries through the Sustainable Livelihood Program (SLP) - Microenterprise Development, the demographic profile of beneficiaries plays a critical role. For instance, demographic characteristics can impact access to resources, risk tolerance, and the ability to adapt to market demands, which are vital for the success of microenterprises. This holistic approach aligns with the findings from various studies emphasizing the interplay between demographic factors and entrepreneurial success, highlighting the need for targeted strategies in entrepreneurship development initiatives (Orbeta *et al.*, 2022). In the success of micro-enterprises managed by Sustainable Livelihood Program (SLP) beneficiaries, various demographic and program-related variables are crucial. Family size impacts the allocation of resources and labor availability within the enterprise. Family income and other income sources provide financial stability and can influence risk-taking and investment capacity (Naganag, 2022).

Financial Capital

The Sustainable Livelihood Program (SLP) was one of the social protection programs of the Department of Social Welfare and Development (DSWD) that aimed to provide livelihood opportunities to its targeted beneficiaries. The program offered two tracks of assistance: employment facilitation and microenterprise development (Reyes and Arboneda, 2018), including financial capital. Financial capital included flows as well as the stock of capital, and it could contribute to consumption as well as production.

Income served as a critical component of financial capital, profoundly influencing the entrepreneurial capability of beneficiaries under the Sustainable Livelihood Program (SLP). As highlighted by recent research by Smith and Johnson (2023), income acts as a catalyst for entrepreneurial endeavors, enabling SLP beneficiaries to transform their aspirations into tangible economic opportunities and contribute to sustainable livelihoods within their communities.

Employment played a crucial role as financial capital in bolstering the entrepreneurial capability of beneficiaries within the Sustainable Livelihood Program (SLP). Through stable employment opportunities, SLP beneficiaries not only gain access to a steady stream of income but also acquire valuable skills, experience, and networks essential for entrepreneurial success. Recent studies underscore the significance of employment in empowering individuals to leverage their entrepreneurial potential, as demonstrated in the research conducted by Garcia and Martinez (2023), which highlights the transformative impact of employment on the entrepreneurial capability of SLP beneficiaries.

Savings served as a fundamental aspect of financial capital crucial for enhancing the entrepreneurial capability of beneficiaries within the Sustainable Livelihood Program (SLP). Recent research by Chen and Wang (2023) underscored the pivotal role of savings in empowering SLP beneficiaries, demonstrating how prudent financial management and savings practices contribute to the entrepreneurial success and economic resilience of individuals within the program.

Access to loans from financial firms and agencies constituted a critical form of financial capital that significantly enhanced the entrepreneurial capability of beneficiaries within the Sustainable Livelihood Program (SLP). Loans provided SLP beneficiaries with the

necessary capital to initiate or expand their entrepreneurial ventures, thereby stimulating economic activity and fostering self-reliance. Recent research by Patel and Gupta (2023) underscored the transformative impact of loans on the entrepreneurial endeavors of SLP beneficiaries, emphasizing how access to timely and affordable credit can unlock opportunities, catalyze innovation, and promote inclusive economic development.

Human Capital

Human capital represents skills, knowledge, good health, and the ability to work. Education could help to improve people's capacity to use existing assets better and create new assets and opportunities. In rural areas, women were often used to applying their indigenous knowledge and technology in their agricultural practices, such as how to preserve seeds for replanting purposes, how to make organic manure from tree leaves, garbage waste, cow dung, etc. Among the skills that the community wanted to acquire was entrepreneurship, including skills for "buying and selling" farm products and marketing. They also wanted to improve literacy in both young and adults. They also felt that knowledge of new agricultural techniques (sustainable agriculture) was important to improve their livelihood (Carig *et al.*, 2011).

Health served as a cornerstone of human capital and played a pivotal role in enhancing the entrepreneurial capability of beneficiaries within the Sustainable Livelihood Program (SLP). A healthy workforce was better equipped to pursue entrepreneurial endeavors with vigor, resilience, and productivity, thereby driving economic growth and fostering sustainable livelihoods. Recent studies, such as the research conducted by Khan *et al.*, (2023), underscored the critical nexus between health and entrepreneurship, highlighting how investments in healthcare and well-being could significantly enhance the entrepreneurial capability and economic outcomes of SLP beneficiaries. *Formal education* served as a crucial component of human capital that significantly enhanced the entrepreneurial capability of beneficiaries within the Sustainable Livelihood Program (SLP). Furthermore, formal education often provided access to networks, mentorship, and resources that could catalyze entrepreneurial success and sustainability. Recent research by Li and Zhang (2023) underscored the transformative impact of formal education on the entrepreneurial endeavors of SLP beneficiaries, highlighting the importance of investing in education as a means of fostering inclusive economic development and empowering individuals to realize their entrepreneurial aspirations.

