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Beyond the Cash Grant: How 4Ps Shapes Beneficiaries' Sense of Quality of Life *(Pantawid Pamilyang Pilipino Program)*

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Abstract

Poverty remains one of the most pressing challenges in the Philippines, prompting the implementation of the Pantawid Pamilyang Pilipino Program (4Ps) to uplift the lives of low-income families. This study evaluated the program's impact on the perceived quality of life of 4Ps beneficiaries in Biñan City, Laguna, focusing on financial stability, health and education access, and overall well-being sense. Specifically, it assessed how beneficiaries perceive the program's influence on their lives and identified the challenges that hinder its effectiveness. Using an explanatory sequential mixed-methods design, quantitative data were gathered from 164 beneficiaries of 4Ps through a validated and reliable questionnaire (Cronbach's α = 0.91), followed by qualitative interviews with ten purposively selected participants. Quantitative data were analyzed using descriptive and inferential statistics, while thematic analysis was applied to qualitative responses. Results revealed that the 4Ps program positively influences education and well-being, particularly by supporting school attendance and access to physiological needs. However, recurring payout delays emerged as a major operational issue, forcing many beneficiaries to rely on borrowing and hindering long-term financial stability. Themes such as "Payout Delays Cause Financial Strain" and "Dependence on Borrowing" underscore the gap between policy intentions and on-the-ground implementation. Having said that, the researchers recommend enhancing the 4Ps by ensuring timely payouts and integrating livelihood and employment initiatives to promote self-sufficiency among beneficiaries. Educators may use these findings to connect classroom discussions with real-world issues related to poverty and governance, while future researchers are encouraged to conduct broader, longitudinal studies to examine the program's long-term impacts.

Keywords: *Explanatory sequential mixed-methods design, Pantawid Pamilyang Pilipino Program, Sense Quality of Life, Binan City, Laguna*

Introduction

Poverty remains one of the most pressing and persistent challenges faced by many nations, including the Philippines (World Bank, 2020; UNDP, 2022). Its complex nature stems from multiple interrelated factors such as lack of education, corruption, unemployment, inequality, rapid population growth, inadequate social services, and mismanagement of resources (Asian Development Bank, 2018; National Economic and Development Authority [NEDA], 2021). These conditions perpetuate the cycle of deprivation, limiting access to opportunities and diminishing overall quality of life. In response, the Philippine government has developed various initiatives to address these socio-economic disparities, among which the Pantawid Pamilyang Pilipino Program (4Ps) stands as a flagship poverty alleviation effort.

Launched in 2008 and institutionalized through Republic Act No. 11310 in 2019, the 4Ps represents the country's version of a conditional cash transfer (CCT) program designed to invest in human capital development (Department of Social Welfare and Development [DSWD], 2022). Through its conditionalities on health, education, and nutrition, the program aims to reduce poverty by breaking its intergenerational cycle. Beneficiaries receive financial assistance provided that children regularly attend school, undergo health check-ups, and parents participate in Family Development Sessions. These mechanisms are meant not only to alleviate short-term financial burdens but also to create long-term improvements in well-being and productivity.

Empirical studies have highlighted the tangible benefits of the 4Ps on Filipino families. Bustos et al. (2023) and Zarsuelo et al. (2018) reported declines in child malnutrition rates and improved dietary diversity among program participants. Similarly, Ryan et al. (2021) found that the 4Ps encouraged health-seeking behaviors by removing financial barriers to medical care, while Flores et al. (2019) and Taguiam (2024) documented improvements in school attendance and academic performance. However, challenges persist. Lluz (2020) and Robinos et al. (2020) have observed that some children still drop out due to financial constraints, family responsibilities, or lack of motivation, suggesting that the program's benefits may not uniformly translate into sustained educational outcomes. These findings underscore the need to examine not only the program's structural outcomes but also its perceived effects on beneficiaries' overall quality of life.

Beyond immediate economic relief, the 4Ps aspires to promote long-term socio-economic mobility. Diaz (2021) noted its contribution to meeting fundamental needs and enabling beneficiaries to pursue better opportunities. Likewise, Sasis, Pelenio, and Dalde (2019) emphasized its positive influence on financial literacy and civic participation, while Reyes et al. (2022) observed how it fostered community development and resilience in rural settings. Yet, to fully understand its success, it is crucial to look beyond economic indicators and explore how recipients perceive changes in their well-being, empowerment, and social stability. Perception-based assessments reveal the human side of poverty alleviation—how beneficiaries themselves interpret improvements in their lives beyond financial support (Lee, 2022; and Robinos et al. 2022).

Anchoring this study are Maslow's Hierarchy of Needs and Human Capital Theory, which together provide a multidimensional framework for assessing the program's impact. Maslow's theory (1943) posits that individuals must satisfy basic needs—such as food, shelter, and security—before aspiring toward higher-order goals like belonging, self-esteem, and self-actualization. The 4Ps addresses these foundational needs through financial assistance that helps families secure food, education, and healthcare, setting the stage for personal growth and empowerment. Meanwhile, Becker's (1993) Human Capital Theory emphasizes education, health, and skills as critical investments that enhance productivity and socio-economic advancement. The 4Ps operationalizes this theory by conditioning benefits on actions that directly strengthen human capital, such as regular school attendance and health maintenance, thereby aligning short-term relief with long-term development.

