



## Exploring the Challenges of the Beneficiaries of the Sustainable Livelihood Program (SLP) of the Department of Social Welfare and Development: Enhance Development Plan

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### ABSTRACT

This study explores the challenges and adaptive strategies of beneficiaries of the Sustainable Livelihood Program (SLP) engaged in both traditional marketing and online selling. Traditional entrepreneurs contend with limited market access, seasonal disruptions, regulatory barriers, and financial instability, while online sellers face intense competition, low customer trust, and inadequate digital literacy despite broader reach. Both groups demonstrate resilience: traditional sellers leverage community trust and personalized service while gradually integrating digital tools, whereas online sellers adopt customization and resource-conscious practices to remain competitive. The study accentuates the need for a comprehensive support framework through financial access, inter-agency collaboration, and capacity building in digital marketing and business management. Targeted, needs-based interventions are critical for fostering inclusive growth and ensuring long-term sustainability among SLP beneficiaries.

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## INTRODUCTION

With rapid technological advancements and the digitization of economies, commerce is undergoing significant transformation. Online selling offers vast opportunities for businesses to expand markets, improve operations, and engage customers, yet it presents challenges for marginalized groups, including beneficiaries of the Sustainable Livelihood Program (SLP). Implemented by the Department of Social Welfare and Development (DSWD), the SLP aims to improve the economic stability and resilience of disadvantaged communities by providing skills, resources, and opportunities for sustainable income. Traditionally, SLP beneficiaries have relied on local, face-to-face marketing strategies rooted in community networks as the basis of their livelihood activities.

Online selling, or e-business, refers to the buying and selling of goods and services through electronic communication (Hashemi-Pour & Lutkevich, 2023). Though it has been around for over 30 years, it gained significant popularity in the last decade (Reed, 2024). It includes two main models: business-to-business (B2B), which generates most revenue, and business-to-consumer (B2C), which is more familiar to the public (Digital-Delivery-Operations, 2024). Closely tied to the internet and digital economies, online selling has significantly transformed commerce, evolving from a wealth-building concept into a dominant business practice (Bloomenthal, 2024; Ma & Gu, 2024).

On the other hand, traditional marketing is an offline promotional strategy that connects with consumers through physical materials and media (Special, 2023). It includes methods like TV and radio ads, billboards, and direct advertising at physical locations where target audiences are likely to engage. This approach also involves key marketing concepts such as consumer behavior, competition, and product features, which are applied to brand management, sales strategies, communication, and product development (Dwivedi et al., 2020).

Online and traditional marketing provide complementary advantages for Sustainable Livelihood Program (SLP) beneficiaries. Traditional methods build trust and reach non-digital communities, while online platforms expand markets through social media and e-commerce. Integrating both strengthens visibility, credibility, and sales, though each presents challenges. This study examines how SLP beneficiaries navigate these approaches to ensure inclusion and success in the digital economy. The findings of this study may offer valuable insights that can serve as a reference for the SLP National Program Management Office (SLP-NPMO) in enhancing its policies and strengthening its system for delivering technical support to program beneficiaries.

## LITERATURE REVIEW

### *Theoretical Framework*

This study is anchored in the theoretical lenses of **Diffusion of Innovation (DOI) Theory** (Rogers, 1962). These frameworks offer a robust basis for examining innovation adoption and marketing process enhancement among beneficiaries of the Sustainable Livelihood Program (SLP).

The DOI Theory (Rogers, 1962) explicates how innovations, whether ideas, technologies, or practices, diffuse within a social system over time. It identifies four critical elements: the innovation, communication channels, time, and the

social system. Adoption patterns are classified into innovators, early adopters, early majority, late majority, and laggards, with diffusion influenced by relative advantage, compatibility, complexity, trialability, and observability. Social, cultural, and economic contexts, including education levels and urbanization, further shape diffusion patterns. Within this study, DOI provides a framework for understanding how SLP beneficiaries adopt, adapt, or resist innovations and for formulating strategies to enhance uptake through targeted program interventions.

