

Examining the Psychological Well-Being Experiences of Long-Term Solo-Mother Beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps)

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ABSTRACT

The Pantawid Pamilyang Pilipino Program (4Ps) alleviates chronic economic scarcity among marginalized Filipino families; yet, its impact on the psychological well-being of its most vulnerable beneficiaries—solo mothers—remains underexplored. Navigating the compounding challenges of sole parenthood and economic hardship, these mothers experience a unique psychological landscape shaped by long-term program participation. To examine these lived experiences, this qualitative study employed a Transcendental Phenomenological approach, focusing on solo-mother beneficiaries enrolled for over seven years in Argao, Cebu. Utilizing homogeneous purposive sampling, in-depth semi-structured interviews were conducted with four participants, achieving data saturation. Data were analyzed using Reflexive Thematic Analysis adapted through a Husserlian lens of Epoché (bracketing) to ensure the findings reflected the authentic consciousness of the participants without researcher bias. The findings revealed four core themes central to their psychological well-being: (1) Psychological Decompression via Security, reflecting profound emotional relief and the removal of the mental load of chronic poverty; (2) Gratitude and Contentment, highlighting a resilient mindset of self-acceptance and cognitive reappraisal; (3) Resilience and Self-Efficacy, capturing growing confidence negotiated alongside the reality of "exit anxiety" regarding eventual program graduation; and (4) Enhanced Family and Social Well-Being, driven by a deep sense of belonging cultivated through mandatory Family Development Sessions (FDS). The study concludes that the 4Ps functions as a vital psychosocial intervention that restores human dignity. To address exit anxiety, the research recommends the implementation of Kahayag sa Paglaum, a structured psychological "step-down" intervention program designed to equip graduating solo mothers for sustainable economic autonomy and lasting emotional resilience.

Keywords: Pantawid Pamilyang Pilipino Program, Solo Mothers, Psychological Well-Being, Exit Anxiety

INTRODUCTION

Poverty remains a pressing challenge in the Philippines. In 2021, 55.30% of Filipinos lived below the national poverty line, illustrating that poverty is a deeply rooted structural issue (Macrotrends, 2025). In response, the government launched the Pantawid Pamilyang Pilipino Program (4Ps) through Republic Act No. 11310. This conditional cash transfer (CCT) program is designed to reduce intergenerational poverty by providing financial aid to low-income households in exchange for meeting health and education requirements (DSWD Field Office CAR, 2024; DSWD Field Office III, 2025). Despite this comprehensive scope, a critical gap remains: while the program addresses economic poverty, it often overlooks the psychological well-being of its primary recipients—specifically solo mothers—whose mental health is crucial for the program's goal of national development.

The 4Ps was introduced in 2008 as a pilot initiative targeting maternal health and chronic poverty (Department of Social Welfare and Development, 2020), patterned after successful CCT programs such as Brazil's Bolsa Família and Mexico's Oportunidades. Despite the economic success of these global models, emerging trends reveal a hidden psychological cost. Studies indicate that the rigid conditions of CCTs often reinforce traditional gender roles and increase maternal stress, creating a "mental load" that goes unnoticed in economic evaluations

(Bobonis et al., 2013). This burden is exponentially heavier for solo mothers. Unlike beneficiaries in dual-parent households who may share domestic or economic responsibilities, solo mothers bear the "double burden" of being the sole economic provider while simultaneously managing the strict compliance requirements of the program.

Despite this unique vulnerability, a population gap exists in current literature (Miles, 2017). Long-term solo-mother beneficiaries—those enrolled for seven years or more—have rarely been studied in relation to their psychological well-being. Most existing research focuses on financial behaviors and child outcomes (Navarro & Nemenzo, 2025), neglecting the impact of prolonged state support on mental health, self-worth, and emotional resilience. Furthermore, although 4Ps is intended as a temporary intervention, approximately 4.2 million active beneficiaries have been enrolled for seven to thirteen years, with 90% still falling below the poverty threshold (Philippine Institute for Development Studies, 2021). This prolonged dependency raises critical questions about the psychological toll of "exit anxiety" and the fear of regression. For instance, Daanoy-Sagales (2023) notes that while some 4Ps mothers report feelings of empowerment, many still struggle with emotional fatigue and chronic stress, suggesting that financial aid alone is insufficient to improve overall well-being.

To fill this gap, this study examined the psychological well-being experiences of long-term solo-mother beneficiaries of the 4Ps in selected barangays of Argao, Cebu. Unlike previous studies that focused primarily on financial outcomes, this research explored how beneficiaries perceived and experienced well-being in the context of prolonged welfare assistance. By examining this local context, the study provided socio-cultural depth to national policy discussions. Ultimately, the findings served as the basis for crafting an intervention plan that addresses the psychosocial needs of long-term solo-mother beneficiaries, emphasizing that welfare programs should extend beyond financial aid to include holistic mental and emotional support.

METHODS

Research Design

This qualitative study employed a Transcendental Phenomenological approach to examine the psychological well-being experiences of long-term solo-mother beneficiaries of the 4Ps. Rooted in the philosophical tradition of Edmund Husserl and operationalized by Moustakas (1994), this framework was selected to prioritize the description of lived experiences over researcher interpretation.

This design is particularly appropriate given the sensitive nature of the topic. Since 4Ps beneficiaries often face societal stigmatization regarding their dependence on government aid (Mahinay et al., 2022), the study utilized the process of Epoché (bracketing). This methodological guardrail allowed the researchers to set aside their "natural attitude" and socio-political biases, ensuring the findings reflected the authentic, raw consciousness of the participants rather than external preconceptions. By adhering to Moustakas' modified Stevick-Colaizzi-Keen method, the study moves beyond a mere recounting of economic struggles to construct a universal textural and structural description of the mothers' well-being.