In light of these considerations, this study aims to evaluate the impact of the Pantawid Pamilyang Pilipino Program (4Ps) on beneficiaries' perceived quality of life, focusing on key dimensions such as health, education, socio-economic stability, and social development. By examining how beneficiaries interpret and experience the effects of the program, the research seeks to provide a more holistic understanding of its effectiveness and sustainability.

Specifically, this study seeks to:

1. Determine the demographic profile of 4Ps beneficiaries in Biñan City, Laguna in terms of age, educational attainment, and geographic location;
2. Examine how beneficiaries perceive the influence of the 4Ps on their financial stability, access to education, healthcare services, and overall well-being since joining the program; and
3. Identify the challenges or limitations encountered by beneficiaries in achieving the intended benefits of the 4Ps.

Through this inquiry, the study hopes to contribute valuable insights for policymakers and program implementers in refining the 4Ps framework to ensure that it not only alleviates poverty but also genuinely enhances the perceived quality of life of its beneficiaries.

Methodology

This study adopted an explanatory sequential mixed-methods research design, which involved two phases: quantitative data collection and analysis followed by qualitative data collection to further explain and elaborate on the quantitative results (Creswell & Plano Clark, 2018). In the first phase, a descriptive-correlational design was used to examine relationships between variables such as program participation, household income, and educational attainment (Creswell, 2014). Descriptive analysis focused on the current conditions and perceptions of 4Ps beneficiaries, particularly in the areas of financial stability, access to education, healthcare, and overall well-being. Correlational tests determined whether these variables significantly influenced beneficiaries' perceived quality of life (Cohen et al., 2018). The second phase involved qualitative data collection to contextualize and explain the quantitative results. For instance, if statistical analyses revealed a relationship between program participation and educational outcomes, interviews and focus group discussions (FGDs) explored how beneficiaries experienced educational support, what barriers they faced, and how they perceived the program's effectiveness. Integrating both phases provided a holistic understanding of the 4Ps' impact—quantitative data revealed general trends, while qualitative insights explained the underlying reasons behind them.

The study was conducted in a barangay in Biñan City, Laguna, a community identified with persistent poverty despite the presence of 4Ps interventions. As of 2024, the barangay had 973 registered 4Ps beneficiaries and a population of 17,207 unemployed residents. Most families rely on informal or low-wage jobs such as vending, tricycle driving, and seasonal labor, resulting in unstable income. Given this socio-economic context, the area was chosen to assess whether 4Ps participation meaningfully improves beneficiaries' perceived quality of life amid urban poverty challenges.

The participants included individuals or families who were current beneficiaries or graduates of the 4Ps program residing in the selected barangay. For the quantitative phase, the study targeted both heads of households (typically mothers or fathers) and secondary members (children or other dependents) to gain diverse perspectives on the program's impact. Using convenience sampling, 164 respondents were selected based on accessibility and willingness to participate, as determined through Raosoft Sample Size Calculation with 5% margin of error and 95% confidence level. For the qualitative phase, purposive sampling was used to select at least ten respondents based on criteria such as being a solo parent, having a household income below ₱5,000, living in an extended family, or having at least six household members. This allowed the researchers to gather more nuanced insights from participants with diverse socio-economic conditions (Etikan, Musa, & Alkassim, 2016).

Data were collected from multiple sources. The primary instrument was a researcher-made survey questionnaire-checklist, which included a 4-point Likert scale to measure respondents' levels of agreement on statements related to the 4Ps' impact (Creswell, 2013). The instrument underwent content and face validation by experts and reliability testing using Cronbach's alpha, which yielded a coefficient of 0.91, indicating high internal consistency (Etikan et al., 2016 and Robinos, 2017). For the qualitative phase, structured interviews using open-ended questions were conducted to explore participants' lived experiences and perceptions regarding how the program influenced their health, education, and financial stability. Expert validators reviewed the survey instrument to ensure content validity, and their feedback was formally documented through validation letters.

Data collection was carried out after obtaining approval from the research adviser, Research in Social Studies instructor, and the PUP Biñan Head of Academic Affairs. Permission was also secured from barangay officials before distributing the questionnaires. For the quantitative phase, surveys were administered through printed copies and Google Forms using mobile devices to ensure accessibility and efficiency. Respondents were informed of the research objectives and their rights prior to participation. Completed responses were tabulated, encoded, and submitted for statistical analysis under the supervision of a statistician. For the qualitative phase, interviews were conducted after securing informed consent from participants. The process began with an explanation of the study's purpose and assurance of confidentiality. Structured questions guided the discussion while allowing flexibility for participants to elaborate. Data were transcribed, organized using digital tools, and analyzed through thematic analysis, which involved coding responses and identifying emerging patterns and themes.

Quantitative data were analyzed using mean, frequency, percentage, Mann-Whitney U test, and ranking, while qualitative data were examined through thematic analysis to interpret recurring ideas and experiences.

Throughout the study, strict ethical standards were observed. Participants were informed of the study's objectives, procedures, and potential risks before providing voluntary consent. Confidentiality was ensured by anonymizing personal data, and participants were allowed to withdraw at any time without consequence. The researchers maintained transparency regarding data usage, storage, and disposal, ensuring participants' trust and data integrity. All interactions were guided by respect, empathy, and professionalism to uphold ethical research conduct and ensure participants' well-being.