DOI offers a comprehensive analytical framework. This addresses adoption dynamics (DOI) and quality-centered management, aligning with the research aim of assessing whether overcoming identified operational challenges can enhance SLP enterprises' sustainability, efficiency, and profitability. As Baldwin (1995) posits, innovation is a central driver of business success, and as Kakkar (2024) emphasizes, contemporary firms increasingly integrate these paradigms to remain competitive in evolving markets.

### *The Sustainable Livelihood Program (SLP) of DSWD*

The SLP, spearheaded by the Philippine Department of Social Welfare and Development (DSWD), is a community-based poverty alleviation initiative designed to strengthen socio-economic capacity in marginalized households (DSWD, 2022). It comprises the **Microenterprise Development (MD) Track**, which supports the establishment and growth of small businesses, and the **Employment Facilitation (EF) Track**, which provides job placement and skills training. Participant selection is guided by *Listahanan*, the national household targeting system, and program delivery involves collaboration with local government units (LGUs), non-governmental organizations, and the private sector.

### *Opportunities for Online Selling*

Online selling has reshaped global commerce by reducing transaction costs and enhancing market efficiency (Wang, 2023). While traditional retail dominates in certain economies, online platforms offer **24/7 accessibility**, **personalized marketing**, and **expanded market reach** (Venkatesh et al., 2022). Studies report a decline in traditional retail sales driven by digital convenience and cost advantages (Krishna, 2023), prompting businesses to adopt multi-channel strategies to remain competitive (Dwivedi et al., 2020). Beyond efficiency, e-commerce fosters job creation, supply chain enhancement, and consumer-driven innovation (Devi et al., 2024). Sector-specific research—from luxury retail hybrids (Shaikh et al., 2022) to national-level transitions (Gvozdytskyi, 2023)—confirms online selling's transformative impact on the marketing mix (Kingir & Gezer, 2021).

### *Advantages of Traditional Marketing*

Despite digital advances, traditional marketing remains relevant, offering **broad reach**, **sensory engagement**, and **trust-based credibility** (Kotler et al., 2021). Channels such as television, radio, and print maintain strong brand-

building capacity, particularly among audiences less active online (Armstrong & Kotler, 2023; Baker, 2020). Localized media sustain community presence (Lamb et al., 2021), while in-store advertising stimulates impulse purchases (Kotler & Armstrong, 2022). Empirical evidence affirms that legitimacy, simplicity, and personalized service continue to attract consumers to traditional formats (Balgomera et al., 2022; Krishna, 2023).

### *Challenges of Online Marketing*

The digital marketplace presents challenges including **high competition**, **consumer trust deficits**, and **logistical demands** (Chaffey, 2022; Belch & Belch, 2021). Website reliability, mobile optimization, and efficient return systems are critical to sustaining consumer engagement (Laudon & Traver, 2023; Turban et al., 2021). Additional barriers include **negative online reviews**, **ad fatigue**, and **high cart abandonment rates**, all requiring strategic management (Kingsnorth, 2022). Global expansion further demands localization and regulatory compliance (Kotler et al., 2021).

### *Related Studies on SLP and MSMEs*

SLP beneficiaries traditionally rely on **relationship-based marketing**, yet evolving market dynamics necessitate adaptation (DSWD, 2023). Broader MSME research underscores persistent constraints such as limited financing, inadequate workspaces, and managerial gaps (Zhang & Ayele, 2022; Hasyim & Bakri, 2024). Innovative financing (e.g., crowdfunding), digital adoption, and targeted capacity-building emerge as viable solutions.

### *Benefits and Challenges of Online Selling*

Online selling provides **cost-effective promotion**, **market expansion**, and **consumer interaction**, yet faces adoption barriers linked to trust, payment preferences, and product evaluation concerns (Santos, 2020; Javier, 2024). Consumer satisfaction varies by generation and socioeconomic status (Arora & Aggarwal, 2020), while data-driven tools like AI can boost SME performance (Tawil et al., 2023). However, operational issues – from **inventory volatility** to **cybersecurity risks** demand robust strategies (Nolasco, 2022; Rombaldo et al., 2023).