Participants

This study focused on a purposively selected group of four (4) long-term solo-mother beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) residing in the municipality of Argao, Cebu. To ensure credible representation, the study area spanned the barangays of Taloot, Langtad, Canbantug, and Bogo. The participants were selected through Homogeneous Purposive Sampling, a strategy designed to minimize background variation and ensure that lived experiences were inextricably linked to the phenomenon of psychological well-being amidst chronic poverty.

To guarantee that the data reflected the true "life-world" of the target demographic, strict inclusion criteria were operationalized: (1) the participant must be a solo mother beneficiary for at least seven consecutive years, capturing the psychological experience of habituation distinct from new beneficiaries (Dagupon & Garin, 2022); (2) she must have limited formal education and rely primarily on 4Ps support; (3) she must live independently

with her children (nuclear unit) to isolate the psychological burden of being the sole provider without extended family support; and (4) she must have no close relationship with local officials to ensure unbiased data.

While the sample size ($N=4$) is numerically specific, it adheres to the principle of "Information Power" (Malterud et al., 2016), which posits that the more relevant and denser the information a sample holds, the fewer participants are needed. Given the study's highly specific aim and the unique homogeneity of the group, the four participants offered an exceptional depth of data that allowed for the complete exploration of core themes, since they were able to achieve data saturation (Creswell, 2013).

Moreover, to protect identities, participants were assigned codes. Participant RO1 is a 62-year-old separated mother from Canbantug (10 years in 4Ps). Participant RO2 is a 44-year-old separated mother from Taloot (7 years in 4Ps). Participant RO3 is a 47-year-old widow from Langtad (12 years in 4Ps). Participant RO4 is a 63-year-old widow from Bogo (12 years in 4Ps).

Research Setting

The study was conducted in the municipality of Argao, Cebu, specifically within the barangays of Taloot, Langtad, Canbantug, and Bogo. Selected for their socio-economic homogeneity, these rural communities reflect the specific poverty conditions targeted by the Pantawid Pamilyang Pilipino Program (4Ps).

The setting is characterized by a diverse mix of semi-coastal and semi-urban livelihoods, where families predominantly rely on fishing, vending, tricycle driving, and small-scale entrepreneurship. This economic landscape provides a representative backdrop for exploring the intersection of rural poverty and emerging community development. By centering the study in these communities, the research captures the authentic "life-world" of beneficiaries navigating the challenges of long-term poverty amidst limited economic mobility.

Research Instrument

To achieve the descriptive depth required by Transcendental Phenomenology, this study utilized a validated, semi-structured interview guide as the primary data collection tool. Consistent with the approach of Geertz (1973), the instrument was designed to elicit "thick descriptions," prioritizing the intensity and quality of the dialogue to achieve data saturation despite the focused sample size ($N=4$).

The interview guide was divided into three distinct sections to ensure alignment with the research objectives. The first section gathered essential demographic data specifically age, marital status, household size, and duration as a 4Ps beneficiary to verify eligibility under the inclusion criteria. The second section focused on "Lived Experiences," utilizing a funnel approach to capture the beneficiaries' external reality. This included opening inquiries about life changes since joining the program, followed by content questions delving into perceived support, financial difficulties, and evolving roles within the household. The third section examined "Psychological Well-Being," shifting the inquiry to the internal emotional landscape. Specific questions probed self-perception, emotional regulation, and coping mechanisms, asking participants to reflect on how the program influenced their happiness, confidence, and ability to handle stress. To ensure narrative depth, the instrument included planned probing questions to facilitate multi-layered responses.

To ensure trustworthiness, the guide underwent a rigorous content validity assessment by three Subject Matter Experts (SMEs) in psychology and phenomenology. The validation process yielded a high consensus with an Overall Validity Index of 0.867, confirming the instrument's robustness and conceptual alignment. Furthermore, to preserve cultural nuance, the instrument underwent a translation and back-translation process (English to Cebuano and vice versa) by a language expert to verify semantic equivalence. Interviews were audio-recorded to capture verbal responses and paralinguistic cues, ensuring accurate verbatim transcription.

Data Gathering

Pre-Data Gathering Phase

Prior to data collection, administrative and ethical protocols were strictly observed. A formal transmittal letter was submitted to the DSWD Field Office VII to secure approval and access the verified list of qualified beneficiaries. Upon confirmation of the four eligible participants, coordination was established with the Municipal Social Welfare and Development (MSWD) Office of Argao for on-ground verification. Concurrently, the researchers engaged in a preparatory phase to cultivate the necessary phenomenological attitude. Mock interviews and peer-debriefing sessions were conducted to refine skills in active listening and non-directive probing, ensuring the researchers could approach the actual interviews with an open mindset and a space of unconditional positive regard.

Actual Data Gathering Phase

Data were gathered through in-depth, semi-structured interviews conducted in "safe and private" locations near the participants' homes to facilitate open sharing and remove social barriers. Each session lasted approximately 30 to 45 minutes, dictated by the flow of the dialogue. Participants were encouraged to speak in their native Cebuano to ensure authenticity and capture the nuances of their emotional expression. With prior informed consent, all interactions were audio-recorded to preserve verbatim accounts. The researchers utilized strategic silence and probing techniques to deepen the inquiry, ensuring the narratives went beyond surface-level responses. At the conclusion of each interview, participants were given a token of gratitude for their contribution.