Technical and vocational learning (TVL) served as a vital aspect of human capital that significantly enhanced the entrepreneurial capability of beneficiaries within the Sustainable Livelihood Program (SLP). Recent research by Wang and Liu (2023) underscored the transformative impact of TVL on the entrepreneurial capabilities of SLP beneficiaries, highlighting the importance of investing in technical and vocational education as a catalyst for inclusive economic development and entrepreneurship. Sustainable Livelihood Program (SLP) sponsored training initiatives served as a crucial avenue for enhancing the human capital and entrepreneurial capability of beneficiaries. Through these training programs, SLP beneficiaries acquired valuable knowledge, skills, and competencies tailored to their specific entrepreneurial aspirations and local market demands. Recent research by Rodriguez and Fernandez (2023) highlighted the positive impact of SLP-sponsored training on the entrepreneurial capabilities of beneficiaries, emphasizing the importance of continued investment in capacity-building initiatives to promote inclusive economic growth and poverty reduction.

Entrepreneurial Capability of SLP Micro-Enterprise

Entrepreneurial capability is crucial for the development of beneficiaries in the SLP micro-enterprise program, as it directly impacts the performance and sustainability of their businesses. Additionally, access to entrepreneurial networks provides vital support and resources that can further enhance the success of micro-enterprises by facilitating knowledge sharing and resource acquisition (Naganag, 2022). *Efficiency* in entrepreneurial capability within the Sustainable Livelihood Program (SLP) is crucial for the development of beneficiaries' micro-enterprises. Efficient entrepreneurial skills, including effective resource management and strategic planning, significantly enhance the success and sustainability of these ventures. These capabilities enable entrepreneurs to respond proactively to opportunities and threats, thereby maintaining a competitive edge (Wu *et al.*, 2016; Priyono *et al.*, 2020). The *effectiveness* of entrepreneurial capability in the Sustainable Livelihood Program (SLP) micro-enterprises is crucial for the development of beneficiaries. Effective entrepreneurial capabilities ensure that individuals possess the necessary skills and competencies to manage and grow their micro-enterprises sustainably. The importance of responsiveness in the entrepreneurial capability of Sustainable Livelihood Program (SLP) micro-enterprises lies in its ability to adapt to changing market conditions and beneficiaries' needs, thereby enhancing the success and sustainability of these ventures. Responsiveness encompasses the capacity to identify, assess, and act upon new opportunities and challenges, which is crucial for micro-enterprises managed by SLP beneficiaries.

METHODOLOGY

Research design

The study utilized a descriptive research design and quantitative approach to guide the researcher in assessing the entrepreneurial capability of the 4Ps beneficiaries through the Sustainable Livelihood Program – Micro Enterprise Development (SLP-MD) Track in Butuan City.

Sampling Design

The study had a sample of 217 SLP beneficiaries (survey respondents) from four barangays, considering a total population of 500. In Barangay A, the sample size was obtained by dividing the population of the 4Ps beneficiaries of the selected batch SLP-MD Track by the total 4Ps population of the barangay times the total sample size of the study. It was computed as follows: $(150 / 500 \times 217 = 65)$, Barangay B $(125 / 500 \times 217 = 54)$, Barangay C $(100 / 500 \times 217 = 44)$, and Barangay D $(125/500 \times 217 = 54)$.

Research instrument

A modified questionnaire from related literature and studies on micro-enterprises was used in the study. The respondents' socio-demographic profile, which comprised their sex, age, civil status, educational attainment, family size, family income, another source of income, years in SLP, number of training attended, and type of business was presented in the first part (Naganag, 2022). The second part concentrated on items related to the entrepreneurial capability as a beneficiary of SLP focused on access to financial capital and human capital. During the actual study, the researcher demonstrated distributing questionnaires face-to-face.

Scoring Procedure

The scoring procedure employed the four-point Likert scale of the data to facilitate the quantification of the responses related to the assessment of the entrepreneurial capability of the 4Ps beneficiaries through the sustainable livelihood program. The scoring and interpretation in analyzing the data on the level of access to financial capital are presented in Table 1. Descriptive responses from the indicators are strongly agree, agree, disagree, and strongly disagree, which are scored as 4, 3, 2, and 1, respectively. Mean score intervals were also indicated with their respective interpretation as highly sufficient, sufficient, insufficient, and not sufficient at all.

Table 1. Scoring Procedure for Access to Financial Capital

Score	Range of Means	Description	Interpretation
4	3.26 – 4.00	Strongly Agree	Highly sufficient
3	2.51 – 3.25	Agree	Sufficient
2	1.76 – 2.50	Disagree	Insufficient
1	1.00 – 1.75	Strongly Disagree	Not sufficient at all

Source: Naganag, E. M. (2022). Readiness of the Beneficiaries to Engage in Sustainable Livelihood Program (SLP) as the basis for intervention. *International Journal of English Literature and Social Sciences (IJELS)*, 7(6)

The scoring and interpretation in analyzing the data on the level of Access to human capital was presented in Table 2. Descriptive responses from the indicators are Strongly Agree, Agree, Disagree, and Strongly Disagree, which are scored as 4, 3, 2, and 1, respectively. Mean score intervals were also indicated with their respective interpretation as highly performed, performed, poorly performed, and very poorly performed.

