

The Impact of the Nego-Kart Program in Malanday, Marikina

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Chapter 1

Background of the Study

Introduction

In developing Asian countries including the Philippines, more than 50% of the city labor force is employed in the informal economy. And among urban informal employment, ambulant vending is the most common form of livelihood (Romero et al., 2024). There are many challenges involved in exploring the unorganized sector of the economy, despite them having significant impacts in the economy. According to Ordinario (2020), the ambulant vendors selling vegetables, fruits and other commodities may have helped keep inflation low and stable in the month of September as suggested by local analysts and economists. Ambulant vending is considered the primary source of income of many Filipinos especially those without the skill, education, or resources to find alternative means of earning a living (Lauengco, G., 2024). Vendors can also create additional jobs not only for themselves but also for porters, transport operators, storage providers, and other related services. The government also obtain income from licenses, permits, fees, and fines. In this regard, ambulant vendors can ideally account for about 25 percent of the gross domestic product of the country. Despite this, the business and regulatory environment around this form of livelihood is often harmful to ambulant vendors.

Organizing the activities of ambulant vendors is an ongoing challenge for the government for many reasons and that is why there not many cities in Metro Manila that implement consistent and coherent laws for the ambulant vendors. One factor is that, the local government units in the Philippines often lack the manpower and resources to implement complex regulations. In Romero et. al (2024) they find that although ambulant vending may offer

opportunities for livelihood, it can come at the expense of regulatory oversight and urban order. They also described that in cities like Manila, the regulatory environment is unstable where vendors often lack awareness of what is allowed and some local government units also have inconsistent rules. The spatial constraints in allowing for ambulant vending must also be considered since their operations are usually unaccounted for in the urban planning (Uwamahoro & Khoo, 2025). The vendors also often lack the capital which makes the costs of compliance with the regulations to be difficult for them and this is one of the reasons why ambulant vending tend to be informal in nature in many cases because many vendors prefer to stay informal to avoid these compliance costs.

Unlike other cities in Metro Manila, Marikina is one of the only few which regulates its mobile vendors and has been doing so for more than a decade. Pasig City, for example, passed its ordinance granting permits to its mobile vendors just last year. However, before the year 2011, ambulant peddling is not allowed in Marikina City because they were considered road obstructions.

In the year 2011, typhoon Ondoy struck and many people in Marikina were displaced. It was hard for people to find jobs, people lacked the capital to start anew and so many resorted to street vending or peddling. Because of this, the government of Marikina implemented Ordinance No. 04 Series of 2011 to regulate the mobile vending activities in Marikina City. They were legalized and now regulated. The government also provided capital for those who needed it to start or recover their livelihood. Initially, there were vendors from other cities in Marikina, however, the citizens of Marikina were given priority for the regulation. They first targeted the fishball, fruits, bilao vendors and they are only allowed to peddle in residential areas and secondary streets. They are not allowed to peddle in public markets and schools. Wherever there

are no legitimate establishments that they could compete with, they are allowed. Ambulant vendors in Marikina are registered and are required to pay only minimal fees. They are required to only pay 500 pesos for 1 year for their mobile vendor ID and health ID. They are required the health ID because it serves as assurance that they are healthy and would not spread any diseases to the customers. Their renewal is every December 31.

Currently, there are 780 registered mobile vendors in Marikina and the local government is targeting to reach a maximum of 1,000 mobile vendors. The reason why the maximum number is limited is to protect the legitimate businesses. The local government has a designated impounding area for the confiscation of those vendors who violated the regulations. They hold continuous consultations every time the ID is renewed to ensure that they are aware of the regulations and also to give them an opportunity to communicate their needs. The local government of Marikina encouraged mobile vendors to form their own small coalitions in their areas so that it would be easier to communicate with them, as well as to encourage them to speak about their needs and to make them feel that they are not alone and that the government supports them. There are assigned leaders for each of these small associations and they will be the ones that the government will mainly communicate with especially whenever there are government meetings. Whenever they speak about what they need, the government answers, may it be through the form of financial aid, physical assets, or others. Just recently, last Covid-19 pandemic, all of the registered mobile vendors were given financial aid.

It is also important to observe the changes in the market relating to mobile vending such as the emergence of electronic bikes or e-bikes and so the LGU also passed Ordinance No. 60 Series of 2022 which authorizes the use or operation of electronic bicycles as a vending vehicle.

Nego-Kart Program

The Nego-Kart Program, one of the local government programs of Marikina that specifically targets ambulant vendors, and the only one of DOLE's financial assistance programs that are specifically for ambulant vendors, provides livelihood packages that aims to help ambulant vendors in their livelihood. It mainly provides food cart packages that may vary in design, and sometimes also provides other packages that are also intended to help ambulant vendors such as welding packages, cosmetic product packages, and not just food cart packages. The Department of Labor and Employment National Capital Region (DOLE-NCR), distributed more than three million pesos' worth of Negosyo sa Kariton (NegoKart) livelihood packages to 103 ambulant vendors in Barangay Malanday, Marikina City in the month of March in the year 2022. The Nego Kart Program is designed to support ambulant vendors in strengthening and upgrading their livelihood activities to increase income and ensure long-term sustainability. A total of 30 skincare production kits, 30 welding packages, 30 five-in-one food carts, and 13 carinderia packages were provided, each valued at ₱30,000 and awarded based on the documentary requirements submitted by recipients. In addition to the livelihood packages, beneficiaries will also receive technical training or relevant seminars, DTI business permits, and a one-year warranty for the machines, including call center support for after-sales concerns.

The qualifications for the beneficiaries of the Nego-Kart Program are as follows:

1. Self-employed with insufficient income and low income earners;
2. Marginalized and Landless Farmers and Fisherfolks;
3. Working Women and Youth;
4. Persons with Disabilities (PWDs);

5. Indigenous Peoples (IPs);
6. Guardians or Parents of Child Laborers (PCLs);
7. Former Rebels; 8. Displaced Workers
9. Family Members of Probationers/Parolees, regardless of previous cases.

It is also noted that active beneficiaries of Pantawid Pamilyang Pilipino Program (4Ps) and Government Employees are not qualified to avail the program. There have been continuing implementations of the Neco-Kart Program in Marikina following the year 2022 but this study will solely focus on the program being implemented in March 2022 because it has the most publicly available information.

Regulations of Marikina on Mobile Vendors

Ordinance no. 04 Series of 2011 of the Marikina City Government contains all the laws and regulations for its mobile vendors. It defines vending business as the act of selling or offering for sale of goods, wares, merchandise, either from place to place, without having to occupy or stationed permanently in any space. It contains registration requirements, registration fees, regulations on food handling practices, prohibited acts and/or activities, regulations regarding the use of streets and sidewalks, fines and penalties, confiscation and impounding, and the disposal of confiscated food stuff, goods, and merchandise.

Under this ordinance, all mobile vendors within the jurisdiction of Marikina City are required to register with the Marikina Public Market Office and submit the necessary requirements. They allow both Marikina Residents and non-residents to register, requiring even the non-residents to comply with the regulations of mobile vending in Marikina City if they want

to sell their goods in Marikina. The registration fee that mobile vendors need to pay every year are 500php for residents and 2,000php for non-residents and they need to renew their mobile vendors' ID every year for it to be valid.

Mobile vendors are required to undergo annual medical and health examination to be awarded with a health certificate, and they are also required to undergo food safety training if they are food vendors. They also have designated uniforms for mobile vendors that they are required to wear.

Those who sell fruits, vegetables, ready to eat foods and other food stuffs must store their goods in a covered container and be placed in separate sealed plastic bags to protect them from pollution, and other health risks. Mobile vendors are prohibited to stay at a single location for more than ten minutes and they cannot put their wares, goods and merchandise on any sidewalk, street, and open area. They are also not allowed within a 50-meter radius of any educational institution, churches, religious establishment and public or private market.

Mobile vendors are not allowed to litter or throw their leftovers in any public or private places or create unsanitary and unhygienic condition. They are not allowed to sell stale, rotten, or contaminated goods and merchandise. With regards to their use of streets and sidewalks, they are allowed as long as they do so in a manner that do not obstruct the flow of pedestrians, but after they sell their goods, they must leave immediately after. Moreover, any materials, containers, cart, or any goods left unattended or stationed on streets and sidewalks shall be confiscated without any prior notice.

Statement of the Problem

1. What is the socio-economic profile of the beneficiaries in terms of:

1.1 Age

1.2 Gender

1.3 Household Income

1.4 Registered as a mobile vendor

1.5 Type of products sold

2. What is the status of the Nego-Kart Program to ambulant vendors in Malanday, Marikina in terms of the following indicators:

2.1 Budget allocation for Nego-Kart

2.2 Number of beneficiaries

2.3 Amount given to beneficiaries

3. What are the perceptions of the beneficiaries on the effectiveness of the Nego-Kart program based on the following indicators:

3.1 Applicability to Current Livelihood

3.2 Alignment to regulations for mobile vendors

3.3 Product Quality

4. What are the perceptions of the beneficiaries on the livelihood and entrepreneurial skills in terms of the following:

4.1 Financial Resiliency

4.2 Marketing Skills

4.3 Product Knowledge

4.4 Organizational Skills

4.5 Resourcefulness

5. How do these perceptions significantly affect the Nego-Kart Program and its beneficiaries?

6. What are the possible policy recommendations based on the findings of the study?

Objectives of the Study

The objectives of the study are to:

1. Determine the socio-economic profile of the beneficiaries of the Nego-Kart Program.
2. Describe the status of the Nego-Kart Program on its beneficiaries.
3. Determine the perceptions of the beneficiaries on the effectiveness of the Nego-Kart Program.
4. Determine the perceptions of the beneficiaries on their livelihood and entrepreneurial skills.
5. Explain the influence of these perceptions on the Nego-Kart Program and its beneficiaries.
6. Provide policy recommendations based on the findings.

Significance of the Study

This study is significant as it provides insights into how the program has impacted the livelihood of ambulant vendors in Marikina. Ambulant vendors form a vital yet vulnerable part of the informal economy, and assessing the effectiveness of such programs contributes to a deeper understanding of public policy implementation at the grassroots level. The findings of these study will primarily benefit ambulant vendors, policy makers and government agencies especially the DOLE and the local government of Marikina, and lastly, future researchers.

First, this study will benefit the ambulant vendors of Malanday, Marikina because their needs and the challenges that they face will be determined in this study. They are also the beneficiaries of the Nego-Kart Program and will be the ones to receive the program's provisions, and benefit from the improvements made on the program.

Secondly, this study will also be helpful to the DOLE since the Nego-Kart Program is under the DOLE Integrated Livelihood Program which provides grant assistance to help the marginalized and vulnerable workers to start and grow their businesses. It is to their best interest to find ways to improve the effectiveness of their programs in such a way that it will improve the livelihood of its beneficiaries. Moreover, the findings of this study will also be helpful to the LGU of Marikina because this study will help provide some insights on ways to better utilize their regulations in organizing and helping the mobile vendors in Marikina City.

Finally, this study will benefit future researchers because the realities of implementing government livelihood programs, particularly the Nego-Kart program, will be revealed in this research. The findings will help give them insights into producing research that can be helpful in

producing actionable and efficient recommendations in improving the livelihood grant assistance government programs in the country.

Scope and Delimitation of the Study

This scope of this study covers only the 103 beneficiaries of the Nego-Kart Program in Malanday, Marikina in the year 2022. It assesses their perceptions on their own livelihood and entrepreneurial skills as well as their perceptions on the effectiveness of the Nego-Kart Program in improving this skills. This study will only cover the skills development area of the Nego-Kart program and not the provision of the physical capital to the beneficiaries since it will be a better indicator of improving the beneficiaries' livelihood and entrepreneurial skills. This study will also only be able to present the data on the Nego-Kart program's budget allocation, number of beneficiaries, and the amount received by the beneficiaries in Marikina for the years 2022 and 2024 because of the limited available information.

This study is conducted with the uncertainty on whether the Nego-Kart Program in Malanday, Marikina in 2022 was conducted with the regulations of Marikina for mobile vendors in consideration. Moreover, the beneficiaries of the program were not all registered mobile vendors of Marikina City.

The study is limited to the beneficiaries of the Nego-Kart program in Malanday and does not include non-beneficiaries or participants from other barangays or cities. Data collection is confined to surveys, interviews, and observational assessments of the program participants, which are based on self-reported experiences and may be subject to personal bias. Furthermore, the study concentrates on the immediate and short-term impacts of the program on livelihood skills and does not extensively cover long-term economic outcomes or community-wide effects.

As such, findings are context-specific and may not be generalizable to other livelihood programs or regions.

Chapter 2

Review of Related Literature

Ambulant vending emerged as a popular form of livelihood especially among the poor because of the lack of work opportunities available despite the growing demand. A street vendor is broadly defined as a person who offers goods for sale to the public without having a permanent built-up structure from which to sell. Ambulant vending survives not merely because it is an important source of employment but also because of the services it provides to the urban population. For the urban poor, ambulant vendors provide goods, including food, at low prices. Hence we find that one section of the urban poor, namely, the ambulant vendors, subsidizes the existence of the other sections of the urban poor by providing them cheap goods, including food. Middle-income groups benefit from ambulant vending as well because of the affordable prices offered (Ajay, K., 2025).

Livelihood and Entrepreneurial Skills

Romero (2024) found that the factors affecting ambulant vendors relate to interpersonal dynamics, family dynamics and obligations, educational aspirations, financial vulnerability, market competition, operational challenges, supply chain dependency, health and labor, and enforcement of regulations. And that the vendors adopted mechanisms to combat these issues through debt and financial management, operational adaptation, community assistance and support, adaptation to regulation, and emotional resilience. To support the vendors' adherence to social and legal norms, inclusive policies that formally recognize and regulate street vending must be developed, ensuring legal protection and designated vending zones. As well as economic empowerment through improved access to financial services, microcredit, and financial literacy

programs while introducing social security measures. Governance improvements, anti-harrassment initiatives, and transparent law enforcement to protect vendors from exploitation. Finally, community engagement and public relations efforts aim to foster positive perceptions of ambulant vendors, highlighting their contribution to the economy and encouraging cooperation with local businesses and authorities. Lorato (2022) found that the poor perceive that participating in the informal sector has considerably improved their livelihood and revealed that informal business operators that earn higher monthly income, save their income, stayed longer in the business, have access to credit and own more working capital, and those who get training opportunities are observed to have better livelihood improvement compared to others. Thus, along with designing strategies for the formalization of informal enterprises, facilitating access to finance, training programs, improving the business environment, and provision of business development services prepare youth to navigate the informal sector in the study area, in particular, and Ethiopia, in general.