Post-Data Gathering Phase

Following data collection, audio recordings were transcribed verbatim in Cebuano to maintain the integrity of the participants' voices, then translated into English for analysis. The researchers utilized the Thematic Analysis framework of Braun and Clarke (2006), adapted through a Husserlian lens. This required the strict application of Epoché (bracketing) throughout the coding process, allowing the researchers to set aside personal assumptions and identify the universal "essence" of the participants' psychological well-being. To uphold ethical standards, all digital files were encrypted in secure cloud storage, with identities anonymized via coding.

Data Analysis

The data were analyzed using the Reflexive Thematic Analysis framework of Braun and Clarke (2006). However, to align this systematic procedure with the study's Transcendental Phenomenological design, the analysis was conducted strictly through the lens of Husserlian Transcendental Subjectivity. While Braun and Clarke's approach is often utilized for interpretative analysis, this study adapted the framework to serve a purely descriptive function. This required the integration of Epoché (bracketing) at every stage of the six-step process. By suspending the researchers' "natural attitude" and theoretical assumptions, the analysis focused not on generating abstract theories, but on uncovering the eidetic essence—the universal, invariant structure—of the participants' lived experiences. This alignment ensured that the resulting themes represented the raw consciousness of the solo mothers rather than the external interpretations of the researchers.

Familiarization with the Data. The researchers repeatedly listened to the recorded interviews and read the verbatim Cebuano transcripts to immerse themselves in the participants' accounts. Each transcript was cross-checked with the audio recordings to ensure accuracy and completeness. To strictly preserve the cultural and emotional nuances during the transition to English, the researchers employed a Communicative Translation Approach. Unlike literal word-for-word translation, this strategy prioritized the contextual and emotional weight of the participants' statements. Furthermore, selective transliteration was used; specific Cebuano terms that carried profound emotional significance were retained in the English text to prevent the dilution of their phenomenological meaning. This protocol ensured that the translated data remained linguistically accurate while staying true to the emotional reality of the lifeworld of these solo-mother beneficiaries.

Generating Initial Codes. Following familiarization, significant statements and phrases were manually coded to capture meaningful experiences related to the study's objectives. A coding table in Microsoft Word was used

to record verbatim excerpts alongside corresponding initial codes, reflecting psychological, emotional, and social aspects of well-being. Consistent with the Transcendental approach, the coding was "descriptive" rather than "interpretative," ensuring the codes remained close to the participants' actual words. Collaborative discussions were held to verify that the codes were derived directly from the data and not from pre-existing theories.

Searching for Themes. Related codes were grouped and refined to identify recurring meanings and conceptual similarities. These clusters formed preliminary themes representing shared experiences of psychological well-being. The researchers looked for the "invariant constituents" of the experience—patterns that were present across all participants—to begin constructing the structural description of the phenomenon.

Reviewing Themes. The preliminary themes were revisited, refined, and validated by re-examining the transcripts to ensure accuracy and alignment with participants' narratives. This phase involved a check for internal homogeneity and external heterogeneity. Overlapping themes were merged, while those lacking sufficient support from the verbatim transcripts were revised or removed.

Defining and Naming Themes. Each finalized theme was defined based on its core meaning and relevance to participants' lived experiences. The researchers drafted a detailed narrative description for each theme to capture its "essence." Representative quotations were selected to illustrate each theme, ensuring that the findings authentically reflected participants' perspectives.

Producing the Report. The researchers synthesized the final themes into a coherent narrative addressing the research questions. The results were presented as a unified statement of the "essence" of the experience, interpreted in relation to relevant literature and contextualized within the psychological and social realities of long-term 4Ps participation.

Throughout the analytic process, the researchers practiced Epoché, consciously setting aside personal assumptions to remain grounded in the participants' authentic experiences. This reflexive and systematic approach ensured that the resulting themes accurately reflected the essence of their psychological well-being.

Ethical Considerations

Prior to data collection, this study secured formal administrative approval from the Department of Social Welfare and Development (DSWD) Field Office VII. To safeguard the rights, dignity, and welfare of the participants, every stage of the research was guided by the ethical principles of respect for persons, beneficence, and justice, as outlined by Amdur and Bankert (2011).

Respect for persons was upheld through a clear informed consent process, emphasizing that participation was entirely voluntary and could be withdrawn at any time without penalty. Because the participants were economically vulnerable, researchers took special care to ensure their involvement was a free choice rather than an obligation. To ensure beneficence, the research team prioritized participant well-being by actively minimizing the risk of emotional distress during the interviews. Furthermore, confidentiality was strictly maintained in accordance with the Data Privacy Act of 2012. All identifying details were replaced with codes during transcription and reporting, and encrypted records were kept in secure storage accessible only to the research team.

Additionally, justice was observed by selecting participants fairly based on strict inclusion criteria rather than convenience. These carefully followed protocols ensured the study maintained methodological rigor while authentically honoring the participants' lived experiences, and the researchers declare no conflicts of interest regarding the research, authorship, or publication of this work.

Trustworthiness of the Study

To ensure methodological rigor, the study adhered to the criteria of Lincoln and Guba (1985): credibility, dependability, confirmability, and transferability.

Credibility was established through prolonged engagement to build rapport and member checking, where researchers frequently summarized responses during interviews to verify the accuracy of participants' intended meanings. Additionally, peer debriefing sessions were conducted to cross-examine emerging codes, and the research instrument underwent a rigorous assessment by Subject Matter Experts (SMEs), yielding a high validity index of 0.867. To ensure dependability and confirmability, the researchers maintained a comprehensive audit trail—preserving raw audio, transcripts, and coding matrices—and employed a code-recode strategy to verify consistency.