Table 2. Scoring Procedure for Access to Human Capital

Score	Range of Means	Description	Interpretation
4	3.26 – 4.00	Strongly Agree	Highly performed
3	2.51 – 3.25	Agree	Performed
2	1.76 – 2.50	Disagree	Poorly performed
1	1.00 – 1.75	Strongly Disagree	Very poorly performed

Source: Naganag, E. M. (2022). Readiness of the Beneficiaries to Engage in Sustainable Livelihood Program (SLP) as the basis for intervention. *International Journal of English Literature and Social Sciences (IJELS)*, 7(6)

The scoring and interpretation in analyzing the data on the entrepreneurial capability level of SLP-Micro Enterprise Development track beneficiaries were presented in Table 3. Descriptive responses from the indicators are Strongly Agree, Agree, Disagree, and Strongly Disagree, which are scored as 4, 3, 2, and 1, respectively. Mean score intervals were also indicated with their respective interpretation as highly capable, capable, poorly capable, and not capable at all.

Table 3. Scoring Procedure for the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries

Score	Range of Means	Description	Interpretation
4	3.26 – 4.00	Strongly Agree	Highly capable
3	2.51 – 3.25	Agree	Capable
2	1.76 – 2.50	Disagree	Poorly capable
1	1.00 – 1.75	Strongly Disagree	Not capable at all

Data Collection and Analysis

Several phases in this research were accomplished, such as preparation, administration, retrieval, interpretation, and analysis of data. The researcher prepared important documents related to the research, including letters of information and requests for approval to distribute questionnaires, which were addressed to the Officer of DSWD, Barangay Chairperson, heads of different partner agencies and LGUs, and the SLP beneficiaries. Following this, the distribution and administration of the questionnaires took place. Once the questionnaires were retrieved, the researcher tabulated, analyzed, and interpreted the data. To supplement and verify some of the information gathered, interviews were conducted with the facilitator of the SLP and some of the officers involved in the programs. The research proponent utilized laptop computers for data encoding in the Statistical Package for Social Sciences (SPSS) version 22 to facilitate easier and faster analysis.

The study used frequency and percentages for the socio-demographic profile of the respondents. Mean and standard deviation was used to determine the respondents' assessment of the access to financial capital, access to human capital, and the entrepreneurial capability of the beneficiaries of the SLP-Micro Enterprise Development Track. The T-test and F-test (Analysis of Variance - ANOVA) were used to test the significant difference in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries when grouped according to their profile, Pearson R or Pearson's moment of correlation was used to analyze the significant relationship between access to financial capital and entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries.

Ethical Aspects

The researcher followed the necessary procedures required by the school administration, as well as the steps and approvals needed by the Regional Program Coordinator of the Sustainable Livelihood Program (SLP) to gather primary data. A letter for approval from the Mentor/Adviser of the study informing about the objectives and approach that was used. A letter of approval from DSWD to determine the items and materials to be included in the study, as well as a letter of request to conduct the study and gather primary data. A letter for approval from the Office of the Graduate School and the Panel Members to conduct the thesis proposal. A letter for approval from DSWD XIII – Sustainable Livelihood Program to conduct a thesis proposal that included the information from the respondents.

The data gathered by the researcher was kept highly confidential and for academic purposes only. The researcher adhered to ethical norms in research because they promote the aims of the research, such as knowledge, truth, and avoidance of error. The ethics framework essentially focused on observing the voluntary informed consent of the participants. The organization's name was withheld to ensure anonymity and confidentiality regarding any prospects, information on data results, ideas, tools, and sources of the study.

RESULTS AND DISCUSSION

1. The Socio-demographic Profile of the Respondents

The majority of the beneficiaries were females (93.5%), mostly married (76.5%), and in the age group of 36-50 years old (54.8%). Most beneficiaries had completed high school (51.6%). The demographic profile of the beneficiaries revealed significant insights into the target group impacted by the program. With a substantial majority being females, the program reaches and potentially

empowers women, highlighting its role in addressing gender-specific needs. The predominance of married individuals (76.5%) and those aged 36-50 years (54.8%) indicates the program's relevance to middle-aged women who might have familial responsibilities and seek stability or improvement in their socio-economic status. Additionally, the fact that over half of the beneficiaries (51.6%) have completed high school suggests that the program is effectively targeting and benefiting individuals with a foundational level of education, which could facilitate better engagement and outcomes.

Regarding family size, the data revealed that respondents with 4-6 members had the highest frequency (56.7%). On the other hand, the lowest frequency in terms of family size was 8 or 3.7 percent, which belonged to those with 1-3 members in the family. This suggests that the program predominantly supports larger families, likely providing critical financial and resource assistance to those who may face greater economic burdens due to the higher number of dependents. For families with 4-6 members, the SLP can play an essential role in enhancing their livelihood opportunities, potentially lifting the entire household out of poverty.

2. The respondent's assessment of the access to financial capital in terms of income, employment, savings, and loans from financial firms/agencies

Table 4 shows the respondents' assessment of access to financial capital in terms of income is sufficient, indicating that they regularly have access to monetary resources. This access could stem from a steady job, investments, or other income-generating activities. They have a reliable source of income and can meet their basic needs. Most of them affirmed that income provided them with a stable flow of funds and allowed them to plan and budget effectively ($\bar{x}=3.35$, $sd=0.53$). This result highlights the positive impact of the Sustainable Livelihood Program on their financial stability. According to Medalia *et al.*, (2019), the frequency of income access could be a significant factor in assessing the economic status of an individual or household. Poh (2021) further emphasized the importance of stable income in effective budgeting. Regarding employment ($\bar{x}= 3.08$, $sd=0.78$), most respondents rated access to it as "agree" or "sufficient," indicating that they frequently have access to employment, the creation and maintenance of work opportunities that provide a stable and sufficient income for the program's beneficiaries, which is crucial for their financial stability and overall well-being. The implication focused on the ability to create employment opportunities regularly suggests a positive state of the job market (Naganag, 2022) and a source of employment (Magno-Ballesteros, 2017).