Some of the challenges facing ambulant vendors are lack of formalization, weak management system, producing street garbage. Sarker et al. (2019) suggested that the implementation of the proper public management system the vendors could become a role model for the national economy. Tesfaye, S. (2017) reveals that the vendors were faced with many challenges after migrating to the urban setting. Health problems, lack of accommodation and high rent prices, confiscation of their products, lack of proper working space, seasonal fluctuation of the demand for their products and the price, lack of assistance from the local Woreda, absence of a formal credit-granting system and conflict with other merchants and customers. The study further revealed that the migrants adopted various coping strategies such as working on other part-time jobs by becoming day laborers and house maids, choosing which

product to put for sale and when, utilizing the strong social capital that they possess in times of need and gaining financial and psychological strength from it. Lastly, the study found that while most of the ambulant vendors have had the aspiration to continue with their current business, some were unable and unwilling to persist longer. Biezen (2023) investigated the business challenges faced by small food vendors in Quezon City and Pasay and found that the primary business challenges faced by vendors include income instability, adverse impact of weather conditions, and a lack of business knowledge. These challenges are also greatly influenced by gender dynamics and city-specific operations. The study recommended that inclusive capacity-building programs must be developed to address the unique habitus and capital of different vendors.

According to Nasir (2024), entrepreneurial decisions are very important to ambulant vendors to survive and develop in the midst of increasingly fierce competition. And that these decisions are often influenced by economic literacy and business capital, where economic literacy includes an understanding of financial management and business strategy, while business capital includes financial resources to start and run a business. It revealed that economic literacy affects the way traders manage capital and face business challenges. A good understanding of economic literacy helps traders in making strategic decisions, such as capital allocation, cost control, and business development planning. Achieng, C. (2020) found that majority of ambulant vendors required start-up capital which was largely drawn from personal savings. The vendors sell a wide-range of products, operate from makeshift platforms with makeshift shades (61.6%), source their supplies from wholesale and retail markets in Nairobi, and transport them to their business premises by use of public transport (71.5%). To maintain success of their enterprises, the vendors apply a wide-range of locational, operational, pricing, and stocking

strategies. The main strategies include locating near customers (80.2%), extending operation hours at night (89.5%), pricing based on wholesale prices (72.1%), and stocking based on price of supplies (48.3%). For example, street food vending is the main source of income for almost all the vendors (94.2%), 69.2 percent cannot survive without it, 98.3 percent intend to grow their enterprises, and 55.2 percent have an investment attributed to the enterprise. However, the vendors experience a number of operational, security, and policing challenges, including low levels of organizational structure and access to loans and training opportunities. Low marketing skills can contribute to livelihood vulnerability (Muyot, N., 2022). Lin, S. (2018) found that ambulant vendors espouse subtle strategies centering on purposefulness, resourcefulness and hardiness, which are instantiated through family obligation, sales tactics, merchandising techniques, technology application, trading flexibility, moral sentiment and assistance network. As such, street entrepreneurs are both enacting and constructing resilience in response to specific challenging contexts including impoverishment, operating cost inflation, contingent loss, fierce competition, market uncertainty, intensive workloads, municipal inspection and arbitrary governance practice of village cooperative organization.

Applicability to Current Livelihood

Previous literature consistently emphasizes that skills-development programs must be closely aligned with the livelihood needs of beneficiaries in order to achieve meaningful and sustainable outcomes. Foundational theories such as Becker's Human Capital Theory argue that skills only translate into higher productivity and income when they are directly relevant to the individual's occupation or economic activities. Similarly, the Sustainable Livelihoods Framework (Chambers & Conway, DFID) stresses that training initiatives must be tailored to the beneficiaries' existing assets, contexts, and livelihood strategies; when the provided skills do not

match the realities of beneficiaries' work environments, adoption rates tend to be low and the livelihood impact minimal. This underscores the importance of relevance and contextual alignment in all skills-building interventions.

Empirical studies from development institutions reinforce this perspective. The World Bank (2013) highlights that demand-driven and market-responsive skills programs produce far better employment and income outcomes compared to generic training. The Asian Development Bank (2014) likewise found that livelihood training in developing countries often fails when it is disconnected from local markets, the informal sector, or the beneficiaries' daily economic activities. Programs that offer skills unrelated to participants' existing livelihoods frequently result in skill mismatch, underemployment, and inefficient use of government resources.

The International Labour Organization (2015) also shows that the effectiveness of skills programs depends heavily on their applicability to real livelihood opportunities. According to the ILO, training that is too theoretical or not contextualized to local economic conditions tends to have poor impact on employment and entrepreneurship outcomes. This is echoed by McKenzie (2017) and Blattman & Ralston (2015), who found in systematic reviews of entrepreneurship and employment programs that the most successful interventions are those offering practical, hands-on, and context-specific training. Their analyses reveal that livelihood programs often fail when skills taught cannot be immediately applied to improve or expand the beneficiaries' current income-generating activities.

Local studies in the Philippines also support these findings. Research by the Philippine Institute for Development Studies (PIDS) shows that many government livelihood programs underperform because the skills and resources provided do not match the actual needs, skills gaps, or market environments of the beneficiaries. PIDS reports identify persistent challenges

such as mis-targeting, irrelevant training modules, and weak alignment between program offerings and beneficiaries' existing livelihood practices. As a result, many participants struggle to sustain their enterprises, and the intended improvements in income and productivity are not fully realized.

Essentially, skills-development programs must be livelihood-relevant, demand-driven, and context-specific to generate meaningful economic benefits for their intended beneficiaries. When government interventions align training and support with the realities of beneficiaries' livelihoods, they enhance program adoption, stimulate livelihood growth, and ensure better use of public resources.

Quality of Information

Research in Technical and Vocational Education and Training (TVET) further reinforces the importance of information quality. UNESCO-UNEVOC (2016) found that the success of training programs depends greatly on the quality of manuals, training materials, and instructions provided to beneficiaries. Outdated or incomplete information limits the applicability of the skills learned, resulting in reduced employment prospects and lower income improvements. Similarly, labor market studies by the OECD (2019) highlight that without high-quality labor market information, training programs often produce a mismatch between the skills taught and the skills actually demanded by employers or needed in local livelihoods.

Local evidence from the Philippines also underscores the centrality of information quality in skills programs. Studies by the Philippine Institute for Development Studies (PIDS), such as those by Orbeta et al. (2016) and Manasan (2019), reveal that skills and livelihood programs often fall short of their goals because beneficiaries receive insufficient or unclear information

about program objectives, processes, requirements, and benefits. As a result, participants may be unable to fully utilize the training or access the support intended for them. Across these bodies of literature, a consistent conclusion emerges: high-quality information is a critical enabler of learning, program engagement, and the successful application of newly acquired skills, making it a foundational element of effective skills development programs.

Comprehensibility

Recent literature emphasizes that the comprehensibility of information is crucial for the effectiveness of skills development programs. Studies on Technical and Vocational Education and Training (TVET) highlight that clear and understandable training materials are essential for learners, especially those with varied literacy levels, to successfully acquire and apply new skills (UNESCO-UNEVOC, 2016; Asian Development Bank [ADB], 2014). Research on development interventions further underscores that when program instructions or guidelines are unclear or overly complex, beneficiaries struggle to understand requirements and implement skills effectively, reducing program success (Heeks, 2002; OECD, 2019). Additionally, evidence from the Philippines shows that livelihood and skills programs often underperform when program information is not clearly explained or is overly technical, limiting beneficiaries' ability to apply training and access resources (Orbeta et al., 2016; Manasan, 2019). Collectively, these studies demonstrate that training programs are significantly more effective when information is clear, accessible, and tailored to the comprehension levels of beneficiaries, ensuring that participants can internalize, retain, and practically apply the skills acquired.

Chapter 3

Theoretical Framework

This research aims to assess the impact of the Nego-Kart Program on the ambulant vendors in Malanday, Marikina, Philippines, by examining their profile, the status of the program, and the influence of the effectiveness of the program in improving the livelihood and entrepreneurial skills of the ambulant vendors. The study is grounded in several key economic theories.

Human Capital Theory

This theory explains that skills development programs can improve the livelihood of ambulant vendors by increasing their productivity, efficiency, and ability to compete in the market. When vendors receive training in areas such as marketing, product knowledge, customer service, pricing, hygiene, or basic financial management, they acquire market-relevant competencies that allow them to attract more customers, improve the quality of their products, reduce losses, and adapt to changing market demands. These enhanced skills also strengthen their resilience by reducing vulnerabilities associated with informal work and enabling them to adjust or diversify their income sources. By investing in their human capital, ambulant vendors can raise their income potential, operate more sustainably, and pursue upward economic mobility.

Provision of Capital and Public Goods

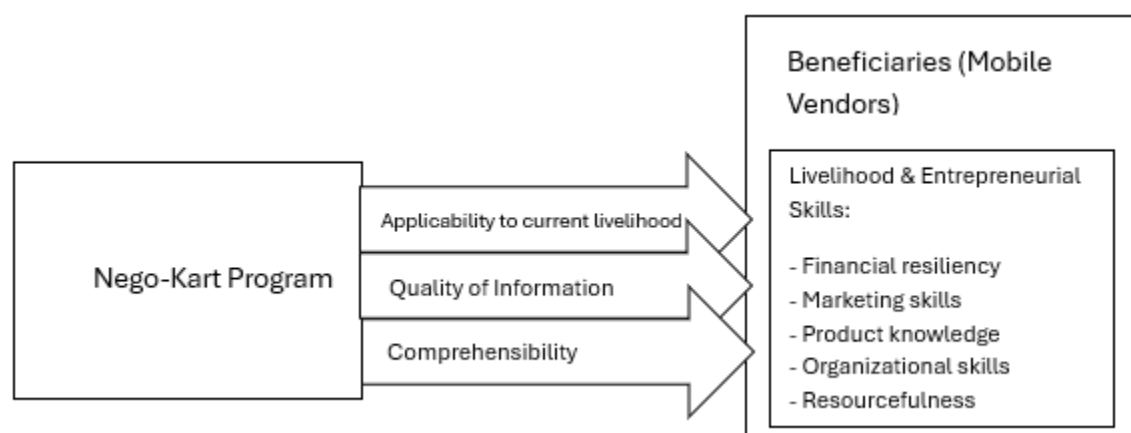
This emphasizes the role of providing financial resources (capital) and essential public goods (e.g., infrastructure, training, supportive regulations) in fostering economic development and improving livelihoods. Identifying the financial assistance programs directly addresses the

"provision of capital." Financial assistance programs may not only offer monetary support to its beneficiaries but also workshops, training, and other “public goods” that can help the livelihood of the ambulant vendors. The impact on livelihood and entrepreneurial skills will indicate the effectiveness of the capital provision in improving their individual outcomes.

Conceptual Framework

Figure 1.

Conceptual Framework of the Study



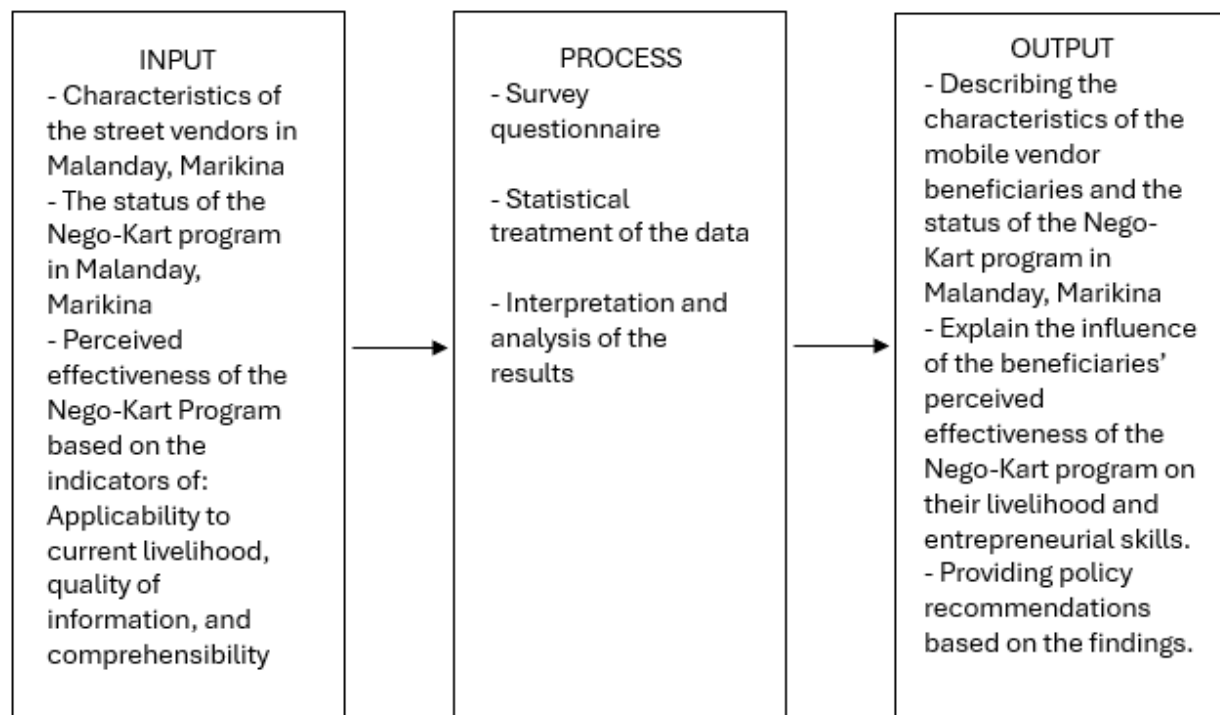
The conceptual framework of the study illustrates how the research variables and methods contribute to the expected results. It explains how the provisions of the Nego-Kart Program’s skills development area impacts the beneficiaries’ livelihood and entrepreneurial skills— particularly their financial resiliency, marketing skills, product knowledge, organizational skills, and resourcefulness. The conceptual framework applies Becker’s human capital theory which posits that investments in the skills development of individuals can enhance their productivity and economic development. In this study, the Nego-Kart Program also functions as a form of investment in human capital for the ambulant vendors since they were provided with

livelihood training alongside with physical capital. The three indicators, Applicability to current livelihood, Quality of Information, and Comprehensibility, are important factors in assessing the effectiveness of the Nego-Kart Program in improving the livelihood and entrepreneurial skills of the beneficiaries.