Furthermore, the researchers practiced reflexivity to mitigate bias. Through Epoché (bracketing), personal assumptions regarding poverty and solo parenting were consciously set aside, ensuring that the themes were grounded solely in the participants' narratives. Finally, transferability was enhanced through thick description, providing detailed accounts of the socio-economic context to allow future researchers and policymakers to assess the findings' applicability to similar vulnerable groups.

RESULTS AND DISCUSSION

This chapter presents and describes the results of a study examining the psychological well-being experiences of long-term solo-mother beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in selected barangays within Argao, Cebu.

Table 1. Lived Experiences of 4Ps Beneficiaries

Main Theme	Subtheme
Economic Stability and Financial Empowerment	Financial Assistance and Stability
	Responsible Budgeting and Resource Management
	Empowerment through Financial Relief
Parental Commitment and Family Support	Commitment to Children’s Education
	Motivation as a Responsible Parent
	Provision for Family Needs
Social Involvement and Empowerment	Participation in Family Development Sessions (FDS)
	Sense of Belonging and Community Engagement
	Compliance and Contribution to the Program
Gratitude and Faith as Coping Mechanisms	Faith in God’s Guidance and Blessings
	Appreciation for Government Support
	Gratitude as Emotional Resilience

Economic Stability and Financial Empowerment

Economic Stability and Financial Empowerment represents the beneficiaries' transition from a state of chronic survival mode to a managed sense of security. Financial Assistance and Stability and Responsible Budgeting illustrate the dynamic interplay between receiving aid and managing it. The financial assistance serves as the foundational safety net that alleviates immediate scarcity, but it is the mothers' active application of budgeting skills that transforms this temporary aid into a sustainable resource. Collectively, these aspects contribute to Empowerment, where the beneficiaries no longer feel entirely helpless against poverty but gain a sense of agency over their household's economic survival.

Participants underscored that the grant is not merely extra cash, but a critical stabilizer that ensures basic survival needs like food and education are met. The grant operates as an emotional buffer, removing the suffocating weight of extreme poverty and allowing them to "breathe":

(RO2) "It is a big help financially. I will not have a hard time with my children's projects because we already have something set aside. What I received monthly is 6,100. Then, aside from expenses, we can also buy rice."

(RO4) "Happy, not sad especially during payout, because I can buy rice and food for the kids, they can eat deliciously."

(RO3) "I was really pitiful before because I used to walk under the scorching sun, do laundry. But when 4Ps came, life felt a bit lighter because we started receiving monthly assistance."

Responsible Budgeting and Resource Management emphasizes that beneficiaries do not merely spend the money; they view the grant as a specific resource that requires discipline. This practice allows them to differentiate between necessities and luxuries, organizing their household finances to sustain their families:

(RO1) "Budgeting for household expenses, the children's allowance, the 4Ps really helped, improve our situation a bit. It helped because I no longer worry much about the things to buy, it already lightened the feeling."

(RO3) "When it comes to budgeting money, you learn to give more importance to needs rather than wants — like household necessities such as rice, food."

Ultimately, these experiences culminate in Empowerment through Financial Relief. The consistent aid allows the mothers to feel capable rather than helpless. These findings align directly with Maslow's Hierarchy of Needs (1943). The grant satisfies Physiological and Safety needs, which the mothers explicitly prioritize. Furthermore, the practice of budgeting reflects Perkins and Zimmerman's (1995) Empowerment Theory by managing the grant to sustain their families, the mothers move from passive recipients to active agents exercising control over their environment. This corroborates Martin and Munar (2022), who noted that conditional cash transfers improve financial management skills, and reinforces Pinatil et al. (2023), who found that cash assistance remains a vital stabilizer for daily needs.

Parental Commitment and Family Support

Parental Commitment and Family Support encapsulates the solo mothers' deep dedication to their children's future, driven by the program's conditionalities. The external requirements of the 4Ps (school attendance) are internalized by the mothers, transforming compliance into an act of maternal love and duty.

Participants unanimously identified education as the primary purpose of the grant. The participants view school attendance as non-negotiable and demonstrate total selflessness, often sacrificing their own share of the grant (such as the rice allowance) to ensure their children's needs are met:

(RO2) "My children, I really tell them also that they should really study well because they should not always be absent. Because if you always get absent, it has a big effect... So when 4Ps came, for me, everything I received, it all goes to the children. Even what's allocated for rice, I don't use. All the amount, it's for the children."

(RO4) "To send them to school because their help is for school."

Motivation as a Responsible Parent highlights that mothers derive a sense of purpose from fulfilling their duties. They describe their role not as a burden, but as a clear responsibility they are proud to fulfill, ensuring their children are safe and attending necessary meetings:

(RO3) "My role is to take care of the children. At night, I always make sure they're here at home, even my son. I also attend meetings."

This experience is best viewed through Ryff's (1989) Psychological Well-Being Theory, specifically the dimension of Purpose in Life. The mothers' dedication gives their struggle meaning. Additionally, it touches upon Maslow's need for Love and Belonging; by fulfilling their role as providers, the mothers secure their place as the pillar of the family unit. These findings support Feliciano et al. (2024), who observed that program participation boosts parents' self-confidence in their caregiving roles.

Social Involvement and Empowerment

Social Involvement and Empowerment represents the expansion of the beneficiaries' world beyond the domestic sphere. The essence of this theme lies in the transformation of the solo mother from an isolated caregiver to an active member of a community. The mandatory compliance serves as the gateway; once inside, the social interaction cultivates a profound sense of belonging, reducing the social isolation often experienced by impoverished solo parents.