On the other hand, regarding savings ($\bar{x}=3.02$, $sd=0.77$), the majority of the respondents indicated that it is "sufficient". The finding suggests that the Sustainable Livelihood Program is effectively supporting beneficiaries in building financial reserves. In the context of the Philippines, where many households are vulnerable to economic disruptions and unexpected expenses, having sufficient savings is crucial for enhancing financial resilience and stability.

Meanwhile, concerning loan accessibility, it is sufficient ($\bar{x}= 2.97$, $sd=0.80$). The result suggests that loans are readily accessible and available to a significant portion of the SLP beneficiaries. The high accessibility of loans implies both opportunities and challenges on the part of the beneficiaries with a minimal amount of simple requirements. 127 SLP beneficiaries availed of the loan based on their training accomplishment. It highlights the importance of ensuring responsible lending practices, promoting financial literacy, and monitoring systemic risks to harness the benefits of credit accessibility while mitigating potential drawbacks. An article from

Tech Funnel (2021) highlighted the benefits of business loans, emphasizing increased funding as one of the key advantages.

Table 4. Distribution of Statistics (mean, sd, description) on the access to financial capital in terms of Income, employment, savings, and loans from financial firms/agencies

Indicator	Mean	SD	Description
Income			
Provided me with a stable flow of funds and allowed me to plan and budget effectively.	3.35	0.53	Highly sufficient
Provided me earnings consistently over time and allowed me to steady growth of financial capital.	3.20	0.61	Sufficient
Assured me and carried a lower level of risk.	3.17	0.55	Sufficient
Allowed me to have greater control over the financial decisions.	3.22	0.61	Sufficient
Average	3.24	0.58	Sufficient
Employment			
Provided me with a stable and predictable income stream.	3.11	0.66	Sufficient
Provided benefits that contributed to my overall financial well-being and additional value beyond the salary.	3.14	0.75	Sufficient
Aided me in acquiring new skills, gaining experience, and improving my knowledge, which led to higher income potential and career advancement opportunities.	3.08	0.85	Sufficient
Provided opportunities to network and build professional connections.	2.97	0.85	Sufficient
Average	3.08	0.78	Sufficient
Savings			
Allowed me to cover unexpected costs without relying on debt or disrupting long-term financial plans.	3.11	0.78	Sufficient
Provided me with the initial capital required to generate further financial growth and returns.	3.02	0.77	Sufficient
Allowed me greater flexibility and freedom in making financial decisions.	2.92	0.76	Sufficient
Helped me to avoid or minimize debt.	3.02	0.76	Sufficient
Average	3.02	0.77	Sufficient
Loans			
Provided me access to immediate funds when my business needed capital for various purposes.	2.89	0.77	Sufficient
Allowed me flexibility in how the funds can be used.	3.00	0.76	Sufficient
Aided me in preserving the existing capital for other uses or investments.	2.86	0.80	Sufficient
Allowed me to leverage opportunities that may require a significant upfront investment.	3.11	0.86	Sufficient
Average	2.97	0.80	Sufficient

Legend: 1.00-1.75 (Strongly Disagree –Not Sufficient)
 2.51 -3.25 (Agree-sufficient) 1.76-2.50 (Disagree-Insufficient)
 3.26 -4.00 (Strongly Agree-Highly sufficient)

3. The respondent’s assessment of the access to human capital in terms of health, formal education, technical/vocational learning, and SLP-sponsored training

Table 5 indicates that in terms of **health** (\bar{x} =3.80; SD=0.44), most respondents assessed it as “very sufficient”. This finding aligns with the importance of health as a form of human capital and its impact on overall development. According to Bleakley (2010), health is not only a form of human capital itself but also an input in producing other

forms of human capital. It influences health-related behaviors, access to local services, and the overall well-being of individuals. The implication focused on healthy SLP beneficiaries being more capable of engaging in productive activities, reducing absenteeism due to illness, and increasing their capacity to learn and develop skills, which are crucial for sustainable economic growth and competitiveness in the global economy. (Orbeta, 2022).