### *Impact on Traditional Marketing and Competitiveness (Impact of Online Selling on Traditional Marketing)*

While online channels enhance market reach and engagement (Jimenez et al., 2020; Kingir & Gezer, 2021), evidence suggests profitability gains are not automatic and depend on adoption quality and system efficiency (Lorca et al., 2020; Guo et al., 2023). Persistent drawbacks such as **infrastructure gaps** and **trust concerns** (Liu et al., 2022) reinforce the continued relevance of traditional methods.

### Hybrid and "New Retail" Approaches (*Combination of Traditional and Online Selling*)

Emerging "new retail" models integrate offline and online channels, leveraging each platform's strengths. While such models incur higher operational costs, they can capture a larger market share and improve consumer experience (Wang & Ng, 2020). This underscores the strategic potential of blended marketing approaches for SLP enterprises aiming for sustainable growth.

#### *Conceptual Framework*

This study's conceptual framework describes how the lived experiences inform initiatives for improving its beneficiaries' Sustainable Livelihood Program (SLP). The study's main context is established by examining how beneficiaries sustain their businesses through traditional and internet marketing strategies. It then examines participants' reported benefits, difficulties, and coping mechanisms through a thematic qualitative lens, consistent with a phenomenological approach to deriving meaning from lived experience. Lastly, these observations inform recommendations for enhancing the implementation of SLP, such as policy improvements, technical support, enhanced technological access, and capacity-building. The methodology progresses from observed behaviours to experiential analysis and, eventually, to implementable program adjustments in a linear, outcome-focused manner.

#### **Conceptual Framework**



Figure 1 Conceptual Framework

#### **METHODOLOGY**

This study used a thematic qualitative approach to explore the experiences of Sustainable Livelihood Program (SLP) beneficiaries engaged in online and traditional marketing. Sixteen participants from Tondo, Manila, with at least three years of business experience in general merchandise, were selected through purposive sampling. Data were gathered through structured, face-to-face

interviews using a validated tool, with revisions made after expert review and pre-testing. Ethical clearance was secured, and informed consent was obtained in line with the Data Privacy Act of 2012. Data were analyzed through coding, theme identification, and synthesis using MAXQDA, with bracketing and peer validation applied to ensure rigor, credibility, and respect for participants' vulnerable status.

## **RESULTS AND DISCUSSION**

The presentation of results and discussion is divided into four sections. The first section presents the profile of the SLP beneficiaries, the second section reflects the challenges of SLP beneficiaries encountered in managing their enterprises, the third section focuses on the marketing strategies they employ to ensure the survival and growth of their businesses, and lastly, the fourth section outlines the proposed enhancement to the Sustainable Livelihood Program.

### ***Demographic Profiles of SLP Beneficiaries***

The profile of the SLP beneficiaries in terms of age, sex, civil status, highest educational attainment, kind of business, number of years in the business, type of marketing used in the business, duration of using online selling in business, duration of using traditional marketing, types of online selling being used in the business, and monthly income in the business. The demographic profile highlights participants' experiences, education, and generation differences between those involved in online and traditional marketing. The majority of online sellers are millennials (ages 29–42), while traditional marketers are mainly members of Generation X (ages 46–59). All participants identify as female. Different civil status patterns are seen in online selling, where married and single participants are more common than widows and married people in traditional marketing. The type of business is correlated with educational achievement; online sellers are frequently college graduates, while traditional marketers typically have only a high school diploma. While the correlation between educational attainment and adaptation to technology is obvious, it was not observed in the other related studies and literature. Traditional businesses, such as banana vendors, kakanin (rice pudding) vendors, and sari-sari stores (mini-convenient stores), have operated for up to 30 years and depend on local sales, credit conditions, and personal networks. The online businesses that sell goods like Chinaware, bicycle parts, and cosmetics have shorter operating histories (most have been in business for less than six years) and use Facebook, Shopee, and Lazada to reach a wider audience. There are apparent differences in income: traditional marketing can generate up to Php 18,000 per month, whereas online selling often yields smaller profits, peaking at Php 15,000 (most earn Php 3,000). These findings show that while online enterprises prioritize reach and adaptation in the digital marketplace, traditional firms frequently experience higher financial stability and longevity. These findings contradict Krishna's 2023 study on the decline of traditional retail sales driven by digital convenience and cost advantages. The findings reflect the Diffusion of Innovation (DOI) Theory, showing that online sellers, often college graduates, act as early adopters of digital platforms despite shorter business histories and lower incomes. At the

