

The Journey of 4Ps Beneficiaries

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ABSTRACT

This study evaluates the journey of the Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries on households in San Miguel, Surigao del Sur, with a focus on poverty reduction, educational outcomes, and community perceptions. Utilizing a mixed-methods approach, the research combines quantitative surveys and qualitative interviews to assess beneficiaries' living conditions, financial security, and school attendance. Findings reveal that while 4Ps provides crucial short-term support, its influence on significantly improving overall living standards and long-term poverty alleviation remains limited. The program effectively encourages school attendance but has minimal impact on academic performance and economic self-sufficiency. Beneficiaries perceive the assistance as vital for meeting immediate household needs, particularly in education and health access, but issues such as delays, insufficient financial support, and automatic program exit after seven years hinder sustainability. The study highlights the need for integrating livelihood, educational quality, and health interventions to foster lasting socio-economic development. Recommendations include strengthening monitoring systems, streamlining beneficiary data management, and promoting community-driven programs for capacity building. This localized evaluation underscores the importance of tailoring conditional cash transfer programs to community contexts to optimize their effectiveness in poverty alleviation and long-term human development.

Keywords: 4Ps Program, Poverty Reduction, Beneficiaries, Community Engagement, Program Implementation, Socioeconomic Development

INTRODUCTION

This study focuses on how the Pantawid Pamilyang Pilipino Program (4Ps) is impacting the lives of its beneficiaries in San Miguel, Surigao del Sur. It looks into whether the program helps improve their living situations, financial stability, and ability to make money-related decisions. It also checks how the program affects students in terms of their school attendance and grades. The goal is to see if the 4Ps is meeting its goals in the community and how the beneficiaries feel about the support they get.

Previous research shows that programs like 4Ps generally lead to better social and economic outcomes. For example, Capulong and Cuevas (2024) found that the program boosts household spending on essentials like food, health, and education, leading to improved living standards. Obligado (2024) also noted that while 4Ps positively impacts beneficiaries' socio-economic status, the effectiveness can differ between areas. David and Maroma (2025) highlighted how the program supports better health, education, and empowerment, making it a key tool against poverty in the Philippines.

Although the Pantawid Pamilyang Pilipino Program (4Ps) has been the Philippines' main effort to reduce poverty for many years, evidence shows that many socio-economic issues among its beneficiaries still remain unresolved. According to the Philippine Statistics Authority (PSA, 2023), about 18.1% of Filipinos continue to live below the national poverty line, with poverty rates being higher in rural areas where most income comes from farming and informal work. In regions highly vulnerable to poverty, many households face unstable incomes, food shortages, and limited access to sustainable livelihood opportunities, even with the receipt of conditional cash transfers.

This study adds to the growing research on the effectiveness of the 4Ps by providing an in-depth examination of its implementation in the Municipality of San Miguel, Surigao del Sur. It presents empirical data on how the program affects residents' living conditions, financial stability, school participation, and empowerment within a rural community context. The results can serve as valuable insights for the Department of Social Welfare and Development (DSWD), Local Government Units (LGUs), and other stakeholders in refining policies, improving monitoring, and creating community-based interventions that address the long-term needs of beneficiaries. Additionally, this research highlights existing gaps and challenges in the program's implementation, especially concerning sustained poverty reduction and financial resilience for households enrolled in the program.

MATERIALS AND METHODS

This study employed a mixed-methods approach, integrating both quantitative and qualitative techniques to provide a comprehensive evaluation of the 4Ps program. The quantitative component involved the use of a structured survey questionnaire, which was distributed to the respondents. This questionnaire contained closed-ended questions aimed at collecting numerical data. Complementing this, the qualitative method involved conducting interviews and focus group discussions with selected beneficiaries and key informants, including DSWD personnel. An open-ended interview guide facilitated the collection of in-depth narratives that explored beneficiaries' personal experiences.

The integrated analysis of quantitative and qualitative findings enables a more holistic understanding of the program's effectiveness and identifies areas for targeted intervention and policy enhancement, aligning with best practices in community-based participatory research (CBPR) frameworks (Israel et al., 2021).