In the of access to **formal education** (\bar{x} =3.70; SD=0.56), most respondents assessed it as highly performed as it plays a crucial role in individuals' lives, offering numerous benefits and opportunities. It enhances employability and earning potential, provides career opportunities, and facilitates professional networking. Moreover, formal education is an important factor in children's educational progress and is closely linked to parents' attitudes and involvement in school activities (Kapur, 2019). Access to education is vital for eradicating global poverty, promoting social justice, and reducing inequality (Hart, 2019). It also contributes to long-term improvements in productivity, the empowerment of women, and the reduction of intergenerational cycles of poverty. In the “The formal education opened doors to a wide range of business opportunities and career advancement options,” the majority of respondents strongly agree, which is interpreted as highly performed (\bar{x} =3.74; SD=0.52). In terms of **TechVoc learning**, most respondents described it as highly performed (\bar{x} =3.44; SD=0.83). This implies that Technical and Vocational Education and Training (TVET) play a crucial role in developing skilled workers and preparing individuals for specific trades or vocations (TVET Journal, 2023). TVET is considered an alternative to traditional academic routes and focuses on providing practical skills and knowledge (TVET Journal, 2023). TVET is also seen as an important part of the education system, aiming to develop skilled workers for the country. According to Harris and Klayton (2020), the value and status of vocational education and training are emphasized, highlighting the importance of investment in adult learning and innovation.

Meanwhile, in terms of **SLP-sponsored training** had an overall mean of (\bar{x} =3.72; SD=0.50), which is described as Highly performed. SLP-sponsored training plays a crucial role in human capital development and had significant implications for individuals and organizations. Training and development activities were linked to enhancing individual and group performance, leading to improved organizational outcomes (Yousafzai, 2022). Robust human capital practices, such as SLP-sponsored training, contribute to superior and sustainable business outcomes. The Human Capital Partnership (HCP) program in Singapore aims to cultivate a community of employers with progressive human capital development practices, emphasizing the importance of human capital development for attracting and retaining talent.

Table 5 Distribution of Statistics (mean, sd, description) on assessment of the access to human capital in terms of health, formal education, technical/vocational learning, and SLP-sponsored training

Indicator	Mean	SD	Description
Health			
Good health positively influences my productivity and performance in various aspects of business life.	3.79	0.42	Highly performed
By maintaining good health, I consistently attended and actively engaged in business activities.	3.75	0.51	Highly performed
Good health aided my career growth, skill development, and increased business earning potential.	3.82	0.45	Highly performed

Good health positively influences my learning abilities and business endeavors.	3.83	0.40	Highly performed
Average	3.80	0.44	Highly performed
Formal education			
Equipped me with knowledge, skills, and competencies relevant to my business and developed entrepreneurial relationships.	3.73	0.56	Highly performed
Opened doors to a wide range of business opportunities and career advancement options.	3.74	0.52	Highly performed
Provided me with specialized knowledge and skills that are in demand and increased my business earning potential over time.	3.67	0.58	Highly performed
Assured opportunities for me to build networks and establish connections within my business field.	3.66	0.57	Highly performed
Average	3.70	0.56	Highly performed
Technical/ Vocational learning			
Developed my creativity and knowledge directly applicable to my business transactions.	3.30	1.03	Highly performed
Aided me to tap into business opportunities and have adequate problem-solving skills.	3.75	0.49	Highly performed
This allowed me to enter the business group and possess micro-enterprise leadership.	3.41	0.78	Highly performed
Helped me acquire the adequate entrepreneurial skills needed to manage the enterprise.	3.30	1.04	Highly performed
Average	3.44	0.83	Highly performed
SLP-sponsored training			
Provided me with access to training opportunities that helped improve my business and entrepreneurial skills.	3.71	0.55	Highly performed
Aided me in entrepreneurial training in skills and knowledge that are directly applicable to the business industry.	3.77	0.45	Highly performed
Enhanced my hands-on and practical learning experiences related to entrepreneurship.	3.74	0.46	Highly performed
Helped me involve collaborations with business partners, creating opportunities, and with professionals and entrepreneurs.	3.67	0.53	Highly performed
Average	3.72	0.50	Highly performed

Legend: 1.00-1.75 (Strongly Disagree –Very poorly performed)
 2.51-3.25 (Agree-Performed) 1.76-2.50 (Disagree-Poorly performed)
 3.26 -4.00 (Strongly Agree-Highly performed)

4.The respondent’s assessment of the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries in terms of efficiency, effectiveness, and responsiveness

Table 6 illustrates the respondents’ assessment of the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries in terms of efficiency, effectiveness, and responsiveness. In terms of **efficiency**, most respondents described it as highly capable (\bar{x} =3.44; SD =0.67). According to Some where *et al.*, (2023), efficiency is a critical aspect of entrepreneurial capability and plays a significant role in the success and sustainability of businesses. Entrepreneurial capability, including efficiency, is positively associated with innovation capability and sustainable organizational performance. Efficient operations and processes enable entrepreneurs to optimize resources, minimize waste, and maximize productivity (Afzal *et al.*, 2018).

In terms of **effectiveness**, it has an overall mean of (\bar{x} =3.33; SD =0.72), described as highly capable. This implies that the respondents knew that effectiveness is a crucial aspect of entrepreneurial capability and plays a significant role in the success and sustainability of businesses. Entrepreneurial capability, including effectiveness, has been found to positively influence sustainable organizational performance (Somwethee *et al.*, 2023). Effective entrepreneurial capabilities enable organizations to adapt to changing market conditions, identify opportunities, and implement strategies that lead to positive outcomes. Moreover, the interaction between potential and effective entrepreneurial capabilities has a significant impact on entrepreneurial success, with personal traits, family support, and entrepreneurship training processes playing important roles (Campo-Terera *et al.*, 2022).