same time, traditional marketers rely on long-standing practices that provide greater financial stability. This contrast highlights how education, risk tolerance, and perceived benefits shape innovation adoption and underscores the need for targeted support to bridge the digital divide among SLP beneficiaries.

### ***Challenges of SLP Beneficiaries in Managing Enterprise***

The SLP beneficiaries face multi-faceted challenges in both traditional and online marketing.

#### *Traditional Marketing*

For traditional marketing, seven significant challenges emerged: limited market reach, seasonal and weather-related impacts, challenges in credit collection, legal and regulatory obstacles, rising production costs, physical strain and workload, and lack of or limited knowledge in online selling. *Limited market reach* restricts sales due to geographical and demographic constraints, as noted by Participant 1 (“Sales are smaller because buyers are limited in our area”) and Participant 2 (“Sales are low because the target market is small”), resonating Cruz and Medina’s (2022) and Santos and Reyes’s (2023) findings on rural market limitations. *Seasonal and weather-related impacts* hinder mobility and sales during the rainy season (Participant 3, “It is difficult during the rainy season because you cannot get to the various places where you can sell your goods.”), consistent with Susanty et al. (2024) on climate effects on MSMEs. *Challenges in Credit Collection* delay cash flow, with Participants 4, 6, and 7 citing difficulty in debt recovery, reflecting Collectius (2023) and Mungal and Garbaharran (2021). *Legal and regulatory obstacles* include vending restrictions (Participant 5, “There are police apprehension because it is not allowed to sell things in the street, and it is tiring of selling around.”). This aligns with PIDS (2023) and Jomon (2024) on bureaucratic and policy burdens. Rising *production costs* force price adjustments (Participant 6, “The price of goods from the supplier is increasing, so we are also increasing the price of goods.”). This agrees with Torres (2023) and Smith and Lee (2023), who state that production costs impact the profitability of SMEs in Latin America. *Physical strain and workload* (Participants 5, 8) mirror Mishra et al. (2025) and Mokgobu and Mokoena (2023) on various occupational health risks among informal workers. Lastly, lack of or limited knowledge in online selling (Participants 4, 5, and 6) suggests that digital literacy is a barrier limiting their ability to engage in online business ventures, which supports the study of Hendrawan et al. (2024) and Cueto et al. (2022), who emphasize that digital literacy gaps impede MSME competitiveness in the digital economy. The identified challenges to traditional marketing underscore the need for targeted capacity building, supportive policy frameworks, and adaptive marketing strategies to enhance business resilience and sustainability, which is commonly found in the presented related literature and related studies, thus supporting the result of the findings.

The challenges presented by traditional marketers are the reason for the delayed application of the Diffusion of Innovation (DOI) Theory. Limited market reach, seasonal disruptions, high costs, and legal barriers reinforce reliance on

familiar practices, while physical strain and poor digital literacy hinder openness to change. These factors slow the innovation decision process, especially in adopting online selling. Applying DOI highlights the need to reduce complexity, show clear benefits, and promote peer learning to accelerate digital adoption and business resilience.