Results and Discussion

Demographic profile of 4Ps beneficiaries in Biñan City, Laguna

Table 1. Summary of Respondents' Demographic Profile (N = 164)

Category	Classification	f	%	Interpretation
Age	18–24 years old	29	17.7	Mostly young parents/beneficiaries
	25–59 years old	117	71.3	Majority in prime working/child-rearing years
	60 years old and above	18	11.0	Older members benefiting indirectly
Gender	Female	139	84.8	Women are primary grantees/managers
	Male	23	14.0	Minority of respondents
	Prefer not to disclose	2	1.2	—
Civil Status	Married	52	31.7	Common family structure among beneficiaries
	Single	42	25.6	Young or secondary beneficiaries
	Cohabiting/Living with partner	30	18.3	Informal family arrangements
	Widowed	22	13.4	Often caretakers of grandchildren
	Separated	16	9.8	—
Educational Attainment	Elementary level	27	16.5	Basic literacy level
	High school level	103	62.8	Majority reached secondary education
	College level	27	16.5	Few pursued higher education
	Graduate studies	3	1.8	Very limited access
	No formal education/Undisclosed	2	1.2	Minimal
Family Size	Small (2–4 members)	51	31.0	—
	Medium (5–10 members)	104	63.4	Majority household size
	Large (more than 10 members)	4	2.4	—
Monthly Household Income	Below ₱4,999	78	47.6	Below poverty threshold
	₱5,000–₱9,999	43	26.2	Low-income category
	₱10,000–₱49,999	40	24.4	Modest improvement
	₱50,000 and above	3	1.8	Above poverty line

Note: f – frequency and % - percentages

The majority of respondents are adults aged 25–59 years old (71.3%), indicating that most 4Ps beneficiaries are in their prime working and child-rearing years—consistent with the program's goal of assisting families with dependent children. Young adults (18–24 years old) comprise 17.7%, possibly reflecting early parenthood or their role as secondary beneficiaries, while seniors (60 and above) account for 11.0%, suggesting that some older adults benefit indirectly, often as caretakers of grandchildren.

In terms of gender, female respondents dominate (84.8%), while males make up 14.0%, and 1.2% preferred not to disclose. This significant gender gap supports findings by Olapane (2021), showing that women are commonly designated as 4Ps grantees since they are typically responsible for managing household finances, particularly in food, education, and healthcare expenses.

Regarding civil status, 31.7% are married, 25.6% single, 18.3% cohabiting, 13.4% widowed, and 9.8% separated. The predominance of married respondents reflects traditional Filipino family structures, where parents serve as primary decision-makers and direct recipients of program benefits—critical in influencing household welfare and quality of life.

Most respondents attained high school education (62.8%), while 16.5% each reached elementary and college levels. Only 1.8% earned graduate degrees, and a small proportion (1.2% each) had no formal education or chose not to disclose. This shows that while basic education is generally accessible, higher education remains limited for low-income families due to financial hardship or early family responsibilities. However, the presence of college and graduate degree holders suggests that 4Ps may have contributed to educational progress and upward mobility for some beneficiaries.

In terms of household composition, 63.4% belong to medium-sized families (5–10 members), 31.0% to small families (2–4 members), and 2.4% to large families (more than 10 members). This distribution is relevant since 4Ps benefits are partly determined by family size, influencing the level of financial assistance and the extent of perceived improvements in quality of life.

Nearly half of the respondents (47.6%) earn a monthly household income below ₱4,999, and 26.2% fall within the ₱5,000–₱9,999 range. Only 1.8% earn above ₱50,000. This clearly reflects that most 4Ps beneficiaries remain under or near the poverty threshold, emphasizing the program's essential role in addressing extreme financial deprivation and supporting access to basic needs such as food, healthcare, and education.

Quantitative Data

Beneficiaries perceives influence of the 4Ps

Perceived Influence of 4Ps on Beneficiaries' Financial Stability

Statements	Mean	Interpretation
1. The 4Ps program has influenced me to manage my family's finances better.	2.77	Agree
2. My financial stress has changed since joining the program.	2.62	Agree
3. The financial support from 4Ps is sufficient to cover my family's basic needs.	2.38	Disagree
4. I am able to save money or allocate funds for emergencies.	2.25	Disagree
5. Receiving 4Ps has influenced my budgeting and financial management skills.	2.62	Agree
Overall Mean	2.53	Moderately Influential

Interpretation Scale: 1.00–1.75 = Strongly Disagree; 1.76–2.50 = Disagree; 2.51–3.25 = Agree; 3.26–4.00 = Strongly Agree

The data reveal that the Pantawid Pamilyang Pilipino Program (4Ps) has a *moderate influence* on the financial stability of its beneficiaries. Among the indicators, the highest mean was noted in the statement that the program helped beneficiaries manage their family's finances better. This suggests that 4Ps has positively shaped financial behaviors—likely due to the Family Development Sessions (FDS), which promote budgeting, responsible spending, and financial literacy (Aguado, 2021).

However, items on the *sufficiency of financial support* (2.38) and the *ability to save for emergencies* (2.25) received the lowest ratings, indicating that while the program aids financial management, the cash grants remain inadequate to cover basic needs or allow savings. This finding contrasts with Reyes et al. (2022), who observed improved financial resilience among some beneficiaries. Overall, the results suggest that 4Ps effectively promotes better financial habits but requires enhanced financial assistance or livelihood support to achieve *sustained financial stability*.