Operational Framework

Figure 2

Operational Framework of the Study



The input-process-output (IPO) model provides a visual representation of the flow of the research. As such, this study is divided into the three sections— input, process, and output. The input section involves the data that will be collected for the study such as the characteristics of the ambulant vendors in Mandalay, Marikina, the status of the respondents as beneficiaries of the Nego-Kart Program, and the beneficiaries' perceived effectiveness of the Program based on the

indicators of the indicators of Applicability to Current Livelihood, Quality of Information, and Comprehensibility. Under the process part involves how these data will be collected, which will be through a survey questionnaire, how they will be presented and analyzed using statistical treatment, as well as their interpretation and analysis based on the results. Finally, the output part will consist of the consolidation of the results from the statistical treatments, and forming conclusions and recommendations based on the revealed impact of the Nego-Kart program on the livelihood and entrepreneurial skills of the ambulant vendors particularly their financial resiliency, marketing skills, product knowledge, organizational skills, and resourcefulness.

Assumptions

In conducting this study, several assumptions are made to ensure the validity and reliability of the research outcomes. These assumptions help establish the expected conditions under which the research is carried out and interpreted.

The following assumptions are made in conducting this study:

1. The participants were truthful in answering the survey questionnaire.
2. The participants' self-assessment of their livelihood and entrepreneurial skills is an accurate measurement of their livelihood and entrepreneurial skills.
3. The impact of the program can be measured through the participants' perceptions on its effectiveness based on the specified indicators.
4. The beneficiaries' livelihood and entrepreneurial skills can be influenced by multiple factors. However, this study will specifically focus on the role of the Nego-Kart Program.

Hypothesis

This section presents the hypotheses that guide the direction of the study. These hypotheses aim to determine whether the Nego-Kart Program have a significant effect on the livelihood and entrepreneurial skills of the beneficiaries in Malanday, Marikina.

The hypotheses of the study are as follows:

- **H01:** The beneficiaries' perceptions on the indicators of the effectiveness of the skills development program do not significantly affect their financial resiliency.
- **H02:** The beneficiaries' perceptions on the indicators of the effectiveness of the skills development program do not significantly affect their marketing skills.
- **H03:** The beneficiaries' perceptions the indicators of the effectiveness of the skills development program do not significantly affect their product knowledge.
- **H04:** The beneficiaries' perceptions on the indicators of the effectiveness of the skills development program do not significantly affect their organizational skills.
- **H05:** The beneficiaries' perceptions on the indicators of the effectiveness of the skills development program do not significantly affect their resourcefulness.

Definition of Terms

This section defines the set of terms that are used for the context of this study.

Ambulant Vendors or Mobile Vendors

In other sources, ambulant vendors are defined as a person who offers goods or services for sale to the public without having a permanently built structure but with a temporary static structure or mobile stall. Ambulant vendors could be stationary and occupy space on the

pavements or other public or private areas, or could be mobile, and move from place to place carrying their wares on push carts or in cycles or baskets on their heads, or could sell their wares in moving buses (Sarker et. al., 2019)

In Marikina City, ambulant vendors are referred to as mobile vendors. Mobile vendors are defined in Ordinance no. 04 Series of 2011 as an individual who is a bonafide Resident of Marikina City who carries and/or transport his goods, wares, merchandise, either physically or by means of wheeled cart or container to sell or offer for sale such goods, wares and merchandise from one place to another and does not have any permanent vending station and is duly registered and accredited by the Marikina City Public Market Office. In this study, the definition of mobile vendors stated in the ordinance will be the one used.

Mobile Vendors' Association

In Marikina City, there exist mobile vendors' associations where the mobile vendors with similar products that they sell form an association so that they can communicate better with each other as well as with the government as well. This term pertains particularly to this associations.

Chapter 4

Methodology

This section includes the methodology of the research, containing the research design and strategy, sampling design, measurement and instrumentation, research procedures on data collection, research ethics approaches, and data analysis.

Research Design

This study will employ descriptive and quantitative research design. Descriptive statistics will be used to summarize the responses of the respondents that are corresponding to their socio-demographic profile and the status of the program in Marikina, and quantitative research design for assessing the influence of the beneficiaries' perceived effectiveness of the Nego-Kart program to their livelihood and entrepreneurial skills. Statistical analysis will be employed to analyze the data.

Sampling Design

The population size will be the total number of beneficiaries of the program in Marikina, which is 103 beneficiaries. In order to obtain the sample size, Slovin's formula will be used to calculate it with a margin of error of 0.05. Random probability sampling will then be used to choose the participants of the survey.

Slovin's Formula

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{103}{1 + (103)(0.05)^2}$$

$$n = 81.909$$

Where:

n = sample size

N = population size

e = margin of error

Measurement and Instrumentation

Survey questionnaire will be used as the research instrument. In order to assess the beneficiaries' livelihood and entrepreneurial skills, the questions will be answerable using a likert scale of 1 to 4, with specific questions pertaining to their financial resiliency, marketing skills, product knowledge, and organizational skills. In the same manner, the beneficiaries' perceived effectiveness of the program will also be assessed using a Likert scale, with questions specified for the human capital development, economic development, and social capital development indicators of the program. Then, the weighted means of the responses will be computed.

The following tables presents the summary of how the variables in this study will be measured and how they were defined to serve as basis to their respective items in the survey questionnaire.

Table 2.

Effectiveness of Nego-Kart Program Based on Skills Development

Indicator	Description
<i>Applicability to Current Livelihood</i>	This pertains to the beneficiaries' perceptions on how applicable the information they learned are to their current

	livelihood. This aims to measure the extent of which they can apply the skills and knowledge they have learned on their actual livelihood.
<i>Quality of Information</i>	This pertains to the beneficiaries' perceptions on how valuable the information they learned are through the Nego-Kart Program's skills development provision. This aims to measure the overall quality of information in terms of how accessible, advanced, and suitable they are.
<i>Comprehensibility</i>	This pertains to the beneficiaries' perceptions on how comprehensible they found the information they learned are. This aims to measure the extent of their understanding of the skills and concepts that they have learned.

Table 2 presents the description of the variables Applicability to Current Livelihood, Quality of Information, and Comprehensibility as indicators of the effectiveness of the Nego-Kart Program and how they were measured in the study.

Table 3.

Livelihood and Entrepreneurial Skills

Livelihood and Entrepreneurial Skill	Description
<i>Financial Resiliency</i>	This is defined to be the ability of the beneficiaries to manage their finances, financial management skills, and their ability to withstand challenges that impact their income or assets, without falling into damaging debt.
<i>Marketing Skills</i>	This refers to the beneficiaries' abilities and expertise in promoting and selling their products effectively. Marketing skills include their communication and negotiation skills, their creativity in displaying their livelihood kits, and social capital through interpersonal skills.
<i>Product Knowledge</i>	This refers to the beneficiaries' knowledge and skills in maintaining the quality and profitability of the products they sell. This includes their ability to source their products, storage, as well as compliance with the proper sanitation practices that are appropriate for the products they sell.
<i>Organizational Skills</i>	This refers to the ambulant vendors' ability in properly managing their inventory, displays, and streamlining their business operations. This also includes their time management skills.

Resourcefulness	This refers to the overall capability of the street vendor of making the most of the resources at their disposal, especially in times of uncertainty. This may include their ability to resort to unconventional methods to maintain their business operations or sustain their means of livelihood.
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Table 3 presents the variables of Financial Resiliency, Marketing Skills, Product Knowledge, Organizational Skills, and Resourcefulness as the dependent variables based on the beneficiaries' self-assessment and how they were measured in the study.

Table 4.

Type of Products Sold

Type of Products Sold	Description
Fresh Fruits	Any type of fruit that are sold fresh, either whole or cut, not cooked, and may be added with some seasonings, as long as the main product is the fresh fruit itself, and do not serve as ingredient to create a more complicated dish. (e.g. fresh buko sellers, pineapples, watermelons, mango with bagoong, etc.)
Fresh Vegetables	Any type of vegetables that are sold fresh
Cooked Food	This includes any type of food that are cooked and preferably served hot. Sellers of this type of product often include their cooking supplies while traveling, while others may not. Ranges from those with simple to more complicated ingredients (e.g. fishball, kwek-kwek, burger, toge, nuts, popcorn). Excludes sweet snacks that can be served not hot (e.g. <i>kakanin</i> , <i>turon</i>).
Cold Snacks	Any type of food that are prepared but typically not eaten hot and this also includes packaged foods. (e.g. kakanin, turon, candy, junk foods, ice cream)
Beverages	Any type of beverage, and can be served either hot or cold. (e.g. Bottled water, taho, softdrinks, buko juice, and other fruit juice)
Non-food Items	Any type of product that are not food items. (e.g. clothes, electronics, appliances, cleaning supplies, accessories)
Other Food Items	Other types of food items that does not fall under any of the aforementioned categories (e.g. dried fish, dry goods etc.)

Table 4 presents the description of the categories of the type of products sold by mobile vendors in Malanday, Marikina. These items are not included in the data analysis of the study, but are helpful in identifying the nature of the livelihood of the mobile vendors in Marikina which can be beneficial in determining their needs and can also provide insights on how the Nego-Kart Program can be improved in the future implementations of it in Marikina.

Research Procedures of Data Collection

The study will make use of both primary and secondary data. The primary data are the profile of the respondents based on their socio-economic status and their status as beneficiaries of the Nego-Kart program, their self-assessment of their livelihood and entrepreneurial skills of and their perceived effectiveness of the Nego-Kart Program. While the secondary data will be the number of beneficiaries and the amount that were provided to the beneficiaries.

To locate the 103 beneficiaries of the Nego-Kart program, the locals of Malanday, Marikina were asked on the streets. Those who received the Five-in-One food cart were the easiest to locate since their food carts are mostly displayed in front of their house while for the rest who received the skincare package, welding package, and carindaria package were more difficult to locate since the method to do so is limited to relying solely on social networks. Heckathorn & Cameron (2017) provided a comprehensive review of network sampling techniques, highlighting how social network-based recruitment helps reach hidden or hard-to-reach populations.

Research Ethics Approaches

A formal letter addressed to the Marikina Public Market Office, who is responsible for overseeing the regulations on mobile vendors in Marikina City, regarding information about the

laws and regulations on the mobile vendors, as well as some other related information. A formal letter addressed to the Barangay Office of Malanday, Marikina was also sent to provide some information regarding the beneficiaries of the Nego-Kart Program.

The respondents will also be asked to sign a consent form to ensure their willingness to participate in the study. The anonymity and the privacy of the respondents will be protected, and no private or personal information of the respondents will be disclosed.

Data Analysis

Descriptive statistics will be used to summarize the profile of the respondents as well as the status of the local government programs in Malanday, Marikina which will be presented using a frequency distribution. Then, the weighted means of their answers to the likert-scale questions will be calculated as well as the overall weighted mean to provide a general overview of their self-assessment of their livelihood skills and their perceptions on the effectiveness of the Nego-Kart Program based on the Physical Capital Provided and the Skills Development Program.

Then, ordinal logistics regression will be used to explain the influence of the beneficiaries' perceived effectiveness of the program to their livelihood and entrepreneurial skills. The study will make use of an Ordinal Logistic Regression represented as:

Econometric Model 1

The Effectiveness of the Indicators in Improving the Financial Resiliency of the Beneficiaries

$$LFR = \beta_0 + \beta_1 ETA_1 + \beta_2 ETQ_2 + \beta_3 ETC_3 \varepsilon_j$$

Where:

- LFR = The beneficiaries' self-assessment of their financial resiliency
- ETA_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the applicability of the information they learned to their current livelihood
- ETQ_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the quality of information that was provided.
- ETC_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the comprehensibility of the information they learned.
- β_0 = Intercept of the regression model
- β_j = Coefficient in the regression model
- ε_j = Error term for the jth respondent

Econometric Model 2

The Effectiveness of the Indicators in Improving the Marketing Skills of the Beneficiaries

$$LM = \beta_0 + \beta_1 ETA_1 + \beta_2 ETQ_2 + \beta_3 ETC_3 \varepsilon_j$$

Where:

- LM = The beneficiaries' self-assessment of their marketing skills
- ETA_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the applicability of the information they learned to their current livelihood

- ETQ_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the quality of information that was provided.
- ETC_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the comprehensibility of the information they learned.
- β_0 = Intercept of the regression model
- β_j = Coefficient in the regression model
- ε_j = Error term for the jth respondent

Econometric Model 3

The Effectiveness of the Indicators in Improving the Product Knowledge of the Beneficiaries

$$LPR = \beta_0 + \beta_1 ETA_1 + \beta_2 ETQ_2 + \beta_3 ETC_3 \varepsilon_j$$

Where:

- LPR = The beneficiaries' self-assessment of their product knowledge
- ETA_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the applicability of the information they learned to their current livelihood
- ETQ_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the quality of information that was provided.
- ETC_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the comprehensibility of the information they learned.