### *Online Selling*

The challenges in online business present various challenges entrepreneurs encounter when conducting online business. It explores seven key difficulties: high competition, trust issues, bogus buyers, supply and shipping challenges, customer-related stress, limitations to internet connectivity, and demand fluctuations. These challenges highlight the complexities of operating in the digital marketplace and emphasize the need for adaptive strategies to achieve business success. High competition is a significant concern, with participants noting that “There is much competition because some sellers imitate our goods”, “due to competition, it is hard to sell”, and online selling is competitive now.” (Participants 5, 7, and 8). This aligns with Cao’s (2023) findings that e-commerce growth intensifies competition, necessitating innovation and digital adoption (Sari & Wibowo, 2023). Trust issues and bogus buyers create financial losses, as “many online buyers are scammers” (Participant 1). Huring (2020) and Soleimani (2021) emphasize the need for secure platforms, verification systems, and trust-building measures to counter fraudulent buyers resulting in financial losses. Supply and shipping challenges include inconsistent availability, fluctuating supplier prices, and delivery logistics, as the respondent (Participant 2) reported, “Sometimes the supplier does not have the item available, and the prices vary from supplier to supplier. There are also shipping challenges because you need to send it to delivery services.” Studies by Sun (2022) and Hao (2022) support this finding and recommend strategic logistics planning and technological integration to improve efficiency. Customer-related stress arises from high demands and rush orders: “Stress for customers who have so many requests and often want their orders in a rush” (Participant 4). Effective customer relationship management and social media engagement can alleviate customer-related stress (Alshurideh, 2023). Demand fluctuations hinder inventory management, with sales swinging from peaks to lows. Participant 8 shared, “Sometimes the demand for products is high and cannot keep up with customer demand, sometimes there are low or no customers at all.” Li et al. (2023) and Li et al. (2021) support this result, highlighting the importance of accurate demand forecasting using advanced analytics. *Limitations on internet connectivity reduce operational efficiency.* As reported by Participant 3, “It is difficult to sell during the pandemic, and you need a strong internet connection. The Mekong Institute (2022) and Rahman & Islam (2023) lack reliable internet connectivity, directly impacting online selling operations and stressing the need for improved digital infrastructure. At last, the lack of resources, such as “no mobile phones and enough equipment for online use” (Participant 1) and “not enough capital to expand online business” (Participant 2), limits market participation. This barrier emphasizes the importance of access to devices and startup capital for MSME growth in e-

commerce. The identified challenges of the online sellers are common issues in the presented literature and related studies.

Through the lens of DOI Theory, online sellers can be seen as early adopters navigating the potential of digital markets. Like the traditional marketers, the identified challenges slow the adoption for some and cause dropouts for others. To strengthen diffusion, interventions should highlight clear **relative advantages** of online selling, simplify processes through digital literacy and platform support, and build trust mechanisms so more entrepreneurs can transition successfully and sustain digital business growth.

### *Strategies and Techniques to Respond to the Challenges*

#### *Traditional Marketing*

Traditional Marketing presents a comprehensive set of strategies and techniques to address the difficulties identified effectively. It outlines practical solutions, best practices, and adaptive approaches that SLP beneficiaries implement to overcome obstacles in their business operations. These strategies focus on persistence, product diversification, proactive customer outreach, credit management, and debt recovery.

1. *Persistence despite adverse weather conditions.* The beneficiaries display resilience, such as Participant 1's assertion, "Even when it is raining, we still sell our product to make a sale.", and Participant 3's remark, "We wait for the weather to improve." This finding supports the studies by UNCDF (2022) and Putra and Prabowo (2021), which affirm the importance of resilience strategies, including financial preparedness, access to information, and sustainable practices, to mitigate weather-related disruptions.
2. *Product diversification and inventory adjustment.* The participants adopt diversification to increase sales, such as selling different products ("Selling other products to increase sales", Participant 2) and adjusting stock to manage cash and credit customers (We are adding merchandise for those who pay cash so that there is an allowance for those who have not yet paid," Participant 7). Mekdessi (2024) finds that product diversification significantly boosts SME performance, while Wardana et al. (2024) highlight personal selling and innovation as critical for competitiveness.
3. *Proactive customer outreach and expanded selling efforts.* Strategies include directly approaching customers ("We are roaming the alleys to sell our goods", Participant 5) and family collaboration (Family members help in selling goods", Participant 8). Yandi et al. (2024) and Research Gate (2025) stress that proactive behavior and strong customer orientation enhance competitiveness and sustainability.
4. *Credit management and debt recovery.* Participants maintain operations despite unpaid balances, such as waiting for repayments ("Just waiting for a customer to pay off their debt, gather sales from other paying customers", -Participant 4) or offering temporary financial cover ("I provide financial cover-ups to the unpaid debts of other customers", -Participant 6). The findings agree with the study of Smith (2023), which

emphasizes flexible credit policies to maintain customer relations and sustain business operations and proactive risk assessment, while Ghosh (2019) identifies structured credit analysis and collection procedures as crucial to SME stability.