Perceived Effect of 4Ps on Beneficiaries' Access to Education

Statements	Mean	Interpretation
1. The 4Ps program has influenced my children's access to education.	3.16	Agree
2. The educational assistance from 4Ps has influenced my children's school attendance.	3.10	Agree
3. I find it easier to provide for my children's school needs (e.g., supplies, transportation) because of the program.	3.22	Agree
4. Receiving 4Ps has affected my motivation to support my children's education and ensure their continued schooling.	3.16	Agree
5. I allocate financial assistance for funding school supplies (e.g., paper, pencils, etc.).	3.31	Strongly Agree
Overall Mean	3.19	Moderately Influential

Interpretation Scale: 1.00–1.75 = Strongly Disagree; 1.76–2.50 = Disagree; 2.51–3.25 = Agree; 3.26–4.00 = Strongly Agree

The findings indicate that the Pantawid Pamilyang Pilipino Program (4Ps) has a *moderate influence* on beneficiaries' access to education. Among the indicators, the highest-rated item shows that parents are able to allocate 4Ps funds for their children's school supplies, highlighting how the program directly supports learners' material needs. The other items, with means ranging from 3.10 to 3.22, consistently reflect that the program improves school attendance, parental motivation, and educational access.

These results support previous findings by Jesus and Villanueva (2023), who reported that 4Ps recipients express high satisfaction with the program's educational component. The conditional cash grants reduce parents' financial stress and strengthen their commitment to keep children in school, thereby fostering better educational outcomes. Overall, the data affirm that 4Ps effectively enhances access to basic education by ensuring that children's learning needs are met and families remain motivated to support schooling.

Perceived Effect of 4Ps on Beneficiaries' Access to Health Care Services

Statements	Mean	Interpretation
1. The health benefits from 4Ps have influenced my family to access medical services.	2.61	Agree
2. My family is healthier because of the regular check-ups and assistance provided.	2.55	Agree
3. My family receives regular health check-ups because of the 4Ps program.	2.40	Disagree
4. The program has influenced my family's access to medicines and healthcare services.	2.40	Disagree
5. The health centers and hospitals available to 4Ps beneficiaries are accessible and well-equipped.	2.49	Disagree
Overall Mean	2.49	Moderately Affective

Interpretation Scale: 1.00–1.75 = Strongly Disagree; 1.76–2.50 = Disagree; 2.51–3.25 = Agree; 3.26–4.00 = Strongly Agree

Results show that the health component of the 4Ps program has a *moderate effect* on beneficiaries' access to healthcare services. While the program slightly encourages families to seek medical services and promotes healthier practices, beneficiaries expressed dissatisfaction with access to regular check-ups and medicines. This suggests that although the program provides guidance and awareness regarding health, structural barriers such as limited facilities, distance to health centers, and insufficient resources reduce its impact.

This finding diverges from Ryan et al. (2021) and Zarsuelo et al. (2018), who found that 4Ps improved beneficiaries' use of preventive health services and access to nutritious food. The discrepancy may be attributed to regional or implementation gaps—indicating that while the 4Ps health conditionalities are effective in principle, their impact depends heavily on local healthcare accessibility and program monitoring. Thus, enhanced coordination between DSWD and local health units is essential to maximize the program's contribution to family health and well-being.

Perceived Extent of Change of 4Ps Beneficiaries in Their Overall Well-being

Statements	Mean	Interpretation
1. Being a 4Ps beneficiary influenced my overall quality of life.	2.59	Agree
2. The program has influenced me to hope for a better future.	2.70	Agree
3. The 4Ps program has influenced my family's living conditions to improve (e.g., housing, food security).	2.57	Agree
4. The program has influenced my satisfaction with my current life situation.	2.73	Agree
5. The 4Ps program has influenced my family's overall well-being.	2.66	Agree
Overall Mean	2.65	Moderate Improvement

Interpretation Scale: 1.00–1.75 = Strongly Disagree; 1.76–2.50 = Disagree; 2.51–3.25 = Agree; 3.26–4.00 = Strongly Agree

Results indicate that the Pantawid Pamilyang Pilipino Program (4Ps) brought a *moderate improvement* in beneficiaries' overall well-being, with an overall mean of 2.65. The highest-rated item reflects that most respondents feel more *satisfied with their current life situation*, implying that the program has contributed to an enhanced sense of stability and optimism. Likewise, beneficiaries agreed that the program improved their *quality of life* and *living conditions*, particularly in meeting basic needs such as food, education, and shelter.

These findings are consistent with Diaz (2021), who highlighted the 4Ps' role in promoting upward socio-economic mobility through the development of human capital. Similarly, Sasis, Pelenio, and Dalde (2019) found that the program improved the quality of life of low-income families by addressing their basic needs and providing a foundation for sustained well-being. Taken together, the results affirm that 4Ps positively influences beneficiaries' life satisfaction and outlook, though continued efforts are needed to achieve long-term and transformative improvements in living standards.