The beneficiaries described Participation in FDS and Sense of Belonging not as bureaucratic requirements, but as vital sources of learning and inclusion. The sessions broaden their perspectives, providing intellectual empowerment and a feeling of being a valued part of a collective:

(RO3) "Inspired because you get to attend meetings... it makes you realize that there's so much you didn't know before, that there's a whole world out there you weren't aware of... It feels nice to be part of the community... It's really nice because you feel that you belong to something... It's like we are part of something bigger."

(RO1) "In these meetings, you can really feel that you are involved, especially when you always meet. In a month, we have a meeting once."

Finally, the theme involves Compliance and Contribution. The mothers do not view the requirements (like community service) as burdens, but as a fair exchange or a "give and take" relationship. This reflects a sense of dignity, where they earn their place in the program through their contribution:

(RO2) "Maybe not really hard because it's like give and take. So every month we really have community service. Because they are the ones giving cash assistance, which is already more than enough."

These findings strongly reflect need for Love and Belonging by Maslow (1943). The FDS creates a social structure where solo mothers find acceptance. It also aligns with Zimmerman's Empowerment Theory, specifically the dimension of Critical Awareness, as the mothers gain knowledge about their social environment through seminars. This supports Mangotara (2024) regarding the role of FDS in building community networks, and corroborates Rahman et al. (2022), who argued that collective support in these programs is often as vital for well-being as the financial aid itself.

Gratitude and Faith as Coping Mechanisms

Gratitude and Faith as Coping Mechanisms illustrate the internal spiritual and emotional resources the mothers mobilize to survive. Amidst the uncertainty of poverty, faith provides a spiritual anchor, while appreciation for government support provides a material anchor. Together, they form a mindset of gratitude that functions as resilience, allowing the mothers to reframe their hardships as manageable challenges.

Participants consistently attributed their inclusion in the program to divine intervention. They described their entry into 4Ps not as a bureaucratic selection, but as an answered prayer. The profound feeling that "we were not neglected" is emotionally potent, suggesting that the program serves as proof that they are cared for—both by God and the state:

(RO1) "Give thanks to God because we are still included in 4Ps. I just thought that even in our situation now, I am still thankful to God because we were not neglected."

(RO2) "I always pray that I will be included, hopefully in 4Ps. Then in 2018, when the list was released and I was included, I was overjoyed."

Gratitude as Emotional Resilience reveals that this dual appreciation directly translates into psychological relief. By actively practicing thankfulness, the mothers are able to alleviate their daily worries and anxieties regarding survival. Gratitude acts as an active coping mechanism, shifting their cognitive focus from the heavy burden of scarcity to the comfort of the support they receive:

(RO4) “I thank God that there’s someone who helped. My worry went away.”

This reliance on faith aligns with Psychological Well-Being Theory by Ryff (1989), specifically the dimension of Purpose in Life, where spiritual beliefs provide meaning to suffering. It also reflects the findings on cognitive reappraisal, where mothers actively choose gratitude to regulate their emotions by Lidiawati (2023). Furthermore, it supports Shawaqfeh (2024), who noted that Perceived Social Support (even from spiritual sources) enhances resilience.

Table 2. Influence on Psychological Well-Being of Solo-Mother 4Ps Beneficiaries

Main Theme	Subtheme
Psychological Decompression via Security	Emotional Relief and Comfort
	Sense of Security and Well-Being
	Comfort and Peace of Mind After Receiving Aid
Gratitude and Contentment	Gratitude and Acceptance
	Contentment and Life Satisfaction
Resilience and Self-Efficacy	Confidence and Adaptability
	Resilience and Determination
	Exit Anxiety
Enhanced Family and Social Well-Being	Family Connection and Joy
	Strengthened Relationships and Sense of Belonging
	Hope and Optimism

To visually synthesize these findings for policymakers and practitioners, Figure 1 illustrates the conceptual map of the core themes. It demonstrates how economic stability initiates psychological decompression, which in turn fosters gratitude, resilience, and enhanced social well-being, all while navigating the complex reality of exit anxiety.

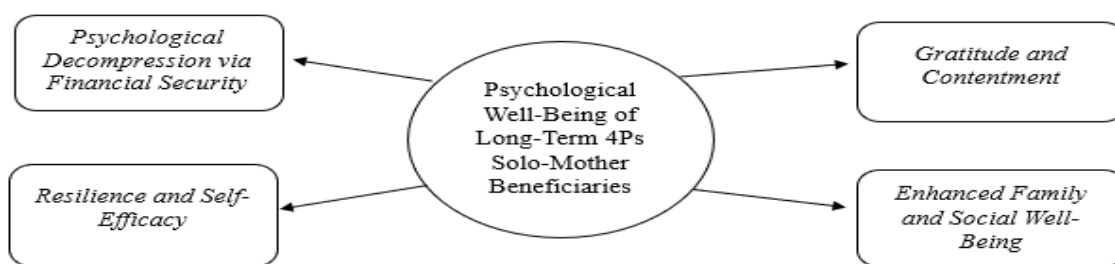


Figure 1: Conceptual Map of the Psychological Well-Being Experiences of Long-Term 4Ps Solo-Mother Beneficiaries

Psychological Decompression via Financial Security

Psychological Decompression via Financial Security captures the direct, causal link between economic aid and the regulation of internal emotional states. The chronic pressure of poverty creates a high-stress mental environment characterized by hyper-vigilance and irritability. The consistent financial security provided by the 4Ps acts as a psychological release valve. It allows the mothers to move from a state of survival anxiety—where the mind is consumed by the scarcity of the present moment—to a state of emotional equilibrium. This transition is not merely about having money; it is about the removal of the "mental load" of poverty, freeing up cognitive and emotional resources for stability.