5. *Regulatory compliance.* Adherence to vending regulations ensures smooth operations and consumer protection, as Participant 5 notes, “To avoid difficulties, vendors should follow the city’s vendor regulations”. Ulil Albab Institute (2023) supports this notion in its research, emphasizing the role of legal compliance and business ethics in sustaining MSME growth.
6. *Utilization of online selling in traditional marketing.* Some beneficiaries integrate online selling to broaden reach, often through informal use of social media, such as posting products on Facebook (“Yes, sometimes we sell using social media”, -Participants 3 and “Yes, our bread spread is also offered in other provinces and workplaces and is posted on Facebook”, -Participants 6). These findings stress the benefits of combining online tools with traditional marketing. Sugiharto (2024) and Afwa (2022) highlight e-commerce adoption in expanding markets, improving efficiency, and enhancing customer satisfaction. Concerning the literature and related studies, the presented strategies by the SLP beneficiaries are unique and were not observed in the presented literature and studies, thus making the findings novel.

The strategies of SLP beneficiaries in traditional marketing reflect key elements of the Diffusion of Innovation (DOI) Theory. **Persistence** shows *compatibility* with cultural values of resilience, while **product diversification** reflects *trialability* and *relative advantage*. **Proactive outreach** demonstrates *observability* as visible engagement attracts customers, and **credit management with regulatory compliance** reduces *complexity* in sustaining operations. Finally, the **use of online tools** signals an *early adoption* phase, showing gradual integration of digital innovations. Together, these strategies highlight how traditional marketers adopt and adapt innovations at a pace shaped by their context and resources.

#### Online Selling

For online selling, the beneficiaries employ strategies in pricing, customer relations, product innovation, promotions, inventory, and connectivity to address online marketing challenges.

1. *Payment and pricing strategies.* Approaches include requiring down payments (Paying 50% down payment before processing the order and quality products to ensure regular customers”, -Participant 1) and offering discounts (“Adjusting the product price, giving discount”, -Participant 2). These strategies support the study of Sutrisno and Prasetyo (2023), which advocate cost-plus pricing for profitability, while Kienzler and Kowalkowski (2022) stress flexible, data-driven pricing in dynamic online markets.
2. *Customer relations through proper communication.* Fostering positive customer relationships is essential for entrepreneurs. Trust-building through responsiveness and quality is emphasized (“Add more

customer relations, just talking to them whether their request is possible or not”, Participant 4). Rusdana et al. (2022) and Heryadi et al. (2023) show resonates with these findings that effective communication, especially via social media, expands market reach and boosts sales.

3. Product improvement and diversification. Titin and Ausat (2025) link digital skills and product innovation to higher sales performance and customer loyalty. Their findings corroborate the result of this study that enhancements and new product lines address competition as reported: “Improve the merchandise and sell other foods”, Participant 5, and “We are looking for other products with good quality to compete with other competitors”, Participant 6.
4. *Promotional efforts via social media.* Word-of-mouth advertising and sharing posts amplify product awareness, as reported by Participant 3, “Telling friends about our products and sharing the product on social media.” Ohara et al. (2023) and Kumar and Nanda (2023) highlight social media’s role in visibility and engagement, recommending integrated strategies to overcome skill and budget constraints.
5. *Inventory and demand management.* Participant 8 shared, “Adding buffer stock of products. Take advantage of the high demand and analyse what products are trending on social media.” Buffer stock and trend monitoring maintain supply and relevance. Gaoat (2023) finds that effective inventory management strongly correlates with operational efficiency and financial performance.
6. *Internet connectivity.* The availability of reliable internet is essential for efficient operations, with some beneficiaries seeking faster providers as mentioned in the strategy by Participant 3,” find another internet service that is faster so that posting products will be more effective.”. Chen et al. (2023) and the World Economic Forum (2023) confirm high-speed connectivity’s role in business growth and market expansion.