- β_0 = Intercept of the regression model
- β_j = Coefficient in the regression model
- ε_j = Error term for the jth respondent

Econometric Model 4

The Effectiveness of the Indicators in Improving the Organizational Skills of the Beneficiaries

$$LO = \beta_0 + \beta_1 ETA_1 + \beta_2 ETQ_2 + \beta_3 ETC_3 \varepsilon_j$$

Where:

- LO = The beneficiaries' self-assessment of their organizational skills
- ETA_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the applicability of the information they learned to their current livelihood
- ETQ_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the quality of information that was provided.
- ETC_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the comprehensibility of the information they learned.
- β_0 = Intercept of the regression model
- β_j = Coefficient in the regression model
- ε_j = Error term for the jth respondent

Econometric Model 5

The Effectiveness of the Indicators in Improving the Resourcefulness of the Beneficiaries

$$LR = \beta_0 + \beta_1 ETA_1 + \beta_2 ETQ_2 + \beta_3 ETC_3 \varepsilon_j$$

Where:

- LR = The beneficiaries' self-assessment of their resourcefulness
- ETA_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the applicability of the information they learned to their current livelihood
- ETQ_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the quality of information that was provided.
- ETC_1 = The beneficiaries' perception on the effectiveness of the Nego-Kart Program based on the comprehensibility of the information they learned.
- β_0 = Intercept of the regression model
- β_j = Coefficient in the regression model
- ε_j = Error term for the jth respondent

Chapter 5

Results and Discussion

This chapter contains detailed presentation and discussion of data analysis and the results of this study. The results to be presented shows how the effectiveness of the local government programs in Malanday, Marikina that is catered to ambulant vendors is determined by the impact of the beneficiaries' perceptions to their self-assessed livelihood and entrepreneurial skills.

Pre-testing

During the pre-testing process of the study, the ambulant vendors of Malanday, Marikina were chosen as being the closest and readily available respondents to the actual respondents. At the same time, it would also be relevant to the study because the ambulant vendors of Malanday, Marikina are the target beneficiaries of the Nego-Kart Program. Therefore, it would also be helpful to acquire some information on the ambulant vendors of Malanday, Marikina. The data gathered are presented in the table below.

Table 7.

Profile of the Ambulant Vendors in Malanday, Marikina

Indicators	Frequency (n=56)	Percentage (%)
Age		
17 yrs. Old and below	0	0
18 – 39 yrs. Old	24	42.86%
40 – 59 yrs. Old	25	44.64%
60 yrs. Old and above	7	12.5%
Gender		

Male	23	41.07%
Female	33	58.93%
Monthly Income		
₱5,000 and below	23	41.07%
₱5,001 – 10,000	26	46.43%
₱10,001 – 15,000	7	12.50%
Registered or Not		
Yes	48	85.714%
No	8	14.29%
No. of Years Working as Mobile Vendor		
1 to 5	19	33.93%
6 to 10	18	32.14%
11 to 15	18	32.14%
16 to 20	1	1.79%
Member of Association		
Yes	25	44.64%
No	31	55.36%
Products Sold		
Fresh Fruits	16	28.57%
Fresh Vegetables	5	8.93%
Cooked Food	7	12.5%
Cold Snacks	3	5.38%
Beverages	5	8.93%
Non-food Items	2	3.57%
Others	2	3.57%
Fruits & Beverages	2	3.57%

Cooked Food & Beverages	11	19.64%
Cold Snacks & Beverages	3	5.38%

The age distribution indicates that the majority of respondents are adults, with 44.64% (25 individuals) falling within the 40 to 59 years old group and 42.86% (24 individuals) between 18 and 39 years old. A smaller portion of the sample, 12.5% (7 individuals), are aged 60 and above, while no respondents are 17 years old or below. Overall, the data shows that the sample is primarily composed of middle-aged and younger adults. This is supported by the findings of Baruah et. al., 2022 where majority of their sampled ambulant vendors are ambulatory and belong in the middle-aged group because this age group was described to be mostly able-bodied and economically active. Given that ambulant vending can be a physically demanding job especially to those vendors who wanders even outside of Marikina, they cannot be too young considering the possible risks as in the report of Mahopo et. al (2024) finds that the younger people (aged 16-17) on the streets are more prone to victimization and street crimes. Older people above the age of 60 can also be vulnerable to various risks of ambulant vending due to health risks.

The gender distribution shows that the majority of respondents are female, accounting for 33 individuals or 58.93% of the sample, while males make up 23 respondents, representing 41.07%. This indicates a slightly higher participation of females in the surveyed group. In this sample, the frequencies between the males and females are fairly equal.

The monthly income distribution shows that nearly half of the respondents (46.43%, 26 individuals) earn between ₱5,001 and ₱10,000. A slightly smaller group, 41.07% (23 individuals), earns ₱5,000 and below, while a minority of 12.5% (7 individuals) earn between

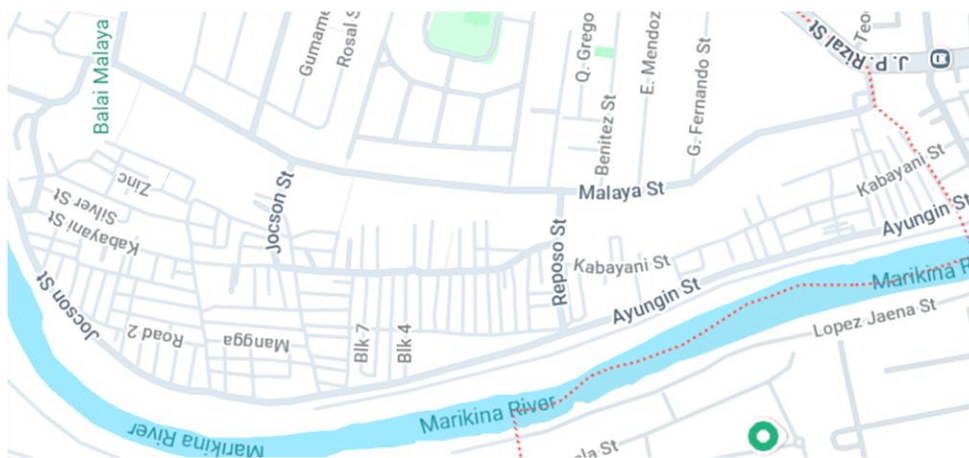
₱10,001 and ₱15,000. This indicates that most respondents fall within the lower-income range as well as below the minimum wage

The distribution of products sold by respondents shows a variety of offerings, with fresh fruits being the most commonly sold item at 16 respondents (28.57%). This is followed by cooked food and beverages combinations at 11 respondents (19.64%) and cooked food alone at 7 respondents (12.5%). Smaller groups sell fresh vegetables and beverages (each 8.93%), cold snacks and cold snacks with beverages (each 5.38%), and non-food items, others, and fruits with beverages (each 3.57%). Overall, the data indicates that while fresh fruits are the predominant product, many vendors also offer combinations of food and beverages, reflecting diversity in product offerings.

During the pre-testing period, most of the mobile vendors live in extremely narrow alleys, especially the fruit vendors, who are almost all congested in the alleys along the stretch of Kabayani Road. This area sits directly on the right of the Marikina River.

Figure 3.

Overview of Kabayani Road in Malanday, Marikina

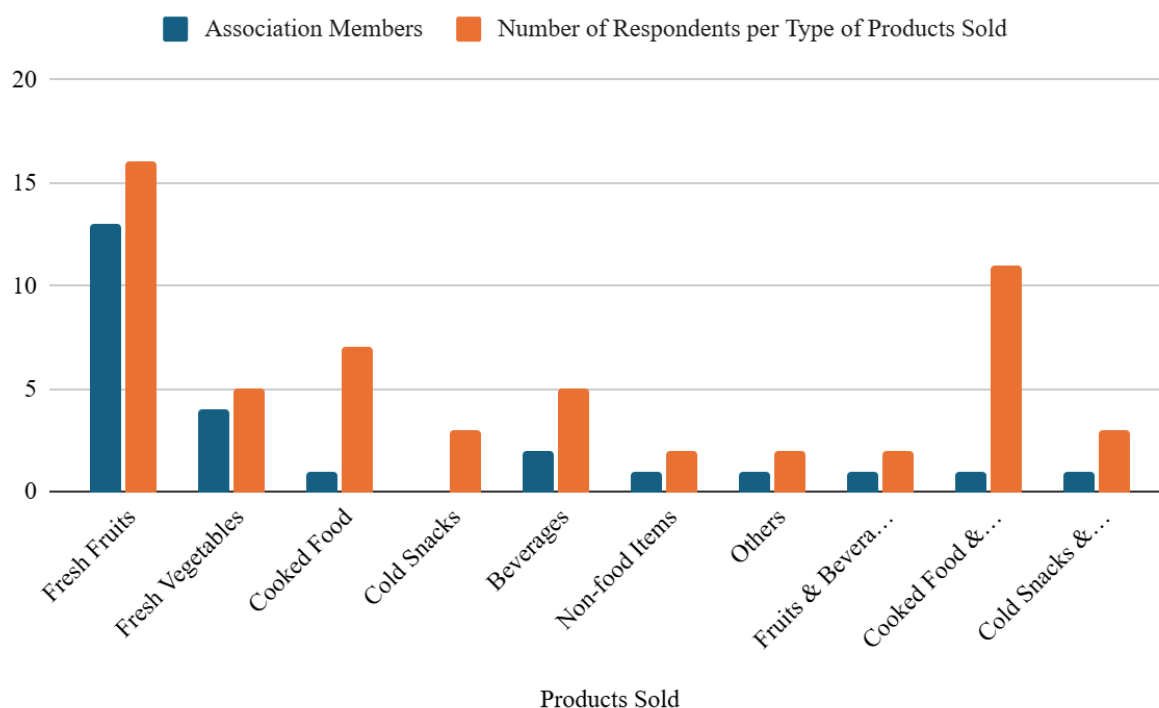


This location also makes them more vulnerable to flood disasters compared to the rest of the population of Malanday, Marikina.

The data on registration status shows that the vast majority of respondents, 48 individuals or 85.71%, are registered, while only 8 respondents (14.29%) are not registered. This indicates a high level of registration among the mobile vendors.

The distribution of years of experience as a mobile vendor shows that most of the mobile vendors have between 1 and 15 years of experience. Specifically, 19 individuals (33.93%) have worked for 1 to 5 years, while 18 respondents each (32.14%) have 6 to 10 years and 11 to 15 years of experience, respectively. Only a very small portion, 1 respondent (1.79%), has 16 to 20 years of experience. Overall, the data indicates that the majority of mobile vendors in the sample are moderately experienced.

The data on association membership shows that slightly more than half of the respondents (55.36%) are not members of any association, while 44.64% are affiliated with an association.

Figure 4.***Number of Association Members per Type of Products Sold***

Majority of the mobile vendors that belong in a mobile vendors association sell fruits. They are also the ones that are mostly situated along Kabayani Road and are in close proximities to each other.

Table 8.***Status of the Beneficiaries***

Indicators	Frequency (n=84)	Percentage (%)
Scope of Business Operation		
Within Barangay	15	26.79%
Around Marikina City	21	37.5%

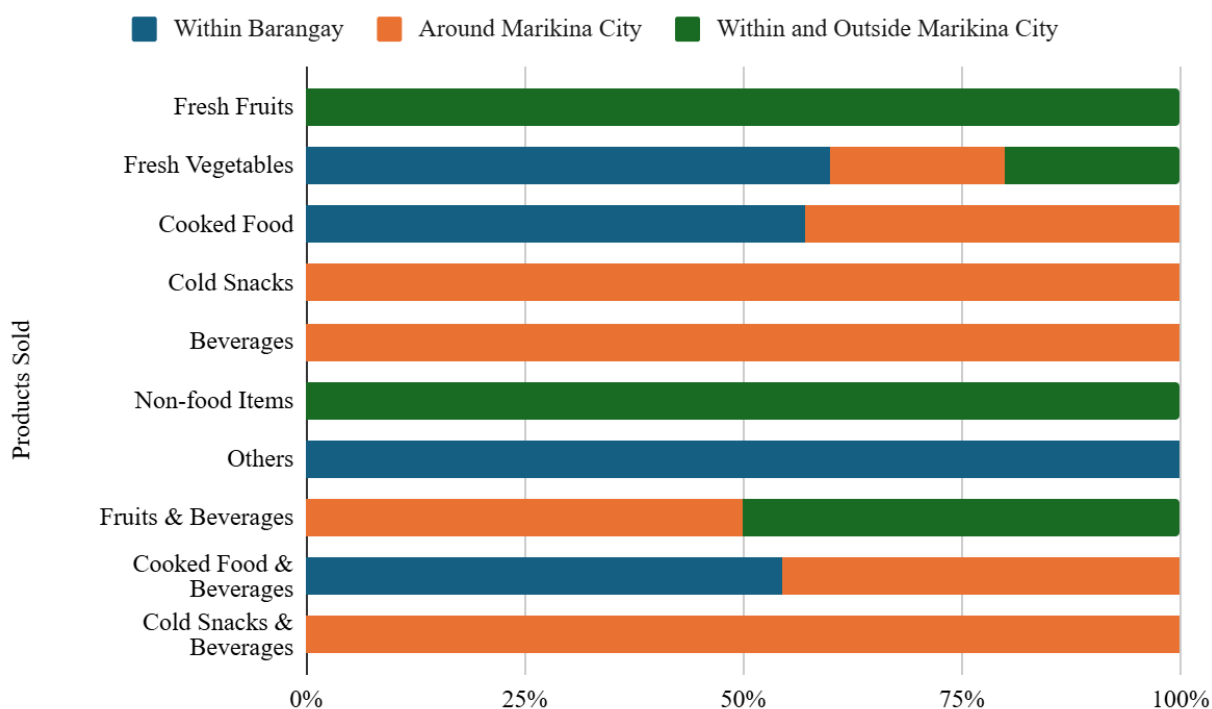
Within and Outside Marikina City 20

35.71%

Regarding the scope of business operations, the largest group of respondents (37.5%) operates around Marikina City, followed closely by 22 respondents (reported as 5.36%, which seems likely to be a typographical error given the total sample size of 56 for this question) who operate both within and outside Marikina City. A smaller group, 13 respondents (23.21%), conduct their business within their barangay.

Figure 5.