On the other hand, in terms of **responsiveness**, the majority of the respondents strongly agree (\bar{x} =3.36; SD =0.77) that responsiveness is a crucial aspect of entrepreneurial capability and plays a significant role in adapting to market changes and meeting customer needs. The responsiveness of Sustainable Livelihood Program (SLP) beneficiaries as micro entrepreneurs can be assessed based on several key factors. Firstly, monitoring the uptake of entrepreneurial training and support provided through the SLP, which can indicate the willingness of beneficiaries to engage with and implement business development strategies. Secondly, tracking the establishment and growth of microenterprises initiated by beneficiaries, including factors such as business registration, market penetration, and revenue generation, which demonstrate the practical application of entrepreneurial skills acquired through the program

Table 6 Distribution of Statistics (mean, sd, description) on the respondent’s assessment of the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries in terms of efficiency, effectiveness, and responsiveness

Indicator	Mean	SD	Description
Efficiency			
Minimize costs by optimizing the resources and processes of the business in attaining customer satisfaction.	3.38	0.72	Highly capable
Increase productivity when resources, including time, labor, and materials, are utilized in engaging competitive markets.	3.45	0.67	Highly capable
Produce more goods and services within a given time frame, leading to higher revenue generation as well as retaining customers.	3.47	0.67	Highly capable
Share labor creates efficiency for employees and has the advantage of economies of scale for a firm’s growth.	3.46	0.69	Highly capable
Average	3.44	0.69	Highly capable
Effectiveness			
Access to credit is crucial for the growth and sustainability of micro-enterprises.	3.28	0.77	Highly capable
Avail various loan repayment options, including short-term and long-term loans, as well as customized repayment schedules.	3.17	0.76	Highly capable
Enhance my business skills, financial literacy, and management capabilities.	3.50	0.59	Highly capable
Avail of ongoing monitoring and mentoring support to microenterprises throughout the loan term.	3.38	0.76	Highly capable
Average	3.33	0.72	Highly capable
Responsiveness			
The program emphasizes a responsive loan processing system, ensuring that	3.35	0.77	Highly capable

applications are reviewed and approved promptly.			
Select the most suitable financing option that aligns with the business goals and cash flow capabilities.	3.32	0.76	Highly capable
Engage directly with micro entrepreneurs in charge to assess the financial needs and identify appropriate solutions.	3.36	0.76	Highly capable
Avail of alternative forms of security, such as group guarantees or character-based lending, making it easier for micro-enterprises to access the funds needed.	3.41	0.78	Highly capable
Average	3.36	0.77	Highly capable

Legend: 1.00-1.75 (Strongly Disagree -Not capable at all)
 2.51 -3.25 (Agree - Capable)
 1.76-2.50 (Disagree -Poorly capable)
 3.26 -4.00 (Strongly Agree -Highly capable)

5. Results on the significant differences in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries when grouped according to socio-demographic profile

Table 7 shows a significant difference in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries concerning sex (t-value=-34.675, p-value=.000), family income (t-value=-57.999, p-value=.000), years in SLP (t-value=-36.597, p-value=.000), types of business (t-value=-61.886, p-value=.000), age (F-value=5.729, p-value=.000), civil status (F-value=3.599, p-value=.000), and source of income (F-value=10.646, p-value=.000). These factors noticeably impact the entrepreneurial capability of the beneficiaries, indicating that certain groups may be more successful in their entrepreneurial endeavors than others. Possible reasons for these differences could include access to resources, societal roles, or inherent bias. Such information is valuable for policymakers and program coordinators in the SLP-Micro Enterprise Development track, enabling them to adjust strategies, provide targeted support, or identify and address potential biases or inequalities in their program. For example, if individuals from lower-income families show lower entrepreneurial success, additional resources could be allocated to support them.

In addition, there is a significant difference in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries based on gender. Gender inequality can impede inclusive growth and equal access to resources and economic opportunities for women in entrepreneurship. Research has emphasized the need to examine gender differentials at various levels, highlighting economic and political empowerment as key drivers. Addressing gender disparities in entrepreneurial capability is essential for promoting equal opportunities. Regarding family **income**, a significant difference in the entrepreneurial capability of beneficiaries was observed. Family income plays a crucial role in shaping entrepreneurial outcomes, with higher-income families often having greater access to resources, networks, and educational opportunities. Addressing income disparities and providing targeted support to individuals from lower-income families is necessary for fostering inclusive entrepreneurship.

In terms of the **years in SLP**, a significant difference in the entrepreneurial capability of beneficiaries was found based on their duration of participation in the Sustainable Livelihood Program. Longer engagement in the program has been associated with improved entrepreneurial outcomes, highlighting the importance of continuity and long-term support in enhancing capability.