The strategies of online sellers reflect key dimensions of the Diffusion of Innovation (DOI) Theory. Pricing adjustments, down payments, and customer relations emphasize *relative advantage* and reduced *complexity*. Product diversification, innovation, and social media promotions highlight *practicability* and *recognisability*, while inventory management and trend monitoring ensure *compatibility* with dynamic markets. Efforts to improve internet connectivity further illustrate the adoption of enabling infrastructure, showing how sellers adapt innovations to sustain competitiveness in digital commerce.

### ***Proposed Enhancement of the Sustainable Livelihood Program (SLP)***

SLP beneficiaries provided targeted recommendations to strengthen business operations through both traditional and online marketing, with support from government and non-government institutions. The suggestions emphasize integrating diverse marketing strategies for sustainable enterprise growth. The recommendations of SLP beneficiaries align with the Diffusion of Innovation (DOI) Theory by emphasizing the compatibility of integrating traditional and

online marketing strategies. Their call for institutional support underscores the importance of observability and trialability, enabling low-risk experimentation and visible success. Such support can accelerate diffusion from early adopters to the broader community, promoting sustainable enterprise growth.

### ***Recommendations of SLP Beneficiaries that Utilize Traditional Marketing***

Beneficiaries employing traditional marketing strategies identified four main areas for improvement: increased capital, enhanced training, fairer selection processes, and stronger government assistance. First, *the need for additional capital*. Four participants emphasized the urgent need for financial support to sustain and diversify their businesses. As Participant 1 stated, "Additional capital so we can start other businesses," while Participant 5 suggested "Additional capital and training for the SLP beneficiaries." Participant 6 called to "Provide capital to those in need," and Participant 8 requested "Additional capital and a free push cart for the business." Second, demand for training and skills development. Two participants stressed the necessity of training in online business and product diversification. Participant 4 recommended "Additional training to do online business and other products that can be sold," Participant 7 suggested "Free training to do online business and additional capital." The third recommendation concerns eligibility and selection. One participant highlighted the need for transparency, urging the DSWD to select only qualified beneficiaries: "We have a neighbor who is not poor but still benefited from the same program" (Participant 3). The last one was the *need for assistance from other government programs*. The role of integrated social protection support was acknowledged, with Participant 2 recommending "Additional assistance from DSWD like the Pantawid Pamilyang Pilipino Program or 4Ps." 4Ps is a conditional cash transfer program targeting low-income families. These recommendations/insights emphasized the crucial role of targeted interventions in strengthening traditional marketing efforts and promoting long-term business growth.

### ***Recommendations of SLP Beneficiaries that Utilize Online Marketing***

Online marketing participants similarly suggested three themes: increased capital, skill development, and targeted aid for the indigent. The *need to increase capital assistance*, as shown in a repeated call for "additional capital," reflects financial barriers to market expansion. For instance, Participant 1 suggested "Additional capital and free training in online marketing and other possible alternative businesses," Participant 3 requested "A larger capital should be given," and Participant 6 and 7 stressed "Additional capital and training for online business." The demand for training and skills development centered on digital marketing and product improvement. Participant 1 called for "Free trainings in online marketing," while Participant 5 suggested linking beneficiaries to agencies offering training to improve business further." Participant 8 recommended training for product improvement, provision, and quality business." Finally, targeting support to the indigent. Participant 2 advocated prioritizing "those truly poor" to ensure equity, while Participant 4 suggested providing "additional government programs such as 4Ps." These

perceptions underscore the importance of equipping entrepreneurs with the financial resources and digital skills to maximize the potential of online marketing and ensure inclusive economic opportunities.

## CONCLUSION

The study revealed significant demographic and business profile differences between SLP beneficiaries engaged in traditional marketing and online selling. Traditional marketers tend to be older, less formally educated, and more rooted in community-based transactions, while online sellers are younger, more educated, and technologically adaptive. These distinctions also reflect business types, civil status, and income levels, indicating the need for differentiated support strategies tailored to traditional and digital enterprises (Jowsey et al., 2021).