Percentage of Area of Operation per Type of Product Sold



The distribution of products sold by mobile vendors shows distinct patterns in relation to the scope of their business operations. Vendors selling fresh fruits and non-food items operate

exclusively within and outside Marikina City, indicating that these products may require a wider market reach or have higher demand beyond the barangay level. Majority of the mobile vendors sell fresh fruits and are highly congested within an area therefore the reasons that the fruit mobile vendors tend to venture even outside of Marikina City is that first, they need to reach a wider market because the mobile vendors selling fruits in Mandalay is highly saturated. Widjajanti et. al. (2025) found that vendors use self-organized adaptation strategies to deal with space limitations and high density of competition. This highlights the most significant advantage of ambulant vending, because ambulant vendors have the ability to travel to other locations to sell their products, and evidently, is being highly utilized by the fruit mobile vendors in Mandalay, Marikina. Another reason is that, given that almost all of the fruit mobile vendors belong in a mobile vendors association, which have a stronger social capital in terms of their relationship with their fellow vendors, they also tend to have the same business operations. This claim is supported by Menzies et. al (2007) where they argued that strong social capital within a community encourages entrepreneurs to rely on the same networks for business practices. According to Akintimehn et. al (2019), both internal social capital (close relationships, family, friends) and external social capital (business networks) significantly influence business performance in informal enterprises and that because social-capital-based networks are so powerful, entrepreneurs tend to rely heavily on their trusted close network for business decisions, credit, and strategy.

Fresh vegetables are primarily sold within the barangay (60%), with smaller proportions sold around Marikina City (20%) or both within and outside the city (20%). Vendors of vegetables mainly operate within a smaller and limited area compared to fruit vendors. One reason for this could be that, unlike fruits, which can be considered a light and refreshing snack,

can be bought at any time and place, vegetables are often bought with the intention of using it as ingredient for cooking, and consumers of this type mainly have “go-to stores” to buy their vegetables. As such, vegetable sellers tend to have limited area for ambulant vending in order to maximize their profits.

Cooked food is mostly sold within the barangay (57.14%) and to a lesser extent around Marikina City (42.86%), but not outside the city. Vendors of cooked food need cooking supplies in their business operations and therefore the design of their mobile carts are more specific for these purposes. They need heavy supplies such as stove, gas tank, cooking utensils, and other supplies to sell their products. Although cooked food serve as snacks which can be eaten at any time of day, therefore they can also be sold in a wider area, they are somewhat limited due to their heavy carts. More especially to street food mobile vendors, they are the ones who sell within the barangay only while the other cooked food vendors with smaller carts such as those who sell peanuts and balut, who do not need too much supplies, can reach other barangays. Another reason for cooked food vendors’ limited area of operation is their risks for food safety. Adaku et. al. (2024) street foods are one of the highest contributors to foodborne illnesses in most developing economies therefore street food vendors face stricter regulations in Marikina in terms of hygiene and food handling practices.

Vendors selling cold snacks and beverages focus entirely on areas around Marikina City (100%). Products categorized as others are sold exclusively within the barangay. The “Others” category include other food items that were not included in the specified categories. These include dried fish such as tuyo and daing, and dry goods specifically salt.

Mixed product categories show varied distributions: fruits & beverages are sold equally around Marikina City and beyond (50% each), (fresh buko sellers who sell both the fruit and the

drink) while cooked food & beverages are spread across all areas, with the largest proportion around Marikina City (45.45%), followed by within barangay (36.36%) and a smaller portion outside the city (18.18%). Like cooked food only vendors, they can venture outside the barangay but limited for similar reasons. Finally, cold snacks & beverages are sold entirely around Marikina City. Vendors under this category sell packaged snacks such as candy and junk foods, and they sell it together with some beverages such as water and softdrinks. They mainly travel with a container fit for storing cold drinks. The reason why majority of them travel only around Marikina City and not outside may be because Marikina City have organized public spaces such as the Sports Center, Marikina Public Market, the areas around the government offices which can also serve as locations for leisure activities among the residents and therefore the vendors of this type do not have to travel very far in order to profit. Overall, the data suggest that certain products, particularly fresh fruits and non-food items, are marketed to a broader area, whereas other products, such as cooked food and cold snacks, are concentrated locally or in nearby city areas.

Table 9.

Cronbach's Alpha

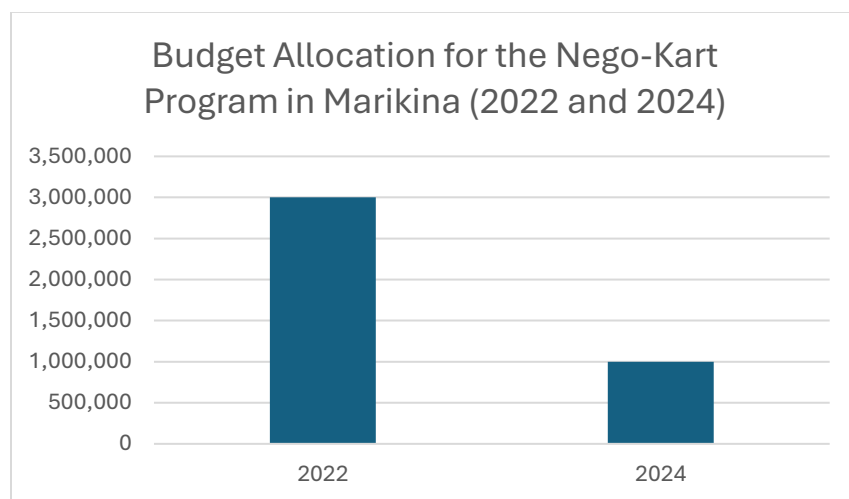
DESCRIPTIONS	VALUES	Interpretation
# OF VARIABLES		24
SUM OF ITEM VARIANCE	0.0048173847	
VARIANCE OF TOTAL SCORE	9.9733	
CRONBACH ALPHA	1.042974233	
ROUNDED UP TO NEAREST		1 Good

Descriptive Statistics

This section presents the profile of the actual respondents of the study, which are the beneficiaries of the NegoKart Program in Malanday, Marikina. The sample size gathered is 84 respondents.

Figure 6

Budget Allocation for the Nego-Kart Program

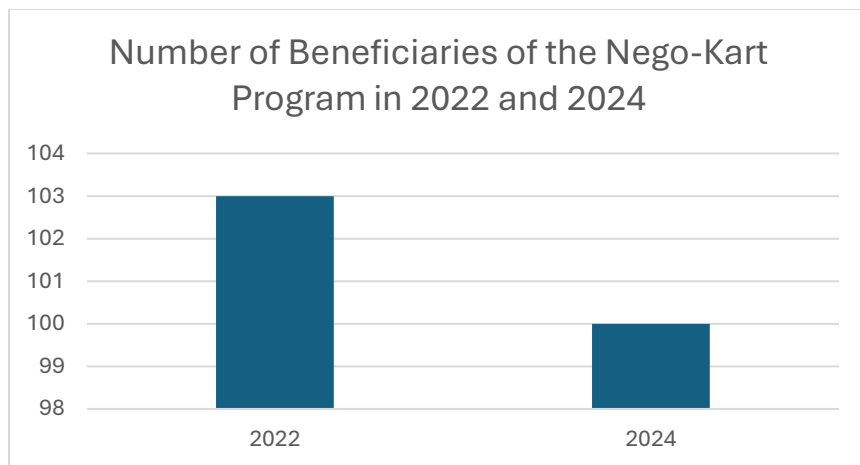


Source: Philippine Information Agency and Marikina LGU

Figure 6 above presents the amount of the budget that was allocated for the Nego-Kart Program implemented in Marikina for 2022 and 2024. The budget allocation for the Nego-Kart Program in 2022 was ₱3,000,000 and in 2024 it decreased to ₱1,000,000. The beneficiaries in the program's implementation in 2024 are different from the beneficiaries in 2022 in Malanday.

Figure 7

Number of Beneficiaries of the Nego-Kart Program

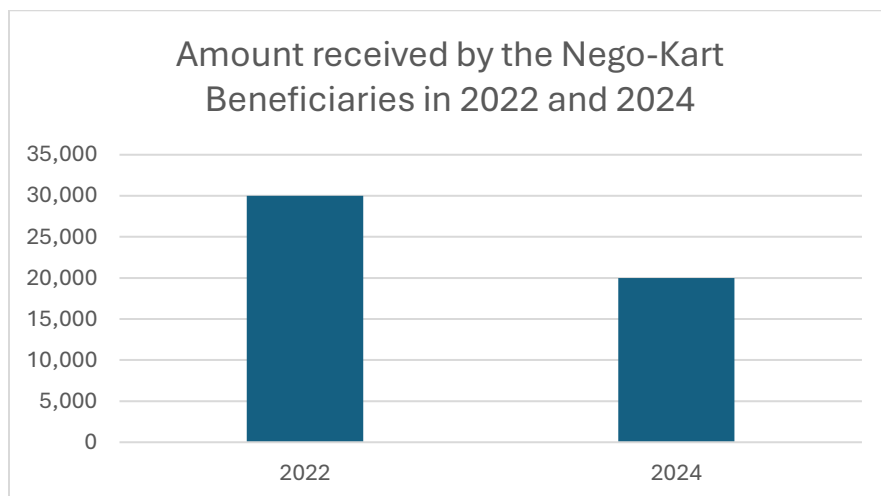


Source: Philippine Information Agency and Marikina LGU

Figure 7 above presents the number of beneficiaries of the Nego-Kart Program in Marikina in 2022 and 2024. The number of beneficiaries of the Nego-Kart Program in 2022 was 103 while in 2024 it also decreased to 100.

Figure 8

Amount Received by the Nego-Kart Beneficiaries



Source: Philippine Information Agency and Marikina LGU

Figure 8 above presents the amount received by each of the beneficiaries of the Nego-Kart Program in 2022 and 2024. Each of the beneficiaries received a livelihood package amounting to ₱30,000 in 2022, and in 2024, the beneficiaries only received ₱20,000 worth of livelihood packages each.

Overall, the total budget allotted for the program, the number of beneficiaries, and even the amount that was given to each of the beneficiaries have all been decreased from 2022 in the program's implementation in 2024.

Table 10.

Socio-economic Profile of the Respondents

Indicators	Frequency (n=84)	Percentage (%)
Age		
17 yrs. Old and below	0	0
18 – 39 yrs. Old	49	58.33%
40 – 59 yrs. Old	30	35.71%
60 yrs. Old and above	5	6.00%
Gender		
Male	29	34.52%
Female	55	65.48%
Monthly Income		
₱5,000 and below	0	0
₱5,001 – 10,000	43	51.19%
₱10,001 – 15,000	33	39.29%
₱15,001 – 20,000	6	7.14%
₱20,000 and above	2	2.38%

Registered or Not

Yes	9	10.71%
No	75	89.29%

No. of Years Working as Mobile Vendor

0	58	69.05%
1 to 5	17	20.24%
6 to 10	9	10.71%

Products Sold

Fresh Fruits	2	2.38%
Fresh Vegetables	2	2.38%
Cooked Food	10	12.00%
Cold Snacks	5	6.00%
Beverages	3	3.57%
Non-food Items	5	6.00%
Others	4	4.76%
Fruits & Beverages	1	1.19%
Cooked Food & Beverages	19	22.62%
Cold Snacks & Beverages	3	3.57%
None	30	3.57%

The frequency distribution shows that a clear majority of respondents (58.33%) are between 18 and 39 years old, accounting for 49 out of the 84 participants. This is followed by the 40 to 59 age group, which comprises 30 respondents or 35.71% of the sample. A much smaller proportion of participants (6.00%) are aged 60 and above, while none of the respondents fall

within the 17-years-old-and-below category. Overall, the data indicates that the sample is predominantly composed of young to middle-aged adults.

The gender distribution indicates that the majority of the respondents are female, comprising 55 out of 84 participants, or 65.48% of the sample. Male respondents make up the remaining 29 individuals, accounting for 34.52%. This shows that the sample is predominantly female.

The monthly income distribution shows that over half of the respondents (51.19%) earn between ₱5,001 and ₱10,000, making this the most common income bracket. This is followed by 39.29% who earn ₱10,001 to ₱15,000. A smaller portion of the sample falls within higher income levels, with 7.14% earning ₱15,001 to ₱20,000 and only 2.38% earning ₱20,000 and above. Notably, none of the respondents reported a monthly income of ₱5,000 and below. Overall, the data suggests that respondents generally fall within the lower-middle income ranges. This means that not all of the beneficiaries fall under the low-income earner qualification for the Nego-Kart Program and may have been qualified through fulfilling the other requirements.

The data on registration status reveals that a large majority of respondents (89.29%) are not registered as mobile vendors, accounting for 75 out of the 84 participants. Only 9 respondents, or 10.71%, reported being registered. This shows that most of the beneficiaries in the sample are not official mobile vendors of Marikina, or not mobile vendors at all, and that they earn their income through other means.

This variable does not necessarily mean that the beneficiary is a mobile vendors, instead, it measures their overall experience in life working as a mobile vendor. Though they may not be working as mobile vendors now, they may have been mobile vendors in the past. The distribution

of respondents' years of experience as mobile vendors shows that most participants (69.05%) have no prior years of working in this occupation, totaling 58 individuals. Meanwhile, 17 respondents (20.24%) have been mobile vendors for 1 to 5 years, and only 9 respondents (10.71%) have worked in this role for 6 to 10 years. Overall, the data indicates that the majority of mobile vendors in the sample are relatively new to the occupation. This result indicates that the beneficiaries were not necessarily selected specifically for being ambulant vendors, but selected through other means.

The distribution of products sold by respondents shows a wide variety, with many vendors offering multiple product combinations. It also now includes the category “none” as most of the beneficiaries are not registered mobile vendors and some of them may not be selling anything at all and earn their income not by being vendors, but through other means. The most common category is cooked food and beverages, sold by 19 respondents (22.62%). Some of the beneficiaries work in carinderias, or sell food in the streets from stationary stalls and not necessarily ambulatory. This is followed by those selling cooked food alone at 10 respondents (12%). Smaller groups sell cold snacks and non-food items (each 6%), where some of them sell kakanin at stationary food stalls while others sell clothing items, and cosmetic products in a permanent location. Beverages are at 3.57%, fresh fruits (2.38%), and fresh vegetables (2.38%). A few respondents also offer mixed products such as cold snacks and beverages (3.57%) and fruits and beverages (1.19%). Additionally, 4 respondents (4.76%) fall under the “others” category. Notably, a large group—reported as 30 respondents—indicated “none,” suggesting they may not currently be selling any products. Overall, the data reflects a diverse set of product offerings, with cooked food combinations being the most common. Majority of the products sold by the beneficiaries are hot snacks, cold snacks, and beverages.