Table 7 Distribution of Statistics (mean, SD, test statistics) on the difference in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries when grouped according to socio-demographic profile

Demographic Profile	Entrepreneurial Capability		
	Mean	SD	Test Statistics (p-value)
Sex	-1.521	0.646	0.000**
Family Income	-2.392	0.607	0.000**
Years in SLP	-1.452	0.584	0.000**
Types of Business	-2.456	0.585	0.000**
Age	-1.097	0.723	0.004*
Civil Status	-1.355	0.744	0.014*
Educational Attainment	-0.848	0.833	0.368 ^{ns}
Family Size	-1.207	0.816	0.578 ^{ns}
Source Of Income	-1.06	1.147	0.000**
Number Of Trainings	-1.843	1.024	0.066 ^{ns}

Significant if p-value <0.05

Legend: ** - highly significant
 * - significant
 ns - not significant

6. Results on the differences in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to income, employment, savings, and loans from financial firms/agencies

Table 8 discusses the significant difference between SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to income, employment, savings, and loans from financial firms/agencies. The data demonstrated that there was a significant difference between SLP-Micro Enterprise Development track beneficiaries and financial capital considering income (t-value=-3.754, p-value=.000), employment (t-value=-4.908, p-value=.000), savings (t-value=-6.423, p-value=.000), and loans from financial firms/agencies (t-value=-8.398, p-value=.000). This means that these factors were influencing the outcomes for these individuals in some way. Those with greater access to income, employment, savings, and loans might have a higher success rate in their entrepreneurial endeavors compared to those with less access. This could be because these resources provided a safety net and allowed for more investment and risk-taking in their businesses. The implications of this result could be quite impactful for the SLP-Micro Enterprise Development program and similar initiatives. It suggests that access to financial resources and sources of employment is a crucial factor in the success of these beneficiaries.

There is a significant difference in employment outcomes between beneficiaries of the SLP-Micro Enterprise Development track and those relying solely on financial capital. The study found that individuals who participated in the SLP-Micro Enterprise Development track experienced improved employment opportunities compared to those who solely relied on financial capital (Orbeta *et al.*, 2020). This suggests that the SLP-Micro Enterprise Development track plays a crucial role in generating employment and livelihood opportunities for individuals, contributing to poverty reduction and economic empowerment.

Table 8 Distribution of Statistics (mean, SD, test statistics) on the difference between the SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to income, employment, savings, and loans from financial firms/agencies

Financial Capital	Entrepreneurial Capability		
	Mean	SD	Test Statistics (p-value)
Income	-0.171	0.67	0.000**
Employment	-0.244	0.73	0.000**
Savings	-0.35	0.80	0.000**
Loans from financial firms/agencies	-0.438	0.768	0.000**

Significant if p-value <0.05

Legend: ** - highly significant * - significant ns - not significant

7. Results on the differences in the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to health, formal education, technical/ vocational learning, and SLP training.

Table 9 discusses the significant difference between the SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to health, formal education, and technical/vocational learning. The data demonstrates that there is a significant difference between SLP-Micro Enterprise Development track beneficiaries and Human capital considering health (*t-value*=9.366, *p-value*=.000), formal education (*t-value*=6.194, *p-value*=.000), and SLP training (*t-value*=8.12, *p-value*=.000).

Furthermore, the data revealing a significant difference between SLP-Micro Enterprise Development track beneficiaries and human capital, specifically in terms of health, suggests that the health status of individuals participating in the program has an impact on their human capital development. A study conducted by the Philippine Institute for Development Studies (PIDS) evaluated the impact of Microenterprise Development (MD) assistance on beneficiaries of the PantawidPamilya conditional cash transfers program. The study examined various aspects such as labor supply, income, expenditure, savings, and capital investment. It highlights the importance of considering health as a component of human capital development for program beneficiaries (Orbeta *et al.*, 2020). The Sustainable Livelihood Program (SLP) in the Philippines, which includes the Microenterprise Development (MD) track, provides participants with access to funds and training to set up their own micro-enterprises. The program recognized the significance of skills training and knowledge development to enhance participants' micro-enterprises, indicating the importance of human capital in their success (Acosta and Avalos, 2018).

Table 9 Distribution of Statistics (mean, SD, test statistics) on the difference between the SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to health, formal education, technical/vocational learning, and SLP training

Human Capital	Entrepreneurial Capability		
	Mean	SD	Test Statistics (p-value)
Health	0.396	0.62	0.000**

Formal Education	0.276	0.66	0.000**
Technical/Vocational Learning	0.000	0.81	1.000 ^{ns}
SLP Trainings	0.336	0.61	0.000**

Significant if p-value <0.05

Legend: ** - highly significant * - significant ns - not significant

8. Results on the relationships between access to financial capital and entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries.

Table 10 discusses the significant relationship between access to financial capital and entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries. The data demonstrates that there is a significant relationship between entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries and Financial capital considering income (*r-value*=.270, *p-value*=.000), employment (*r-value*=.354, *p-value*=.000), savings (*r-value*=.184, *p-value*=.01), loans from financial firms/agencies (*r-value*=.261, *p-value*=.000), and the overall means (*r-value*=.359, *p-value*=.000).

The data revealing a significant relationship between the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries and financial capital implies that access to financial resources plays a crucial role in enhancing the entrepreneurial capabilities of individuals in this program. This finding was supported by Yi *et al.*, (2023) which explores the impact of financial capability on entrepreneurial performance. The research findings indicate that financial capability positively influences business ownership, business innovation, and financial performance. Similarly, another article investigates the relationship between digital financial capability and entrepreneurial performance. The study highlighted the significant and positive influence of digital financial capability on business ownership, business innovation, and financial performance (Luo *et al.*, 2021).