Challenges and Limitations Encountered by 4Ps Beneficiaries

Statements	Mean	Interpretation	Rank
1. There are delays in receiving the financial support from 4Ps.	2.93	Agree	1
2. The requirements and conditions of the 4Ps program are difficult to comply with.	2.53	Agree	5
3. I experience difficulties accessing healthcare or educational benefits despite being a 4Ps beneficiary.	2.74	Agree	2.5
4. The program provides sufficient financial aid in accordance with the requirements they impose.	2.60	Agree	4
5. The specified time frame for attending meetings (FDS, clean-up drive, and feeding program) does not align with our schedule.	2.74	Agree	2.5

Interpretation Scale: 1.00–1.75 = Strongly Disagree; 1.76–2.50 = Disagree; 2.51–3.25 = Agree; 3.26–4.00 = Strongly Agree

Among the listed indicators, "delays in receiving financial support" obtained the highest mean score, indicating that payout delays remain the most common and pressing concern among recipients. This finding suggests that while the 4Ps program has been instrumental in providing conditional cash transfers, administrative and logistical issues continue to hinder its full effectiveness. The results affirm the persistence of various implementation challenges, such as payout delays, misaligned schedules for Family Development Sessions (FDS), and difficulties in accessing healthcare and educational benefits. These realities contrast with the optimistic findings of Castor Balacuit (2018), who emphasized that 4Ps, through its cash grants, helps alleviate poverty and improve living conditions. In practice, these obstacles impede the program's capacity to holistically address poverty reduction and promote sustainable livelihood improvements.

According to DSWD (2019) and Reyes et al. (2018), the Pantawid Pamilyang Pilipino Program is generally perceived by beneficiaries as a moderately beneficial intervention across multiple dimensions of well-being. Interviews and field reports reveal that beyond numerical indicators, the program instills structure and control in household routines, empowering families to manage limited resources more effectively (Paulo, 2020). Beneficiaries often cite improved budgeting and money management as indirect benefits of participation in the program. However, as noted by Orbeta and Paqueo (2016), the cash grants are often insufficient to meet the rising cost of living, leaving families vulnerable to financial instability during emergencies or delays.

Educational support remains one of the strongest components of the program. Parents frequently express pride in their children's continued schooling, describing it as one of the most tangible benefits of 4Ps participation (Manasan, 2011; Acosta & Velarde, 2015). Likewise, healthcare access has improved through PhilHealth linkages that offer free consultations and medicines (Reyes et al., 2018). Despite these advantages, inequities persist. Some beneficiaries report favoritism, inconsistent service delivery, and uneven program monitoring (Cameron, 2017), limiting the inclusivity and equity of program outcomes. Overall, beneficiaries demonstrate a high level of compliance and commitment to 4Ps conditions, reflecting positive community-level acceptance of the program (DSWD, 2019). Nonetheless, recurring delays in fund disbursement remain a significant source of anxiety, forcing some families to borrow money or cut down on basic needs while awaiting cash transfers. In terms of perceived well-being—covering housing stability, food security, and life satisfaction—participants report moderate improvement (Reyes et al., 2018; Acosta & Velarde, 2015).

Qualitative Data
Perceived Influence of 4Ps:

On Financial Stability

Through thematic analysis, three key themes were identified that describe how 4Ps beneficiaries manage and allocate their cash grants:

(1) Inability to Save due to Insufficient Funds,
(2) Prioritization of Basic Needs, and
(3) Funds Used for Debt Repayment.

These themes highlight how the limited amount and irregularity of financial support shape the beneficiaries' capacity to save, meet basic needs, and handle debts.

Theme 1: Inability to Save due to Insufficient Funds

Many 4Ps beneficiaries reported that saving money is nearly impossible due to the insufficiency of funds. Despite receiving cash assistance, most of their income goes directly to daily necessities such as food, education, and healthcare. As noted by Diaz (2021), the 4Ps primarily addresses immediate needs, while long-term financial resilience remains limited. Reyes et al. (2022) further explained that most families remain in a "survival mode," allocating their entire cash grant to day-to-day essentials. Participant testimonies affirm this challenge:

> *"Ay, hindi naman kami nakakapag-ipon kasi yung nakukuha namin, talagang sa bata... may kailangan sa iskul, doon namin ginagamit." – Participant 2*

> *"Bale hindi naman makaka-ipon kasi sa tagal naman ng payout… bago dumating ang payout, yung mga baon ng bata maibibigay mo na. Kulang pa yon." – Participant 9*

> *"Hindi po nakakapag-ipon eh… minsan po kulang na rin po sa budget kaya binabudget nalang po namin para sa mga gamit sa school." – Participant 7*

However, a few participants shared that they were able to save because they had other sources of income, allowing the 4Ps grant to supplement rather than sustain their needs:

> *"May income kasi kami, may negosyo kaya yung 4Ps, para talaga sa mga anak ko." – Participant 4*
> *"Ako naglalaba din… kahit papano nakakadagdag." – Participant 8*

Despite these exceptions, most participants agreed that saving is not possible because of ongoing financial struggles and the insufficiency of cash assistance relative to their expenses.

Theme 2: Prioritization of Basic Needs

Most beneficiaries emphasized that their primary focus is meeting their families' daily needs—food, education, and healthcare. This finding reflects a *survival-centered financial behavior* consistent with Maslow's (1943) hierarchy of needs, which asserts that people prioritize physiological and safety needs before pursuing higher goals.