Participants consistently described their pre-program state as one of "heaviness," implying a lack of mastery over their environment. Financial scarcity manifested psychosomatically as emotional volatility and irritability. The grant stabilizes this, allowing the mothers to function with a lighter disposition and shifting their reality from a "hard world" to an "easier world". This comfort is not just physical, but emotional, characterized by the profound absence of sadness:

(RO1) "It helped because I can already buy rice, it's not that heavy anymore, I'm not always irritable, it already lightened the feeling."

(RO2) "Happy, not sad especially during payout, because I can buy rice and food for the kids... Life was tough before 4Ps. When they arrived, the world became easier [comfortable]."

This relief translates into a profound psychological safety net regarding emergencies. By removing the fear of external shocks—such as hospitalizations that would have otherwise been financially devastating—the program allows the mother to feel capable of protecting her family. This enhances her overall psychological sense of security:

(RO2) "My child was admitted, and I had zero billing. So that's what made me say 4Ps is really good. It gave a sense of security."

This theme is structurally linked to Psychological Well-Being Theory by Ryff (1989), specifically the dimension of Environmental Mastery. Individuals high in this dimension possess a sense of mastery and competence in managing the environment and can control a complex array of external activities. The 4Ps grant provides the necessary resources for these solo mothers to exercise this mastery, moving them from a state of psychological paralysis due to poverty to a state of executive functioning and competence. Additionally, this supports Dharani and Balamurugan (2024), who argue that financial instability acts as a "mental burden". By alleviating this burden, the 4Ps frees up cognitive resources, allowing for the psychological stability described by Younis and Eberhardt (2024).

Gratitude and Contentment

Gratitude and Contentment represents the beneficiaries' internal psychological framing of their reality. Despite living in challenging circumstances, the mothers do not reject their reality or harbor bitterness; instead, they utilize gratitude to affirm their self-worth and find satisfaction in their current life stage.

The findings reveal a high level of psychological maturity—the ability to accept one's lot in life and reject negative thinking. Participants expressed this by framing their inclusion in the program as a privilege that validates their worthiness of support, fostering happiness rather than resentment. By actively practicing gratitude, they link their peace of mind directly to this thankful attitude:

(RO2) "Happy. Because not everyone is given this privilege... It's good that we are given. Because if we complain, we gain nothing."

(RO4) "I thank God that there's someone who helped. My worry went away."

Participants echoed this positive framing by finding psychological fulfillment in the simple, daily routines facilitated by the program. Rather than feeling burdened by compliance tasks, they experience contentment and joy in their current life stage and community activities:

(RO3) “There’s really nothing sir, we just do some sweeping, and it’s not stressful at all. In fact, we’re happy when we receive the assistance.”

This theme aligns with Psychological Well-Being Theory by Ryff (1989), specifically the dimension of Self-Acceptance. This is defined as holding a positive attitude toward oneself and one's past and present life. By viewing the aid as a blessing rather than a badge of shame, the mothers maintain a positive self-regard. It also reflects Lidiawati's (2023) findings on cognitive reappraisal—the psychological ability to reframe a difficult situation (poverty) into a positive narrative (gratitude), which is essential for mental health.

Resilience and Self-Efficacy

Resilience and Self-Efficacy illustrates the development of the mothers' internal strength. The program validates the mothers' capabilities, yet this agency is tested by the reality that the support is temporary.

Participants explicitly stated that the program facilitated their psychological growth, specifically in patience and confidence. This indicates personal growth, as they see themselves improving over time. The program acts as a stabilizer—a counterweight to poverty that allows their own inherent resilience to function:

(RO2) “You have confidence in yourself. Greater patience and understanding.”

(RO3) “It has brought a real change. Life isn’t as difficult anymore because I now have something to rely on.”

The findings reveal that this well-being is heavily tested through Anxiety Regarding Program Graduation. The mothers face the psychological challenge of autonomy—the ability to resist social pressures and regulate behavior from within. Participants articulated the anxiety of losing their external financial regulator. However, they resolve this anxiety by asserting their self-determination, recognizing the need to prepare for life beyond the grant:

(RO2) “I am almost finished in 4Ps... We also feel sad [anxious], but we can’t do anything because we must give it to others... We should not just depend; we should also work hard.”

This narrative is a direct negotiation of Psychological Well-Being Theory by Ryff (1989), specifically the dimensions of Autonomy (self-determination) and Personal Growth (feeling of continued development). The "exit anxiety" is essentially a fear of enforced autonomy. However, their response—resolving to "work hard" and "not depend forever"—shows that they are psychologically preparing to achieve full autonomy, moving away from the state of dependency.

Enhanced Family and Social Well-Being

Enhanced Family and Social Well-Being describes the ripple effect of the program on the mothers' interpersonal world. Because the friction of survival is removed, the mothers can cultivate warm relationships and direct their energy toward their primary purpose: their children.

Participants described how financial aid translates into shared family joy. The grant facilitates deep emotional connection, creating a home environment defined by warmth and liveliness rather than the stress of scarcity:

(RO3) “We feel happy when the money arrives. We also enjoy those times when we gather together; it’s really lively and a lot of fun.”

The findings indicate that psychological well-being is deeply tied to fulfilling maternal duties and maintaining an optimistic outlook toward the future. By directing all resources toward their children, they achieve psychological coherence and demonstrate hope, which is a key marker of mental health:

(RO2) “Everything I received, it all goes to the children because that’s really the purpose.”