Table 10 Distribution of Statistics (mean, description, test statistics) on the significant relationship between access to financial and entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries

Financial Capital	Entrepreneurial Capability					
	Efficiency		Effectiveness		Responsiveness	
	r-value	Test Stat (p-value)	r-value	Test Stat (p-value)	r-value	Test Stat (p-value)
Income	.231**	0.00	.252**	0.00	.262**	0.00
Employment	.338**	0.00	.221**	0.00	.273**	0.00
Savings	.159*	0.02	.168*	0.01	0.09	0.18
Loan	.222**	0.00	.393**	0.00	.183**	0.01

Significant if p-value <0.05

Legend: ** - highly significant * - significant ns - not significant

These studies provide evidence supporting the idea that financial capital is closely linked to the entrepreneurial capability of individuals. Access to financial resources enables entrepreneurs to invest in their ventures, seize opportunities, and enhance their overall entrepreneurial capabilities.

CONCLUSION

The demographic profile of the respondents concluded a predominance of females, particularly within the age group of 36-50 years old. Married individuals comprised the largest portion, primarily with a high school education level, and most respondents reported a family size of 4-6 members, with a significant majority earning between 4000 to 8000 pesos, primarily from rice production, and predominantly having 4 to 6 years of experience in the Sustainable Livelihood Program (SLP). Additionally, a considerable percentage had undergone 1 to 3 training sessions, and the majority were engaged in micro-enterprises. The concentration of respondents with high school education, modest family incomes, and involvement in micro-enterprises indicates a need for targeted educational and financial support to enhance their economic stability and business growth. The respondents assessed their access to financial capital in terms of Income, Employment, Savings, and Loans from financial firms/agencies, with Income concluded as sufficient, particularly in stable fund flow and risk mitigation, Employment providing additional financial benefits but lacking in networking opportunities, Savings being deemed sufficient with emphasis on initial capital and less on financial decision flexibility, and Loans seen as sufficient for leveraging opportunities but less so for preserving existing capital. The respondents' assessment of access to human capital across various dimensions like health, formal education, technical/vocational learning, and SLP-sponsored training consistently concluded a high level of agreement and concluded robust access and utilization of these resources. Particularly, health-related indicators reveal a strong correlation between good health-enhanced learning abilities and business performance. Formal education emerges as an essential factor contributing to long-term productivity improvements, gender empowerment, and breaking the cycle of poverty. Similarly, technical/vocational learning and SLP-sponsored training are seen as highly beneficial, fostering problem-solving skills, creativity, and collaborative opportunities within business contexts.

The assessment of the entrepreneurial capability of SLP-Micro Enterprise Development track beneficiaries concluded commendable levels of efficiency, effectiveness, and responsiveness. With high mean scores indicating strong agreement across these dimensions, it's evident that these beneficiaries are proficient in optimizing resources, enhancing business skills, and accessing alternative financing options. The study demonstrates a significant disparity in the entrepreneurial capability among SLP-Micro Enterprise Development track beneficiaries when stratified by various demographic and socio-economic factors including sex, family income, years in SLP, types of business, age, civil status, and source of income. The rejection of the null hypothesis suggests that certain groups exhibit higher levels of entrepreneurial success than others, potentially influenced by factors like differential access to resources and societal roles. These findings underscore the importance of targeted support and tailored interventions to address the diverse needs of different beneficiary groups within entrepreneurship development programs, aiming to foster more equitable opportunities and outcomes in entrepreneurial endeavors.

The findings of the test reveal a significant difference between SLP-Micro Enterprise Development track beneficiaries based on their access to income, employment, savings, and loans from financial firms/agencies. With p-values below 0.01, the null hypothesis is rejected, indicating that those with greater access to these resources exhibit distinct advantages. This suggests that individuals with better access to income, employment opportunities, savings, and loans from financial institutions are likely to experience higher levels of success in their entrepreneurial pursuits compared to those with limited

access to such resources. This underscores the critical role of financial capital in fostering the success of micro-enterprises and highlights the importance of targeted support mechanisms to enhance access to these resources for marginalized entrepreneurs.

The analysis found a significant difference between SLP-Micro Enterprise Development track beneficiaries when grouped according to their access to health, formal education, technical/vocational learning, and SLP training. The results, characterized by notable t-values and p-values below 0.01, signify the rejection of the null hypothesis, emphasizing the impactful role of the Sustainable Livelihood Program (SLP) in augmenting human capital development. Particularly, SLP training emerges as a pivotal factor in enhancing beneficiaries' skills, knowledge, and overall capacity, underscoring its indispensable contribution to fostering sustainable micro-enterprises and bolstering socio-economic advancement within communities. There was a significant relationship between the entrepreneurial capability of beneficiaries in the SLP-Micro Enterprise Development track and their access to financial capital, as evidenced by the strong correlations observed across various indicators including income, employment, savings, loans from financial firms/agencies, and overall means. With p-values lower than 0.05, rejecting the null hypothesis, these results affirm that access to financial resources plays a pivotal role in enhancing entrepreneurial capabilities.

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