> *As Participant 5 stated: "Minsan po kapos kami sa financial kaya pinaghuhugutan talaga namin yung 4Ps… panggastos sa bahay, kuryente, pagkain, bayarin sa pag-aaral."*

> *Participant 3 added: "Baon araw-araw, gagastusin yung 4Ps… pangkain."*

> *Likewise, Participant 9 mentioned: "Pang-gastos namin sa araw-araw, pangangailangan namin… kapag may sakit, bili gamot."*

Several participants also indicated that the funds are mostly used for their children's schooling needs:

> *"Para sa anak ko talaga napupunta yun — mga school supplies, bond paper, notebook…" – Participant 2*

> *"Yung mga bata may kailangan sa school, konting pambaon, pinaghahati-hati ko kasi yun talaga ang mahalaga." – Participant 6*

These accounts reveal that while 4Ps helps meet immediate needs, beneficiaries often lack enough resources for long-term savings or investments.

Theme 3: Funds Used for Debt Repayment

Another common experience among the participants is the use of their cash assistance to repay debts. Many reported that they often borrow money before the payout and use the received grant to settle these obligations. This finding supports Diaz (2021) and Reyes et al. (2022), who noted that 4Ps beneficiaries frequently fall into a cycle of borrowing and repayment due to insufficient income.

> *"Kasi ikalawang buwan eh… kailangan pa mangutang bago maka-payout." – Participant 3*
> *"Bago dumating ang payout, may mga bayarin na, mga utang…" – Participant 9*

This cycle shows that while 4Ps provides temporary financial relief, its impact is weakened when beneficiaries use the grant to pay existing debts rather than for current needs or savings. It also underscores the importance of introducing complementary programs such as livelihood training and financial literacy to reduce dependence on borrowing.

To Education and Healthcare Services

Based on the interviews and thematic analysis, four main themes emerged on how 4Ps beneficiaries perceive the program's effect on their access to education and healthcare services:

(1) Educational Support Secures Essential School Materials,
(2) Direct Impact on School Attendance,
(3) Essential for Hospital Emergencies, and
(4) Inclusive Healthcare through Health Insurance.

These themes reflect the participants' shared experiences on how the program improves access to essential educational and health services while revealing persisting challenges in service delivery.

Theme 1. Educational Support Secures Essential School Materials

One of the most evident benefits of 4Ps is its provision for children's school needs. The educational grant allows families to purchase necessary supplies such as notebooks, pens, uniforms, and shoes—items that directly contribute to students' school readiness and participation. This reduces parents' financial stress and ensures that children are adequately prepared for class. As Taguiam (2024) and Robinos et al. (2025) emphasized, access to these resources enhances students' confidence and learning engagement. Participants consistently reported prioritizing their children's school needs when receiving the payout. For instance, one parent shared,

> *"Yung mga kailangan, lalo na sa mga estudyante, kasi ang 4Ps priority din yung mga estudyante kaya sila lagi inuuna namin."* Another added, *"Unang-una tinatanong ko yung mga anak ko kung anong kailangan sa school, kaya bago dumating yung payout, nakalista na yon."*

These responses highlight how the 4Ps fosters educational inclusion by enabling families to meet basic academic requirements.

Theme 2. Direct Impact on School Attendance

The program's conditionality on maintaining at least 85% attendance has led to more consistent school participation among beneficiaries' children. As Flores et al. (2019) noted, the linkage between financial assistance and school attendance encourages families to prioritize education, reducing absenteeism and dropouts caused by financial barriers. Participants affirmed that the requirement motivates children to attend school regularly. One noted,

> *"Obligado talaga na pumasok kasi yun ang basehan ng payout."*

Another shared that her child maintains full attendance because,

> *"Pag hindi, nalalaman din, bawal… 'di naman po sila pala-absent."*

Despite minor delays in payouts, most participants reported their children's continued attendance, emphasizing that the program instills accountability and consistent educational participation.

Theme 3. Essential for Hospital Emergencies

Many beneficiaries also view the 4Ps as a crucial lifeline during health emergencies. The grants often serve as their main source of funds for medicine, transportation, or minor hospital expenses. As Ryan et al. (2021) explained, such financial aid reduces the burden of seeking healthcare and promotes timely medical intervention. However, participants noted that while the support is helpful, it is often insufficient for full hospital coverage. One mother shared,

> *"Lalo na't nung nasa hospital ito, malaking tulong talaga kasi higit dalawang buwan kami sa ospital."*

Another remarked,

> *"Ang 4Ps kasi priority yan sa hospital, kaya malaking bagay talaga."*

Conversely, some participants reported difficulty accessing services due to limited connections or perceived favoritism ("palakasan system") in health centers. These inconsistencies suggest that while the program supports emergency healthcare needs, systemic barriers still affect equal access.

Theme 4. Inclusive Healthcare through Health Insurance

A key health-related benefit of 4Ps is the automatic PhilHealth coverage, which enables beneficiaries to access healthcare services with minimal or no cost. This integration promotes health equity and supports the program's human capital development goals. According to DSWD (2022), all registered 4Ps families are enrolled in PhilHealth, expanding their access to both preventive and curative care. Participants commonly recognized this as a major advantage. One stated,

> *"Lalo na may PhilHealth kasi eh, malaking tulong talaga."*

Another mother recalled,

> *"Sa panganganak nung bunso, wala akong binayaran kasi cover ng 4Ps yun dahil sa PhilHealth."*

However, some beneficiaries reported gaps in service consistency. For instance, one shared,

> *"Magpa-check-up ganon, andami pong pila… nag-iintay nalang kasi kailangan."*

These accounts show that while health insurance inclusion greatly benefits most families, further improvement is needed to ensure timely and equitable healthcare access.