Table 11.***Status of the Beneficiaries***

Indicators	Frequency (n=84)	Percentage (%)
Physical Capital Received		
Five-in-One Food Cart	28	33.33%
Skincare Package	24	28.57%
Welding Package	19	22.62%
Carinderia Package	13	15.48%
Scope of Business Operation		
Within Barangay	79	94.05%
Around Marikina City	3	3.57%
Within and Outside Marikina City	2	2.38%

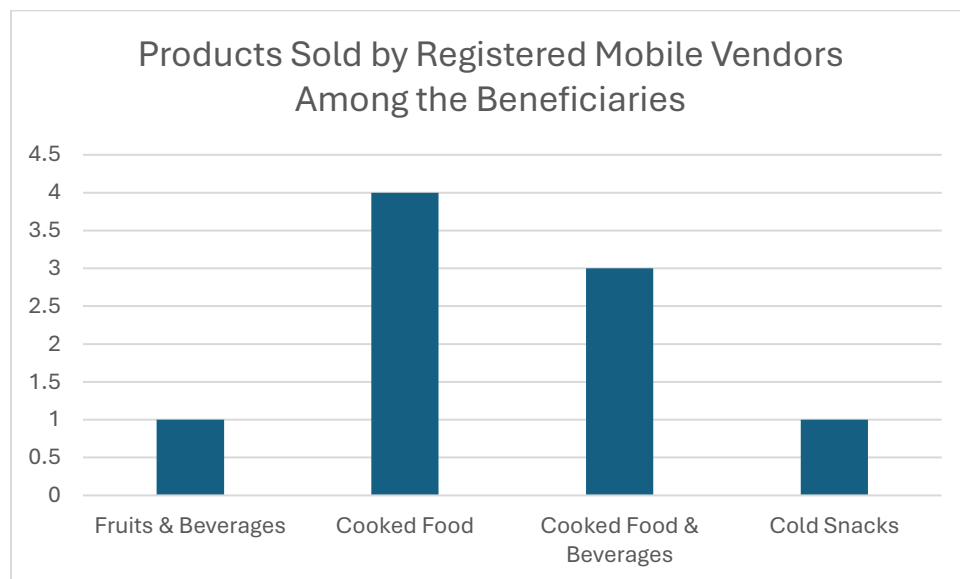
Physical Capital Received

The distribution of physical capital received by respondents shows that the Five-in-One Food Cart is the most commonly received package, with 28 respondents (33.33%) acquiring it. The reason for this is because the food carts are usually visible outside of the houses of the beneficiaries and are easier to locate. This is followed by the Skincare Package received by 24 individuals (28.57%), the Welding Package by 19 respondents (22.62%), and the Carinderia Package by 13 respondents (15.48%). Overall, the data indicates that respondents most frequently received packages related to food vending, with other livelihood options like skincare and welding also represented.

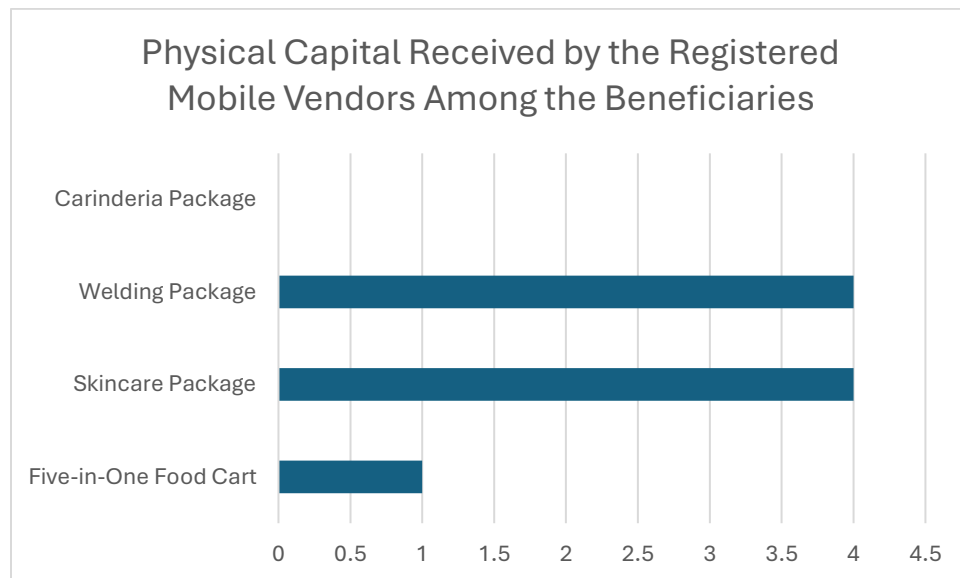
The scope of business operation shows that the vast majority of respondents, 79 individuals (94.05%), conduct their business within their barangay. Only a small number operate around Marikina City (3 respondents, 3.57%) or both within and outside Marikina City (2 respondents, 2.38%). This indicates that most vendors focus their operations locally, primarily serving their immediate communities. Given that majority of the respondents sell cooked food, they tend to operate within a limited area only, and considering that only a small portion of them are registered mobile vendors, they may not be currently working as mobile vendors.

Figure 9

Products Sold by the Registered Mobile Vendors Among the Beneficiaries



The figure above shows that the 8 registered mobile vendors among the beneficiaries sell fruits & beverages, cooked food, cooked food & beverages, and cold snacks. The results show that among the nine beneficiaries that were registered as street vendors, majority of them sell cooked foods while some also sell beverages together with the cooked food. This is followed by one that sells fruits with beverages as well as another that sells cold snacks.

Figure 10***Physical Capital Received by the Registered Mobile Vendors Among the Beneficiaries***

The figure above shows that the physical capital received by the registered mobile vendors among the beneficiaries are mainly the Skincare Package and the Welding Package and only one of them received the Five-in-One food cart Package. None of the registered mobile vendors among the beneficiaries received the Carindaria package. Comparing this to the products that they typically sell, the Skincare Package and the Welding Package may simply serve as addition to their current livelihood and may not necessarily be aligned to it.

Comparison of Profiles between the Mobile Vendors and the Nego-Kart Program**Beneficiaries in Malanday, Marikina**

Discrepancies between the targeted beneficiaries of local government programs and the actual beneficiaries have been evident in the Philippines. Dodd et. al. (2022) found that the Pantawid Pamilyang Pilipino Program (4Ps) has a disconnect between the intended goals of the program and how the beneficiaries experience it. They also argued that the targeting strategies

and compliance monitoring constrain the agency of beneficiaries, and that the non-beneficiaries believe that relationships and favoritism played a role in who gets to participate in the program.

It is important that these discrepancies must be addressed to ensure the effectiveness of the Nego-Kart Program, being the only government program in the Philippines that is implemented on a national level and not just in Marikina, that is specifically catered to ambulant vendors.

Albert et. al. (2024), described that there are two fundamental types of targeting errors of government programs. The first one is inclusion errors, where the non-intended beneficiaries receive the benefits, and the other one is exclusion errors when the eligible beneficiaries are left out. In this section of the study, comparing the discrepancies between the targeted beneficiaries and the actual beneficiaries of the Nego-Kart Program in Malanday, Marikina will explain how the exclusion error may have been committed.

First, there were major differences in the distribution of products that they typically sell. The type of products that the mobile vendors in Malanday, Marikina are more diluted compared to the actual beneficiaries where the majority is divided between Fresh Fruits, Cooked Food, and the mix of Cooked Food & Beverages; while for the actual beneficiaries (the actual sample), the majority of the products they sell are concentrated only on Cooked Food and the Cooked Food & Beverages. This difference is highly suggestive of the differences in their business operations because only a few of the actual beneficiaries actually do ambulant vending for a living. Another evidence of this is the difference in their number of registered mobile vendors where the targeted beneficiaries are majorly registered as official mobile vendors of Marikina. In addition, the distribution of the area of operation of the targeted beneficiaries are much more evenly distributed across the three categories (within the barangay, around Marikina City, and Within & Outside Marikina City); while the actual beneficiaries are extremely concentrated only on the

first category. The distribution of the target beneficiaries shows that majority belong in the ₱5,001 – 10,000 bracket, closely followed by ₱5,000 and below, and the rest in a smaller portion belong in the ₱10,001 – 15,000. Comparing this to the actual beneficiaries, where none of the respondents have income of ₱5,000 and below, while there are even a few claiming to earn more than ₱20,000 and above. Finally, the majority of the actual beneficiaries claim to not have any prior experience in working as a mobile vendor.

Weighted Means

Table 12.

Self-assessment of Livelihood and Entrepreneurial Skills

	Weighted Mean	Interpretation
Financial Resiliency		
I am confident in the capability of my livelihood to push through amidst a crisis.	3.67	Strongly Agree
I am able to save a lot from my livelihood.	3.67	Strongly Agree
I am confident in the capability of my livelihood to recover from losses.	3.65	Strongly Agree
Overall Weighted Mean	3.66	Strongly Agree
Marketing Skills		
I am confident in my ability to befriend my customers.	3.71	Strongly Agree
I am able to attract a lot of customers.	3.69	Strongly Agree
I am always looking for new ways to attract more customers.	3.71	Strongly Agree

Overall Weighted Mean	3.71	Strongly Agree
Product Knowledge		
I am always updated in price changes of the products I sell.	3.65	Strongly Agree
I am confident in my ability to sell products of good quality.	3.63	Strongly Agree
I am very knowledgeable about the products I sell.	3.62	Strongly Agree
Overall Weighted Mean	3.63	Strongly Agree
Organizational Skills		
I am always on schedule in my business operations.	3.88	Strongly Agree
I never run out of the necessary supplies for my business due to poor planning.	3.75	Strongly Agree
I know the expenses that must be prioritized in running my business.	3.80	Strongly Agree
Overall Weighted Mean	3.81	Strongly Agree
Resourcefulness		
I am confident in my ability to look for alternative solutions whenever I am faced with challenges in my business.	3.92	Strongly Agree
I never waste any of the supplies for my business.	3.81	Strongly Agree
I know how to maximize the use of the supplies in my business.	3.88	Strongly Agree
Overall Weighted Mean	3.87	Strongly Agree

The summary of weighted means for the Likert-scale responses provides a detailed insight into the respondents' perceived competencies across five key areas of business management, with all areas receiving an overall interpretation of "Strongly Agree." In terms of financial resiliency, respondents expressed strong confidence in the ability of their livelihood to endure crises, recover from losses, and generate savings, reflected in individual weighted means of 3.65 to 3.67 and an overall mean of 3.66. This suggests that the participants perceive their financial strategies and practices as effective and reliable even in challenging circumstances. Regarding marketing skills, respondents indicated high confidence in their interpersonal abilities, customer engagement, and innovative approaches to attract clients, with weighted means ranging from 3.69 to 3.71 and an overall mean of 3.71. This demonstrates a strong belief in their ability to maintain and expand their customer base. For product knowledge, respondents reported being well-informed about product quality and pricing, with individual means between 3.62 and 3.65 and an overall mean of 3.63, suggesting that they prioritize staying updated and knowledgeable to ensure effective sales and customer satisfaction. Organizational skills were rated highly, particularly in terms of time management, planning, and prioritizing expenses, with weighted means from 3.75 to 3.88 and an overall mean of 3.81. This indicates that respondents consider themselves well-organized and capable of maintaining smooth business operations. Finally, in resourcefulness, respondents expressed the highest level of agreement, with weighted means ranging from 3.81 to 3.92 and an overall mean of 3.87, highlighting their confidence in finding alternative solutions, minimizing waste, and optimizing the use of supplies. Collectively, these results portray respondents as highly competent, confident, and proactive across all assessed areas, demonstrating both strategic and operational strengths in managing their businesses effectively.

Table 14.

Perceived Effectiveness of the Local Government Program Based on the Skills Development

	Weighted Mean	Interpretation
Applicability to Current Livelihood		
I can fully apply the knowledge that I learned to my livelihood.	3.77	Strongly Agree
All of the information provided were relevant and necessary for running my business.	3.77	Strongly Agree
The information provided were very specific to my livelihood.	3.70	Strongly Agree
Overall Weighted Mean	3.75	Strongly Agree
Quality of Information		
The information provided are sufficient to improve my business.	3.85	Strongly Agree
I was able to learn many new things that I didn't initially know.	3.85	Strongly Agree
The information provided were very valuable and cannot be known from general sources.	3.88	Strongly Agree
Overall Weighted Mean	3.86	Strongly Agree
Comprehensibility		
The manner in which the information were provided was very comprehensible.	3.92	Strongly Agree
I was able to understand	3.90	Strongly Agree

everything that was taught.

I know how to immediately apply the information that I have learned to my livelihood.	3.89	Strongly Agree
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Overall Weighted Mean	3.90	Strongly Agree
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The summary of weighted means for respondents' perceptions of the information and training received highlights strong positive evaluations across three key areas: applicability to current livelihood, quality of information, and comprehensibility.

Regarding applicability to current livelihood, respondents strongly agreed that the knowledge and information provided were directly applicable to their businesses. Weighted means ranged from 3.70 to 3.77, with an overall mean of 3.75. Specifically, respondents indicated that they could fully apply the knowledge learned (3.77), that all information provided was relevant and necessary for running their business (3.77), and that the information was very specific to their livelihood (3.70). This suggests that the training content was tailored effectively to the participants' needs and practical business contexts.

In terms of quality of information, respondents again strongly agreed with the statements, with individual weighted means ranging from 3.85 to 3.88 and an overall mean of 3.86. Participants reported that the information provided was sufficient to improve their business (3.85), that they learned many new concepts previously unknown to them (3.85), and that the information was highly valuable and not readily available from general sources (3.88). This indicates that the participants perceived the training as informative, relevant, and capable of enhancing their business knowledge beyond common knowledge.