Both groups face complex challenges. Due to rising costs and inconsistent cash flow, traditional entrepreneurs struggle with limited market access, seasonal disruptions, regulatory constraints, and financial instability. Conversely, online sellers encounter issues such as intense market competition, a lack of customer trust, and inadequate digital literacy, despite broader market access. These findings highlight the need for targeted training, infrastructure, and policy interventions to address such barriers (Larsson et al., 2022).

SLP beneficiaries exhibit resilience through adaptive, low-cost, and resource-conscious strategies. Traditional sellers rely on personalized customer service and community trust, while some gradually integrate digital tools despite resource limitations. Their strategies, such as customizing products and improving in-store experiences, demonstrate efforts to balance operational sustainability with innovation in a dynamic market environment (Jowsey et al., 2021).

The study underscores the importance of a comprehensive, inclusive support framework. Enhancing financial access through inter-agency collaboration, expanding training in digital marketing and business management, and prioritizing the most vulnerable beneficiaries are essential to strengthening entrepreneurial capacity. Strategic, needs-based programming can promote inclusive growth and ensure long-term sustainability among SLP participants (Larsson et al., 2022).

## RECOMMENDATIONS

Based on the study's findings, it is recommended that the Department of Social Welfare and Development (DSWD) implement differentiated support strategies tailored to the demographic and capacity differences between traditional and online entrepreneurs. Traditional business owners, typically older and less educated, would benefit from localized capacity-building programs in basic financial literacy, inventory management, and gradual digital integration. In contrast, younger and digitally literate online sellers require advanced training in e-commerce, digital analytics, brand development, and affordable logistics and digital infrastructure. Since all participants are women,

gender-responsive programming addressing caregiving, leadership, and work-life balance is essential for inclusive support (Santos & Yu, 2021).

A holistic support system is recommended to address the compounded business challenges of SLP beneficiaries. This includes expanding market access through digital platforms, tailored financial assistance (e.g., microloans and grants), and policy reforms to ease regulatory and seasonal disruptions. Technological barriers should be addressed via subsidized devices and digital literacy training, while online security and customer service programs can help build consumer trust in digital environments (Lopez et al., 2022).

Further, capacity-building efforts should enhance community-based, customer-focused strategies already in use. These include training in relationship management, data-driven marketing, and cost-efficient operations. Gradual digital adoption should be encouraged through accessible tools, peer mentoring, and shared support systems such as cooperative purchasing and logistics. These strategies aim to institutionalize resilience and innovation in grassroots entrepreneurship (Delos Reyes & Navarro, 2020).

The study calls for an academic and evidence-based approach to enterprise development. In collaboration with government and private sectors, academic institutions should design gender-sensitive, research-driven incubation models and community-based training in digital business and operational skills. Localized data collection and impact assessments ensure support reaches the most marginalized beneficiaries. A coordinated, multi-sectoral framework aligning capital access, skill development, and targeted aid will foster sustainable and equitable microenterprise growth (Santos & Yu, 2021).

## **FURTHER STUDY**

The present study explored the challenges encountered by beneficiaries of the Sustainable Livelihood Program (SLP) as a basis for possible program enhancement. Through a thematic qualitative method, the research gathered the lived experiences of the SLP beneficiaries regarding the utilization and non-utilization of online selling to understand the experiences of the SLP beneficiaries who utilized online selling and traditional marketing strategies. The study was delimited to the number of qualified participants based on the criteria set, perceived benefits, challenges, strategies, and recommendations of the beneficiaries of SLP's online selling and traditional marketing strategies.

Future researchers should focus on conducting studies highlighting the unique challenges and successes of SLP beneficiaries in specific local contexts, contributing to a deeper understanding of the program's impact. Longitudinal studies could be designed to track the long-term effects of SLP participation on beneficiaries' economic well-being and community development. Additionally, exploring interdisciplinary approaches that integrate insights from sociology, economics, and business studies will provide a holistic view of the challenges faced by SLP beneficiaries.

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