On the Overall Well-being of 4Ps Beneficiaries

In assessing how the Pantawid Pamilyang Pilipino Program (4Ps) has influenced the beneficiaries' overall well-being, one central theme emerged: **"Impact on Quality of Life and Dependency on Payouts."** This theme captures the participants' reflections on how the program has shaped their daily lives, family situations, and sense of stability.

Two key dimensions surfaced from the qualitative data

(1) Improved Living Conditions and

(2) an Overall Positive Impact.

Theme 1: Improved Living Conditions

The 4Ps program plays a crucial role in enhancing living conditions among low-income families by addressing immediate financial needs and supporting long-term socioeconomic progress through conditional cash transfers. Studies by Diaz (2021) and Reyes et al. (2022) emphasize that 4Ps promotes financial stability, enabling families to allocate resources to education, health, and nutrition—key factors in improving their quality of life. By providing monthly cash assistance for health (₱750), education (₱300–₱750 per child), and rice subsidy (₱500), the program alleviates economic strain and helps meet basic household needs (DSWD, 2019).

Similarly, Bustos et al. (2023) and Flores et al. (2019) report that 4Ps has led to better child nutrition, reduced stunting, and improved school attendance, all of which contribute to long-term living standard improvements. The Family Development Sessions (FDS) component also enhances family cohesion and financial literacy, empowering beneficiaries to make informed decisions (Aguado, 2021; Rachel et al., 2024).

Participant narratives affirm these benefits. One respondent shared,

> *"Malaking tulong naman kasi… noong 1st time ng 4Ps, hindi pa ganito bahay namin… ngayon, meron na talagang nakalaan para sa pag-aaral."*

Another stated,

> *"Bahay namin dati kubo lang. Ito yung naitulong ng 4Ps."*

Others noted reduced debt and increased capacity to provide for basic needs. However, a few, like Participant 3, reported that funds were quickly consumed by existing debts, limiting improvement:

> *"Ang makukuha mo, wala na—na-ipangutang mo na."*

These varied accounts indicate that while 4Ps fosters improved living conditions, the extent of progress depends on household priorities and financial discipline. Some families invest in education and housing, while others remain constrained by recurring financial obligations.

Theme 2: Overall Positive Impact

Beyond material gains, the 4Ps program has generated a broad sense of security and empowerment among beneficiaries. It has enhanced access to education and healthcare, encouraged consistent school attendance, and provided a safety net for emergencies. Studies (Diaz, 2021; Bustos et al., 2023; Ryan et al., 2021) confirm that the program promotes upward socioeconomic mobility and improved health outcomes, particularly through PhilHealth coverage and compliance with routine check-ups. Participants consistently described 4Ps as a lifeline. One noted,

> *"Malaking pagbabago… ang daming naitulong ng 4Ps, lalo na sa emergency."*

Another emphasized,

> *"Pagdating sa healthcare, lalo na sa hospital, malaking bagay talaga, lalo na may PhilHealth."*

However, others acknowledged that the bi-monthly payouts were insufficient for lasting change:

> *"Parehas lang… pambayad nalang din sa utang."*

Overall, the findings suggest that the 4Ps has positively influenced the well-being of most beneficiaries by providing financial relief, supporting education and healthcare, and fostering family stability. Yet, its full transformative potential remains limited for households that rely heavily on the payouts for short-term needs rather than long-term development.

Challenges and Limitations Encountered by 4Ps Beneficiaries

Based on the interview data and thematic analysis, one overarching theme emerged: "Challenges and Limitations Encountered by 4Ps Beneficiaries." This theme encapsulates the financial and psychological struggles faced by households due to payout irregularities. Three subthemes were identified:

(1) Payout Delays Cause Financial Strain

(2) Unexplained Payout Delays

(3) Tendency to Borrow Cash Due to Payout Delays

These findings highlight how delays in the Pantawid Pamilyang Pilipino Program (4Ps) disrupt household stability, create uncertainty, and foster debt dependency among low-income families.

Theme 1. Payout Delays Cause Financial Strain

Delays in 4Ps cash assistance significantly burden low-income households, limiting their ability to meet basic needs. Logistical challenges in verifying eligibility and compliance—such as school attendance and health check-ups—often lead to irregular disbursements (DSWD, n.d.). During the COVID-19 pandemic, these issues were amplified, as inconsistent payouts across regions left many families struggling to afford food, schooling, and healthcare (Olapane et al., 2021). Several participants reported that payout delays disrupted their budgeting and forced them to borrow money to cover expenses. Participant 2 shared:

> *"Meron, may delay at may kulang… Sabi nila sa absent daw, pero hindi naman."*

She added that such delays caused financial distress:

> *"Edi nadedelay din po budget… inaasahan mo yun, biglang magigipit, mangungutang ka kasi kulang."*

Similarly, Participant 3 explained that long delays forced her family to take loans, with payouts often arriving months later:

> *"Oo… Nadedelay… minsan 1 year bago kami naka-payout."*

However, some respondents, such as Participant 8, noted minimal impact as they had alternative income sources:

> *"Hindi naman kasi may hanapbuhay naman ako kahit papaano, naglalabada."*

These accounts illustrate that while the 4Ps provides essential support, inconsistent release schedules diminish its intended stabilizing effect.