For comprehensibility, the highest level of agreement was observed, with weighted means from 3.89 to 3.92 and an overall mean of 3.90. Respondents strongly agreed that the manner in which the information was delivered was very clear and understandable (3.92), that they were able to comprehend everything taught (3.90), and that they could immediately apply what they learned to their livelihood (3.89). These results highlight that the training was effectively communicated, easily understood, and readily applicable to practical business operations. Overall, the data demonstrates that respondents strongly valued the training content for its practical relevance, high quality, and clarity, indicating that it effectively enhanced their knowledge, skills, and ability to apply new concepts to their livelihoods.

Ordinal Logistics Regression

Table 15.

Summary of OLS Regression Results of Model 1

	Financial Resiliency	Marketing Skills	Product Knowledge	Organizational Skills	Resourcefulness
Applicability to Current Livelihood	Coeff.: - 0.111 P-value: 0.259	Coeff.: 0.490 P-value: 1.1e-05***	Coeff.: 0.622 P-value: 0.000***	Coeff.: 0.038 P-value: 0.544	Coeff.: 0.246 P-value: 0.000***
Quality of Information	Coeff.: - 0.368 P-value: 0.017*	Coeff.: 0.315 P-value: 0.053.	Coeff.: 0.173 P-value: 0.498	Coeff.: -0.022 P-value: 0.818	Coeff.: -0.109 P-value: 0.287
Comprehensibility	Coeff.: 1.146	Coeff.: - 0.631	Coeff.: - 1.077	Coeff.: 0.260 P-value: 0.069.	Coeff.: -0.073 P-value: 0.634

P-value:	P-value:	P-value:
2.11e-06**	0.010*	0.005**

*Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1*

Table 15 above shows summary of the regression results of the livelihood and entrepreneurial skills of the beneficiaries by the indicators on skills development. The Applicability to Current Livelihood indicator was found to have strong significant positive influence on the beneficiaries' Marketing Skills, Product Knowledge, and Resourcefulness. For Marketing Skills, it has a coefficient of 0.490 and a p-value of 1.1e-05*** which suggests a strongly significant positive relationship between the two. This result may have been affected by the fact that thirty respondents do not sell for a living, who found the knowledge they acquired from the Nego-Kart Program to be not as relevant to their current livelihood compared to the vendor-respondents, may also not need much marketing skills in the livelihood that they do. In ILO (2015), marketing skills are listed in training programs to be part of the entrepreneurship and livelihood tracks and not in general employment or technical skills programs because marketing skills are recognized to be a role-specific skill. Moreover, TESDA's competency standards only include marketing skills in vocational tracks that involve intending to sell or run a business. The Applicability to Current Livelihood also has a strongly significant positive effect on Product Knowledge with a coefficient of 0.622 and a p-value of 0.000. For similar reasons to Marketing Skills, Product Knowledge is a skill specific only to those that have experience in selling goods. In Kaur & Bhardwaj (2025), they explored how informal vendors use Product Knowledge in their livelihood, implying that product knowledge is an important skill for vending. Lastly, Resourcefulness is also significant with a coefficient of 0.246 and a p-value of 0. Resourcefulness in this study measures how good an individual is at managing the resources that they need to operate their business. For those that are not part of any vending business, and are

not self-employed, who do not need to invest any capital to operate a business, may not find resourcefulness as defined in this study to be applicable to their current livelihood. This implies that the respondents who do not sell any products may not be self-employed or do not manage their own business. Overall, the results suggest that the applicability to the livelihood of the beneficiaries of the skills development under the Nego-Kart Program is important in improving the beneficiaries' Marketing Skills, Product Knowledge, and Resourcefulness – skills that are deemed to be specific and important to vending business. On the other hand, the skills that are not specific to the vending business and can be applicable to other forms of livelihood (Financial Resiliency and Organizational Skills) were not found to be influenced by the Applicability to Current Livelihood indicator.

The next indicator, the Quality of Information indicator was only significant towards Financial Resiliency with a coefficient of -0.368 and a p-value of 0.017. This suggests that the respondents who do not have a good assessment of their financial resiliency tend to have a higher assessment of the quality of information provided by the skills development of the Nego-Kart Program. This implies that, holding other factors constant, higher ratings of information quality are unexpectedly associated with a decrease in reported financial resiliency. This could indicate potential issues such as overconfidence, misalignment between information provided and practical application, or multicollinearity with other variables. Meanwhile, the quality of information provided have no significant difference on the beneficiaries' Marketing Skills, Product Knowledge, Organizational Skills, and Resourcefulness.

Lastly, the Comprehensibility indicator was found to be significant on Financial Resiliency, Marketing Skills, and Product Knowledge. Financial Resiliency has a coefficient of 1.146 and a p-value of 2.11×10^{-6} which suggests a negative relationship with the

Comprehensibility indicator. This means that the respondents who were able to comprehend better the information they learned are more financially resilient. This is supported by the findings of Hamid et. al (2023) that found those with greater knowledge in financial literacy tend to be more financially resilient. Next, Marketing Skills was significant with a negative coefficient of -0.631 and a p-value of 0.010*. This suggests that those who found the information less comprehensible have higher assessment of their marketing skills. This may suggest that there are gaps in this area of the skills development of the Nego-Kart Program. The comparative study of Farashahi et al. (2018) found that the manner in which the information is administered in business education is crucial for developing interpersonal, problem-solving, and self-awareness skills. Sudarwati et. al (2025) also argued that easily comprehensible and interactive presentation of business learning helps learners to better apply the concepts they learn into actual practice rather than traditional methods. Lastly, Product Knowledge also had similar results with a coefficient of 1.077 and a p-value of 0.005, suggesting that those who find the seminar and trainings less understandable have higher product knowledge. This raises concerns on the relevance of the skills development program in translating the information provided into the livelihood of beneficiaries where real marketing skills and product knowledge are applied. An evidence in TVET Asia (2014) suggests that the learning transfer in some training institutions can face issues in having a substantial gap between the training output and the industry demand, where what is taught does not always match the skills required or used on the actual job.

Thematic Analysis

This section summarizes the results from the three essay questions from the survey questionnaire where the responses are coded into categories, and then grouped according to their prevalent themes.

The Challenges Faced by the Mobile Vendors of Malanday, Marikina

The emerging themes from the respondents' responses in their answers to the question of *what are the hardest challenges that mobile vendors face?* Fall under the themes of the impact of weather conditions, as many respondents mentioned difficulties working during rain, storms, and other harsh environmental conditions, which affect their ability to sell, maintain product quality, and avoid income losses. Another major concern is financial constraint, with many reporting a lack of capital, slow sales, small profits, and losses due to competition or spoiled goods. These financial struggles often compound the effects of unpredictable weather. Additionally, respondents highlighted regulatory burdens, noting that complying with government rules and requirements adds stress, limits mobility, and contributes to financial pressure. Finally, the data show significant physical and emotional strain, as vendors frequently experience fatigue, bodily exhaustion, and difficulties adjusting their schedules—especially when weather disruptions or regulatory demands occur. Together, these themes illustrate that mobile vendors face overlapping environmental, financial, regulatory, and physical challenges that shape the precarity of their daily livelihood.

Their Suggestions to Improve Future Government Programs for Mobile Vendors

The emerging themes from the respondents' responses in their answers when asked to provide their suggestions and recommendations for future government programs for mobile vendors in Marikina, they generally fall under the themes of (1) accessibility and inclusivity are emphasized, with participants calling for more beneficiaries, less selective criteria, and widely available program information. This suggests that they encounter challenges when it comes to seeking to be included in the government programs for mobile vendors. They also claimed that the process of selecting the beneficiaries of the government programs tend to be selective and

they do not know how to participate because there are limited available information about how to participate in the programs.

Second, there is a clear demand for (2) provision of physical and financial support, including capital and tangible resources to enhance livelihood sustainability. As also reflected in their answers to the first question, a good number of the respondents seek assistance in the form of both physical and financial capital.

Third, respondents highlight the importance of (3) regulatory flexibility, advocating for simpler, more lenient requirements that reduce barriers for mobile vendors. These responses reflect the challenges that mobile vendors face in complying with the regulations of the Marikina government for the mobile vendors. They ask for flexibility in the regulations and this suggests that they find the regulations to be somewhat contradictory to their livelihood. They also ask for simpler requirements for permits as mobile vendors, suggesting that some of them do not have the ability to comply with the registration requirements for mobile vendors.

Fourth, the need for (4) infrastructure and permanent support is evident, with calls for organized systems and permanent selling locations to provide stability and legitimacy. The respondents also imply that they need a permanent location wherein they are allowed to sell their goods. This is also indicative of the challenges they face in complying with the regulations.

Finally, the theme of (5) program maintenance and sustainability emerges, emphasizing ongoing government coordination, program continuity, and social protection to ensure long-term benefits. Collectively, these themes indicate that effective programs should be inclusive, supportive, flexible, and sustainable to meet the practical needs of beneficiaries.

Their Suggestions to Add to Future Government Programs for Mobile Vendors

The respondents' responses to the question of "*what are the provisions that you would like to add to future government programs of Marikina for mobile vendors?*" reveal several key forms of support that mobile vendors believe would significantly improve their livelihood. Many emphasize the need for microfinance assistance, highlighting that access to small loans or flexible credit can help sustain or expand their operations. A strong theme also emerges around capital support, including both financial capital and physical capital, which vendors view as essential for stabilizing their income and improving their business capacity. Additionally, respondents repeatedly mention the importance of permanent and organized selling locations, noting that a stable, government-recognized place to operate would provide legitimacy and reduce the challenges associated with constant mobility. Requests for skills development also appear, reflecting the belief that training can enhance business management, product handling, or income strategies. Some participants further highlight the need for more lenient regulations and government recognition, signaling a desire for formal acknowledgment and supportive policies. Finally, a few responses point to the need for assistance during crises, indicating that vendors face vulnerabilities during economic or environmental shocks. Overall, these themes reflect a need for financial, infrastructural, regulatory, and capacity-building support to strengthen the livelihoods of mobile vendors.

Chapter 6

Conclusion and Recommendations

This section of the study provides the conclusion and recommendations. The conclusion summarizes the important findings from the study and the conclusions that can be drawn from it. The recommendations provide actionable policies on the part of policymakers, and areas for future research.

Conclusion

The descriptive statistics have shown that there was a decrease in the total budget allotted for the Nego-Kart Program, the number of beneficiaries, and the amount that was given to each of the beneficiaries. Next, the weighted means reveal that the beneficiaries have generally high perceptions of their livelihood and entrepreneurial skills. They also have high perceptions on the Nego-Kart Program's effectiveness based on the indicators of Applicability to Current Livelihood, Quality of Information, and Comprehensibility. However, the ordinal logistics regression results reveal some of the nuances behind the participants' perceptions.

Firstly, the OLS results show that the indicator of Applicability to Current Livelihood was most significant towards improving the beneficiaries' Marketing Skills, Product Knowledge, and Resourcefulness – which are considered to be role-specific skills for vendor entrepreneurs. The Quality of Information indicator is a significant predictor of Financial Resiliency among the respondents suggesting that the level of financial literacy among the respondents may have played a role in shaping their perceptions on the quality of information that was provided. Lastly, the comprehensibility of the information among the respondents was a positive predictor of financial resiliency, while negative for marketing skills and product knowledge. The

misalignment of the results for marketing skills and product knowledge to the null hypotheses may have been affected by the fact that they are skills specific for vendors, suggesting that the participants who have higher confidence in their marketing skills and product knowledge skills found the information less comprehensible. This also raises concerns on the alignment of the information provided to actual industry demands.

Finally, for the thematic analysis, which mainly aimed to capture the needs of the mobile vendors in Malanday, Marikina, revealed emerging themes regarding the challenges faced by the mobile vendors, and their suggestions to improve and add to the future government programs for mobile vendors in Malanday, Marikina. The hardest challenges that they faced were harsh weather conditions, financial constraints, especially the lack of capital for their livelihood, regulatory burdens, and physical constraints particularly fatigue especially for those that travel farther places to sell their goods. Their suggestions to improve future government programs for street vendors mainly revolve around the accessibility and inclusivity of the programs, provision of capital, flexibility of regulations, and permanent places where they can do their operations.

Recommendations

To further improve the effectiveness of the Nego-Kart Program in improving the livelihood and entrepreneurial skills of the beneficiaries, the information that will be provided must be applicable to the livelihood of the beneficiaries. To ensure this, policymakers must have a good understanding of its beneficiaries and the provisions of the program. In the case of the Nego-Kart Program, its intended beneficiaries are ambulant vendors – therefore, the information must be applicable to the livelihood of mobile vendors. Discrepancies may also happen especially if the intended beneficiaries are not followed in the implementation of the program, in

this case, there must be improvements done in the process of selecting the beneficiaries such that those who will be chosen to participate will most benefit from the provisions.

The quality of information is also vital to improving the financial resiliency of the beneficiaries. It is important that they must be maintained especially since there is a persistent need for financial literacy especially among the marginalized groups. It must be ensured that the information provided are essential and effective in improving the beneficiaries' financial resiliency. The manner of delivery of the information is important for the participants to find it comprehensible. The relevance to the beneficiaries' livelihood is also a factor in the comprehensibility of the information therefore, it must be ensured that the information is aligned with the actual industry demands of the livelihood of mobile vendors.

There hasn't been much research around the effectiveness of the Nego-Kart Program and its provisions. The program mainly provides physical capital to its beneficiaries, and the one being most notable is the Five-in-One Food cart. During the conducting of the study, many important factors to be considered have emerged when it comes to the effectiveness of the program. First is that, different cities may have different regulations for ambulant vendors – Marikina in particular, requires mobile vendors to constantly move since they cannot stay within the same area for more than ten minutes. Therefore, in order for the Five-in-One food cart to be utilized by the mobile vendors, its design must be aligned with the said regulations. Another factor is the type of products that mobile vendors typically sell. It was observed during the conducting of this study that each types of products sold by the mobile vendors have different scope of business operations. Some types of products are sold only within the vicinity of barangays, while some vendors of certain products even travers to as far as outside of the city. There can be further research conducted regarding that so that more insights on how to improve

the livelihood of the mobile vendors can be improved. Market competition can also be a factor in the scope of business operations which can depend on the concentration of the same products sold within the city.