(RO4) “I don’t think about hardships. I just think that something will come next month.”

This theme aligns perfectly with Ryff’s dimensions of Positive Relations with Others (the ability to have warm, satisfying relationships) and Purpose in Life (having goals and a sense of direction). The program removes the financial barriers that often destroy family relationships, allowing the mothers to nurture these bonds and focus on their goal of educating their children. This confirms Keim-Klärner (2022) regarding the role of stability in fostering resilience and future-oriented thinking in families.

Implications

This study underscores the critical role of the Pantawid Pamilyang Pilipino Program (4Ps) not merely as an economic safety net, but as a vital psychological intervention for long-term solo-mother beneficiaries. By highlighting how financial security provides "psychological decompression," the findings emphasize that consistent aid alleviates the chronic mental load of poverty, fostering resilience, self-efficacy, and stronger family connections. The implications extend to institutional policy, urging the Department of Social Welfare and Development (DSWD) to implement a psychological "step-down" or bridging program to manage the exit anxiety of graduating beneficiaries. Furthermore, the study advocates for expanding Family Development Sessions (FDS) to include targeted mental health support and peer networks that address the unique burnout risks faced by solo mothers. The integration of psychological frameworks—such as Ryff’s Psychological Well-Being Theory, Maslow’s Hierarchy of Needs, and Zimmerman’s Empowerment Theory—illustrates that welfare support is multidimensional, shaping both environmental mastery and maternal autonomy. Ultimately, the research encourages social workers, local government units, and policymakers to recognize conditional cash transfers as preventative mental health tools, fostering a community-based approach that respects the mothers’ cultural coping mechanisms, such as gratitude and faith, while guiding them toward sustainable independence.

LIMITATIONS AND RECOMMENDATIONS

The limitations of this study mainly stem from its small sample size of four participants and its focused geographic scope, which limit the statistical generalizability of the findings to all Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries across the country. As the study was conducted strictly within selected barangays of Argao, Cebu, the results reflect a specific rural-municipal reality where socio-economic conditions and community dynamics may differ significantly from those in highly urbanized areas. Additionally, the research relied exclusively on the self-reported lived experiences of the solo mothers, excluding the perspectives of their children, DSWD Municipal Links, and Family Development Session (FDS) facilitators. Including these auxiliary voices could have provided a more holistic understanding of the family dynamics and administrative interactions that shape the psychological well-being of the beneficiaries. Despite these constraints, the transcendental phenomenological design offered profound and valuable insights into the raw, lived realities and emotional resilience of long-term solo-mother beneficiaries.

To better support these vulnerable households, it is recommended that the Department of Social Welfare and Development (DSWD) expand the curriculum of the Family Development Sessions (FDS) to explicitly include mental health literacy, stress management, and dedicated peer-support modules tailored to the unique burdens of solo parenting. Crucially, to address the identified "exit anxiety" among long-term beneficiaries, DSWD and partnering Local Government Units (LGUs) should develop a structured psychological and economic "step-down" or transition program. This would ensure that mothers nearing graduation are emotionally and financially equipped for full autonomy rather than facing an abrupt cutoff of aid. Finally, future researchers are encouraged to expand upon this study by broadening the sample to include multiple regions, allowing for a comprehensive comparison across rural, urban, and geographically isolated areas. Additionally, future studies should incorporate data triangulation by interviewing the beneficiaries’ children, social workers, or FDS facilitators. This multi-perspective approach, alongside utilizing longitudinal designs to track the psychological well-being of solo mothers from program entry through eventual graduation, would provide a more holistic understanding of the program’s overall impact.

Intervention Plan

Title: "Kahayag sa Paglaum (Light of Hope): A Psychosocial Empowerment & Readiness Program for Solo-Mother 4Ps Beneficiaries"

Rationale

The study revealed that while 4Ps provides economic relief, long-term solo-mother beneficiaries suffer from "exit anxiety" and a reliance on the grant for their sense of security. Current interventions focus on physical health and education compliance, leaving a gap in psychological support for autonomy and emotional resilience.

Goals and Objectives

The general goal is to enhance the psychological autonomy and emotional resilience of solo-mother beneficiaries to prepare them for successful graduation from the program.

Specific Objectives:

1. To process and alleviate "exit anxiety" through cognitive reframing.
2. To build a localized peer-support network specifically for solo mothers to reduce isolation.
3. To equip mothers with stress management techniques that do not rely on financial variables.

Target Participants

Long-term solo-mother beneficiaries (5+ years in the program) in Argao, Cebu.

Key Components and Activities

Table 3. Key Components and Activities

Component	Objectives	Key Activities	Expected Output/Outcome
1. Psychosocial Processing: "Pag-andam sa Ugma" (Preparing for Tomorrow).	To address "exit anxiety" and shift the mindset from dependency to self-efficacy.	<ul style="list-style-type: none"> • "Fear-Setting" Workshop: Identifying specific fears about graduation and creating contingency plans. • Self-Worth Seminars: Separating personal value from beneficiary status. • Integration of standardized mental-health screening tools administered in collaboration with local psychologists to establish baseline well-being and identify mothers needing specialized care. 	<ul style="list-style-type: none"> • Reduced anxiety scores regarding graduation. • Beneficiaries create a personalized "Post-4Ps Life Plan."
2. Support Groups: "Inahan Alang sa Inahan" (Mothers for Mothers)	To institutionalize the "sense of belonging" found in the study so it	<ul style="list-style-type: none"> • Solo Parent Circles: Monthly peer-support groups exclusive to single mothers. • Mentorship Program: Pairing "graduated" solo mothers with current beneficiaries. • Establishing active collaborations with local NGOs to provide supplementary resources and 	<ul style="list-style-type: none"> • Formation of a registered "Argao 4Ps Solo Parents Association." • Established network of emotional support