Theme 2: Unexplained Payout Delays

Unexplained payout delays stem from administrative inefficiencies, poor communication, and logistical challenges that hinder timely cash distribution (Olapane et al., 2021; DSWD, n.d.). Such delays leave beneficiaries uncertain and anxious about their financial planning. Participants commonly reported a lack of clear explanation for these interruptions. Participant 2 remarked:

> *"Meron, may delay at may kulang… Wala silang ebidensya."*

Participant 10 similarly noted:

> *"Hinde din inaano, minsan umabot nga yan ng taon bago makuha."*

A few participants mentioned hearing informal explanations from parent-leaders or fellow beneficiaries, often related to the high volume of enrollees or program adjustments:

> *"Minsan talaga nadedelay, gawa nung sa dami ng gustong pumasok dyan."*

The absence of official communication about payout delays fosters frustration and mistrust toward the program, undermining beneficiaries' confidence in its reliability.

Theme 3. Tendency to Borrow Cash Due to Payout Delays

Because of unpredictable payout schedules, many beneficiaries resort to borrowing money to sustain daily needs. This practice creates a cycle of debt that defeats the program's poverty-alleviation purpose. Participant 3 explained:

> *"Inaasahan mo, yung makukuha mo wala na, na-ipangutang mo na. Pambayad nalang din sa utang."*

Participant 10 added:

> *"Minsan umabot nga yan ng taon… nanghihiram nalang sa mga anak ko, pagdating ng 4Ps tsaka ko binabayaran."*

Such dependency on informal borrowing networks or family loans intensifies financial strain and limits the intended economic relief that 4Ps aims to provide.

Quantitative and Qualitative Discussion

The combined quantitative and qualitative findings reveal that while the 4Ps program contributes positively to the lives of its beneficiaries, its implementation is hindered by persistent operational challenges—particularly delayed payouts that lead to financial instability and dependence on borrowing. Quantitative results show that beneficiaries generally acknowledge these challenges, indicating that program effectiveness is limited by inconsistencies in its delivery.

The qualitative data further substantiate this by capturing the lived realities behind the numbers. Themes such as "Payout Delays Cause Financial Strain," "Unexplained Payout Delays," and "Tendency to Borrow Cash due to Payout Delays" illustrate how irregular disbursements directly disrupt household budgeting and the intended flow of assistance. Many participants shared that the financial aid, once received, often goes toward repaying debts incurred during the waiting period, leaving little room for savings or improvement in living conditions.

When viewed together, the quantitative and qualitative strands provide a coherent picture: while beneficiaries perceive the 4Ps as beneficial to their overall well-being and life satisfaction, these positive effects are undermined by administrative inefficiencies. The integration of both data sets highlights that the issue is not in the program's objectives but in its operational execution. Addressing the delays and improving transparency in payout processes are therefore essential to maximize the program's intended impact on poverty reduction and sustainable family welfare.

Conclusion and Recommendations

The findings indicate that the Pantawid Pamilyang Pilipino Program (4Ps) has a moderately positive impact on the financial stability and overall well-being of its beneficiaries. Quantitative results show that while the program enhances recipients' budgeting and financial management skills, the cash grants remain insufficient to fully meet household needs or promote long-term financial independence. This is reinforced by qualitative accounts revealing that beneficiaries often use the assistance for immediate necessities or debt repayment, especially during payout delays. Among the program components, educational support emerges as the most effective. It consistently received higher quantitative ratings and was affirmed through qualitative insights, as beneficiaries shared that the program helped sustain their children's education and school attendance. In contrast, healthcare support remains limited and inconsistent, with respondents citing issues such as favoritism, long queues, and restricted PhilHealth access.

Overall, the study found a moderate improvement in beneficiaries' quality of life, particularly in food security, educational access, and life satisfaction. However, recurring challenges—such as delayed disbursements, insufficient financial assistance, and administrative inefficiencies—continue to hinder sustained progress. Quantitative and qualitative data converge to show that payout delays cause financial strain, forcing families to borrow money and disrupting compliance with program conditions. Despite these challenges, beneficiaries expressed deep appreciation for the program's positive influence on their lives while urging for reforms that would ensure more efficient service delivery, equitable healthcare access, and integrated livelihood opportunities. Collectively, these findings highlight that while the 4Ps program effectively addresses immediate needs and promotes education, its long-term success depends on structural improvements that advance self-sufficiency and sustainable development.

Having said that, the researchers recommend that policymakers enhance the Pantawid Pamilyang Pilipino Program (4Ps) by addressing delays in payouts and ensuring that financial aid becomes more sustainable through integrated livelihood, skills training, and employment initiatives. Educators are encouraged to use the findings of this study to enrich classroom discussions on poverty, governance, and civic responsibility, helping students connect academic lessons with real-world contexts. Beneficiaries, on the other hand, should utilize the financial support responsibly, prioritize education and health, and treat the program as a temporary aid toward self-sufficiency while actively providing feedback for its improvement. Lastly, future researchers are encouraged to broaden the scope of inquiry by involving various stakeholders, adopting rigorous mixed-method approaches, and exploring long-term impacts to gain a more comprehensive understanding of 4Ps as a national poverty alleviation initiative.

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