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Appendices

Appendix A – Survey Questionnaire

Direksyon: Lagyan ng tsek na marka ✓ ang iyong sagot. Para sa mga mayroong blanko, isulat ang iyong sagot.

Section 1: Sosyo-ekonomik Propayl

1. Edad:
 - ☐ 17 taong gulang at pababa
 - ☐ 18 - 39 taong gulang
 - ☐ 40 - 59 taong gulang
 - ☐ 60 taong gulang at pataas
2. Kasarian:
 - ☐ M
 - ☐ F
 - ☐ Ayaw ko sabihin
3. Magkano ang iyong kita sa isang buwan (benta bawas na ang puhunan)?
 - ☐ ₱ 5,000 pababa
 - ☐ ₱ 5,001 – 10,000
 - ☐ ₱ 10,001 – 15,000
 - ☐ ₱ 15,001 – 20,000
 - ☐ ₱ 20,000 pataas (paki-saad kung magkano: _____)
4. Ikaw ba ay nakarehistro bilang isang mobile vendor?
 - ☐ Oo
 - ☐ Hindi
5. Ilang taon ka nang nagtatrabaho bilang isang mobile vendor?
 - ☐ 0
 - ☐ 1-5
 - ☐ 6-10
 - ☐ 11-15
 - ☐ 16-20
 - ☐ 21 pataas
6. Ano ang iyong kasalukuyang ibinebenta na produkto?
 - ☐ Prutas
 - ☐ Gulay
 - ☐ Lutong Pagkain
 - ☐ Cold snacks
 - ☐ Inumin
 - ☐ Hindi Pagkain
 - ☐ Wala
 - ☐ Iba pa (paki-sulat): _____

Section 2: Status ng Benepisyaryo (Laktawan kung ikaw ay hindi benepisyaryo)

7. Kung ikaw rin ay nakatanggap ng mga kagamitan, ano ang iyong mga natanggap?

- ☐ Five-in-one Food Cart
☐ Skincare Package
☐ Welding Package
☐ Carinderia Package

8. Saan ka naglalako ng iyong mga produkto?

- ☐ Sa isang barangay lamang
☐ Minsan ay lumalabas ng barangay ngunit sa Marikina pa rin
☐ Lumalabas pa ng Marikina

Section 3: Mga Kasanayang Panghanap-buhay

Direksyon: Paki-markahan ng ✓ kung gaano ka sumasang-ayon sa mga nakasaad na pahayag.

	1 - Lubos na di sumasang-ayon	2 - Di sumasang-ayon	3- Sumasang-ayon	4 - Lubos na sumasang-ayon
Pinansyal na Katatagan				
Malaki ang kakayahan ng aking negosyo na magpatuloy pa rin kahit na magkaroon man ng biglaang krisis.				
Ako ay maraming naiipon mula sa aking hanap-buhay.				
Ang aking negosyo ay hindi mahihirapan na makabangon muli kung ito ay makaranas man ng biglaang pagkalugi.				
Kasanayan sa Pag-memerkado				
Malaki ang aking kakayahan na kaibiganin ang aking mga mamimili.				
Marami akong nahihikayat na mga tao na bumili ng aking produkto gamit ang iba't-ibang mga diskarte.				
Ako ay parating nag-iisip ng iba't-ibang mga paraan upang makahikayat ng mas maraming mamimili.				
Kaalaman sa Produkto				
Palagi kong sinusubaybayan ang pagbabago ng presyo ng mga produkto na aking binebenta.				
Malaki ang aking tiwala sa aking kakayahan na makabenta ng kalidad na mga produkto.				
Malawak ang aking kaalaman tungkol sa produkto na aking binebenta.				
Kakayahang Mag-organisa				

Palagi kong nasusunod ang mga iskedyul na aking ginawa sa pagpapatakbo ng aking negosyo.				
Ako ay bihira lamang kulangin ng suplay habang nagbebenta dahil nasusubaybayan ko ng maigi ang bilang at dami ng mga ito.				
Alam ko kung ano ang mga gastusin na dapat unahin para sa pagpapatakbo ng aking negosyo.				
Pagiging Maparaan				
Ako ay magaling dumiskarte tuwing ako ay nakakaranas ng mga pagsubok sa aking negosyo.				
Halos wala akong sinasayang na mga kagamitan sa pagpapatakbo ng aking negosyo.				
Alam ko kung paano sulitin ang paggamit sa mga bagay na aking pinuhunan para sa aking negosyo.				

Section 4: Pagiging Epektibo ng mga Programa ng Gobyerno

Direksyon: Paki-markahan ng ☒ kung gaano ka sumasang-ayon sa mga nakasaad na pahayag.

Para sa mga Benepisyaryo lamang ng NegoKart Program	1 - Lubos na di sumasang-ayon	2 - Di sumasang-ayon	3- Sumasang-ayon	4 - Lubos na sumasang-ayon
Pisikal na Kapital				
Kaangkopan sa Hanap-buhay				
Angkop sa mga produkto na aking nilalako ang mga kagamitan na ibinigay ng NegoKart Program				
Sapat ang aking mga natanggap na kagamitan para sa pagpapatakbo ng aking negosyo.				
Lahat ng mga kagamitan na aking natanggap ay nagamit ko sa aking paglalako.				
Kaangkopan sa mga Polisiya				
Hindi naging sagabal ang mga batas ng Marikina sa paggamit ko sa mga kagamitang natanggap ko sa aking paglalako.				
Alinsunod sa batas ng Marikina sa paglalako ang disenyo ng food cart na ibinigay ng NegoKart Program.				
Higit na inayon ng NegoKart Program ang mga ipinamigay na kagamitan sa mga batas ng Marikina sa mobile vendors.				
Kalidad ng Kagamitan				
Matagal kong napakinabangan ang mga kagamitan na ibinigay ng NegoKart Program				
Ang mga kagamitan na natanggap ko ay hindi madaling masira.				
Ang mga kagamitan na natanggap ko ay malaki ang naitulong upang mas mapabisa ang mga proseso sa aking hanap-buhay.				

Teknikal na Training				
Kaangkopan sa Hanap-buhay				
Magagamit ko ang lahat ng aking natutunan mula sa Nego-Kart Program sa aking hanap-buhay.				
Lahat ng mga itinuro ay angkop at importante sa pagpapatakbo ng aking negosyo.				
Ang mga impormasyon na itinuro ay partikular sa aking hanap-buhay.				
Kalidad ng Impormasyon				
Ang mga impormasyon na ibinigay ay sapat para mapa-unlad ko ang aking negosyo.				
Marami akong mga panibagong natutunan mula sa Nego-Kart program.				
Ang mga impormasyon na itinuro ay malaki ang halaga at hindi madaling malaman mula sa iba.				
Pagkaunawa sa mga Itinuro				
Ang paraan ng pagkakaturu ay madaling maintindihan.				
Madali kong naunawaan ang lahat ng mga itinuro.				
Alam ko kung paano agad magagamit ang aking mga natutunan mula sa Nego-Kart Program sa aking paghahanap-buhay.				

Section 5: Pangtematikong Analisis

1. Ano ang pinakamahirap na mga pagsubok ang hinaharap mo bilang isang mobile vendor sa Malanday, Marikina?
2. Ano ang iyong mga mungkahi para mas mapaayos at mas mapalawak ang sakop ng mga programa ng Marikina para sa mobile vendors?
3. Ano ang iyong mga nais na maidagdag sa mga susunod na programa ng gobyerno para sa mga mobile vendors?

Appendix B – Google Colab Statistical Treatment

```
# Financial Resiliency by Perceptions on Skills Development
model1 <- lm(data$LFR ~ data$ETC + data$ETQ + data$ETR)
summary(model1)
```

...

Call:
lm(formula = data\$LFR ~ data\$ETC + data\$ETQ + data\$ETR)

Residuals:

Min	1Q	Median	3Q	Max
-1.6914	-0.1731	0.0445	0.3086	0.7393

Coefficients:

	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	1.02567	0.88605	1.158	0.2505
data\$ETC	1.14609	0.22410	5.114	2.11e-06 ***
data\$ETQ	-0.36832	0.15064	-2.445	0.0167 *
data\$ETR	-0.11134	0.09787	-1.138	0.2587

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.3937 on 80 degrees of freedom
Multiple R-squared: 0.2609, Adjusted R-squared: 0.2331
F-statistic: 9.411 on 3 and 80 DF, p-value: 2.134e-05

```
# Marketing Skills by Perceptions on Skills Development
model2 <- lm(data$LM ~ data$ETC + data$ETQ + data$ETR)
summary(model2)
```

Call:
lm(formula = data\$LM ~ data\$ETC + data\$ETQ + data\$ETR)

Residuals:

Min	1Q	Median	3Q	Max
-1.1539	-0.2343	0.1862	0.1862	1.0026

Coefficients:

	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	3.1155	0.9452	3.296	0.00146 **
data\$ETC	-0.6307	0.2391	-2.638	0.01001 *
data\$ETQ	0.3154	0.1607	1.963	0.05315 .
data\$ETR	0.4899	0.1044	4.692	1.1e-05 ***

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.42 on 80 degrees of freedom
Multiple R-squared: 0.2976, Adjusted R-squared: 0.2713
F-statistic: 11.3 on 3 and 80 DF, p-value: 2.95e-06

```
# Product Knowledge by Perceptions on Skills Development
model3 <- lm(data$LPK ~ data$ETC + data$ETQ + data$ETR)
summary(model3)
```

Call:

```
lm(formula = data$LPK ~ data$ETC + data$ETQ + data$ETR)
```

Residuals:

Min	1Q	Median	3Q	Max
-2.5052	-0.0713	0.2875	0.2875	1.3236

Coefficients:

	Estimate	Std. Error	t value	Pr(> t)	
(Intercept)	4.8420	1.4905	3.249	0.001697	**
data\$ETC	-1.0766	0.3770	-2.856	0.005469	**
data\$ETQ	0.1725	0.2534	0.681	0.497988	
data\$ETR	0.6216	0.1646	3.776	0.000305	***

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.6623 on 80 degrees of freedom

Multiple R-squared: 0.2089, Adjusted R-squared: 0.1793

F-statistic: 7.044 on 3 and 80 DF, p-value: 0.0002914

```
# Organizational Skills by Perceptions on Skills Development
model4 <- lm(data$LOS ~ data$ETC + data$ETQ + data$ETR)
summary(model4)
```

Call:

```
lm(formula = data$LOS ~ data$ETC + data$ETQ + data$ETR)
```

Residuals:

Min	1Q	Median	3Q	Max
-0.8051	-0.1738	0.1585	0.1595	0.4200

Coefficients:

	Estimate	Std. Error	t value	Pr(> t)	
(Intercept)	2.73993	0.55735	4.916	4.62e-06	***
data\$ETC	0.25955	0.14097	1.841	0.0693	.
data\$ETQ	-0.02192	0.09476	-0.231	0.8176	
data\$ETR	0.03751	0.06156	0.609	0.5440	

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.2477 on 80 degrees of freedom

Multiple R-squared: 0.05181, Adjusted R-squared: 0.01626

F-statistic: 1.457 on 3 and 80 DF, p-value: 0.2325

```

# Resourcefulness by Perceptions on Skills Development
model5 <- lm(data$LR ~ data$ETC + data$ETQ + data$ETR)
summary(model5)

...

Call:
lm(formula = data$LR ~ data$ETC + data$ETQ + data$ETR)

Residuals:
    Min       1Q   Median       3Q      Max
-0.90797  0.03136  0.09203  0.09203  0.50180

Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept)  3.65260    0.60022   6.085 3.8e-08 ***
data$ETC     -0.07258    0.15181  -0.478 0.633899
data$ETQ     -0.10944    0.10205  -1.072 0.286722
data$ETR      0.24586    0.06630   3.708 0.000383 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.2667 on 80 degrees of freedom
Multiple R-squared:  0.147, Adjusted R-squared:  0.115
F-statistic: 4.594 on 3 and 80 DF, p-value: 0.005104

```

Appendix C – Statistical Tests

Shapiro Wilk Normality Test

Livelihood and Entrepreneurial Skills by Perceptions on Skills Development		
		Interpretation
Financial Resiliency	W = 0.848 P-value = 7.744e-08	H ₀ is rejected.
Marketing Skills	W = 0.876 P-value = 8.066e-07	H ₀ is rejected.
Product Knowledge	W = 0.745 P-value = 8.983e-11	H ₀ is rejected.
Organizational Skills	W = 0.856 P-value = 1.465e-07	H ₀ is rejected.
Resourcefulness	W = 0.705 P-value = 1.054e-11	H ₀ is rejected.

Durbin Watson Test

Livelihood and Entrepreneurial Skills by Perceptions on Skills Development		
		Interpretation
Financial Resiliency	DW = 2.0213 P-value = 0.5357	Acceptable
Marketing Skills	DW = 2.1429 P-value = 0.7413	Acceptable
Product Knowledge	DW = 2.1596 P-value = 0.7657	Acceptable
Organizational Skills	DW = 2.2594 P-value = 0.8825	Acceptable
Resourcefulness	DW = 1.814 P-value = 0.1922	Acceptable

Breusch Pagan Test

Livelihood and Entrepreneurial Skills by Perceptions on Skills Development		
		Interpretation
Financial Resiliency	BP = 3.026 P-value = 0.3876	H ₀ is accepted.
Marketing Skills	BP = 14.604 P-value = 0.002188	H ₀ is rejected.
Product Knowledge	BP = 4.795 P-value = 0.1874	H ₀ is accepted.
Organizational Skills	BP = 13.795 P-value = 0.003199	H ₀ is rejected.
Resourcefulness	BP = 7.0834 P-value = 0.06929	H ₀ is accepted.