	persists after graduation.	ensure the support network remains sustainable independent of DSWD staff.	independent of DSWD staff.
3. Skills for Autonomy: "Gikan sa Grant, Padung sa Ganansya" (From Grant to Profit)	To convert "budgeting skills" (found in results) into "earning skills."	<ul style="list-style-type: none"> • Micro-Entrepreneurship for Solos: Livelihood training specifically designed for single-income households (low capital, home-based). • Financial Literacy 2.0: Moving from "saving the grant" to "investing earnings." 	<ul style="list-style-type: none"> • Launch of at least one small-scale livelihood project per participant. • Increased confidence in financial independence.

Implementation Timeline

Table 4. Implementation Timeline

Phase	Component	Activities	Time Frame
1: Mobilization	Preparation	<ul style="list-style-type: none"> • Coordination with DSWD/LGU Argao. • Profiling of solo-mother beneficiaries. 	Month 1
2: Execution	Psychosocial Processing	<ul style="list-style-type: none"> • Conduct of "Exit Anxiety" workshops and Fear-Setting sessions. 	Month 2-3
3: Integration	Support Groups & Skills	<ul style="list-style-type: none"> • Launching of Solo Parent Circles. • Livelihood skills training execution. 	Month 4-5
4: Evaluation	Monitoring & Feedback	<ul style="list-style-type: none"> • Post-program assessment of well-being. • Submission of recommendation policy to LGU. 	Month 6

Monitoring and Evaluation

Table 5. Monitoring and Evaluation

Areas of Evaluation	Indicators	Means of Verification
Psychological Readiness	Decrease in reported anxiety regarding program graduation.	Pre- and Post-test Self-Efficacy Scale, Focus Group Discussions, and the implementation of long-term monitoring mechanisms via follow-up psychological assessments conducted 6 and 12 months post-graduation.
Social Support	Frequency of participation in Solo Parent Circles.	Attendance sheets and minutes of the meetings.
Economic Confidence	Initiation of independent livelihood activities (non-dependent on grant).	Livelihood status reports and financial logbooks of mothers

Expected Outcomes

1. Solo mothers will demonstrate reduced anxiety regarding their eventual exit from the 4Ps.

2. Establishment of a sustainable, community-led support system for solo parents in Argao.

3. Shift in self-perception from "beneficiary" to "independent provider."

Theoretical Anchors

1. Ryff's Psychological Well-Being (Autonomy): Moving mothers from external regulation (grant) to internal regulation.

2. Zimmerman's Empowerment Theory: Moving from psychological powerlessness to critical awareness and control.

3. Maslow's Hierarchy of Needs: Ensuring Esteem needs are met to prevent regression to physiological insecurity.

CONCLUSION

In the context of poverty alleviation, being a beneficiary of the Pantawid Pamilyang Pilipino Program (4Ps) goes beyond the mere receipt of financial assistance. For long-term solo mothers in Argao, Cebu, it represents a profound psychological lifeline. The findings clearly reveal that consistent economic support provides essential "psychological decompression," lifting the suffocating mental load of survival anxiety. Instead of being consumed by the daily distress of scarcity, these mothers are afforded the emotional space to breathe, allowing them to shift their focus from mere survival to the intentional cultivation of their families' futures. Through this stability, the program creates a secure environment where mothers feel capable, empowered, and mentally at peace.

Navigating life as a solo mother in impoverished conditions is an arduous journey. It requires immense emotional strength, adaptability, and unwavering dedication to handle the double burden of sole economic provision and intensive caregiving. Despite these systemic difficulties, the solo-mother beneficiaries demonstrate remarkable resilience and self-efficacy. They remain grounded through gratitude and faith, utilizing these internal resources as emotional anchors during hard times. Through their unwavering commitment, they transform temporary state assistance into a sustainable tool for household stability, teaching their children the values of perseverance, responsible budgeting, and hope.

Moreover, the lived experiences of these mothers play a crucial role in reshaping their social realities. Many shared narratives of overcoming deep-seated anxieties, transitioning from isolated struggles to finding a profound sense of belonging through Family Development Sessions (FDS). Their experiences—whether in sacrificing their own needs to ensure their children remain in school, or in finding dignity through community compliance—reflect the depth of their maternal love. These experiences strengthen their resolve and allow them to forge positive, supportive relationships outside their households. Their everyday sacrifices and active participation demonstrate that their journey in the program is deeply transformative, fostering not just financial literacy, but psychological maturity and self-acceptance.

Ultimately, the results of this study show that the 4Ps functions as a vital psychosocial intervention, deeply intertwined with the mothers' environmental mastery and sense of purpose. While the looming reality of graduation introduces complex "exit anxiety," their underlying resolve to work hard and achieve true autonomy highlights their readiness for growth. The findings emphasize that the true success of this conditional cash transfer program stems not only from economic metrics, but from the restoration of human dignity. The consistent presence of institutional support gives these vulnerable mothers a sense of safety and inclusion, which are paramount for their overall well-being. In the end, this study reminds us that welfare programs are deeply human endeavors. The long-term solo mothers of Argao prove that when a state invests in the basic security of its most vulnerable, the return is a thriving, resilient family unit driven by a mother's enduring love and hope.

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