The researcher used adapted survey questionnaire from the study of Calderón, M. C., & Parker, S. (2021). This questionnaire contained closed-ended questions aimed at collecting numerical data on various aspects such as beneficiaries' socio-economic status, perceptions of the program's impact on living conditions, school attendance, academic performance, and financial empowerment. It was also validated by three experts from the academia and from the Department of Social Welfare and Development program implementers in the Municipality of San Miguel. To ensure the consistency and dependability of the research instrument, a reliability test was conducted prior to the actual data gathering.

The results showed a reliability coefficient of 0.718 using Cronbach's alpha, indicating the questionnaire's reliability. The final version was then distributed to the research respondents.

This study also involved an interview guide including open-ended questions to explore beneficiaries' experiences, perceptions of changes, challenges in meeting program conditions, and suggestions for improvement. The mixed-methods approach aimed to complement survey data with in-depth narratives, providing a comprehensive evaluation of the journey of 4Ps beneficiaries.

Prior to the conduct of the study, the researcher secured approval from the Local Government Unit. A formal letter requesting permission to conduct the study was then submitted to the Department of Social Welfare and Development (DSWD) office in the Municipality of San Miguel, Municipal Social Welfare and Development Office (MSWDO), and Municipal Mayor of San Miguel.

After obtaining approval, the researcher coordinated with DSWD personnel and for the identification of respondents. The purpose and significance of the study were explained to the participants, and they were assured that all information gathered would remain confidential and used solely for academic purposes.

For the quantitative data, the researcher personally distributed the adapted survey questionnaire to the 359 household beneficiaries of the 4Ps program with the assistance of DSWD staff and barangay officials. Necessary clarifications were provided to ensure that the respondents properly understood the questions before answering.

For the qualitative data, interviews and focus group discussions were conducted with selected beneficiaries and key informants from the beneficiaries, and DSWD personnel. An interview guide with open-ended questions

was used to gather deeper insights regarding the beneficiaries' experiences, perceptions, and challenges related to the implementation of the 4Ps program.

The confidentiality and anonymity of all respondents were assured, and they were made aware that the information collected would be used solely for academic purposes. Throughout the data collection process, ethical standards such as obtaining informed consent, respecting respondents' privacy, and ensuring data security were strictly upheld.

The quantitative data obtained from the survey was organized, coded, and then statistically analyzed. Descriptive statistics were used to interpret the respondents' demographic profiles and their perceptions of the program's impact. For the qualitative data from interview and focus group discussions were transcribed verbatim and then subjected to thematic analysis.

RESULTS AND DISCUSSION

This chapter presents the results and corresponding discussion of the study. The quantitative findings presented the trends and measurable outcomes of the study on the journey of 4Ps beneficiaries, it did not fully captured the respondents' personal experiences. By complementing the numerical data with respondents' narratives, this section offered a more comprehensive interpretation of the study's findings (Creswell & Creswell, 2023; Younas et al., 2023).

Demographic Profile of the Respondents

Table 2 presents the demographic profile of the respondents in terms of sex, age, marital status, occupation, monthly income, and number of children. The findings provide important information regarding the socio-economic background of the beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in the Municipality of San Miguel and help explain why these households qualify for government social protection assistance.

In terms of sex, all respondents (100%) were female. This was primarily because the women, particularly the mothers, were the ones who actively participated and responded to the survey, while many of their husbands were either unavailable or unwilling to participate. This suggests that women are often more involved in matters related to the family's participation in the program and are more familiar with the day-to-day experiences, responsibilities, and benefits associated with the 4Ps program.

Table 2. Demographic Profile of the Respondents

Variable	Indicator	No. of Respondents	Percentage
Sex	Male	-	-
	Female	359	100%
	Total	359	100%
Age	20 – 30 years old	22	6%
	31 – 40 years old	147	41%
	41 – 50 years old	186	52%
	51 – 60 years old	4	1%
	Total	359	100%
	Single	-	-

Marital Status	Married	300	84%
	Widowed	9	2%
	Separated	8	2%
	Living with Partner	42	12%
	Total	359	100%
Occupation	Farmer	359	100%
	Total	359	100%
Monthly Income	1,000 – 3,000	154	43%
	3,001 – 6,000	191	53%
	6,001 – 9,000	14	4%
	Total	359	100%
Number of Children	1 – 3	184	51%
	4 – 6	168	47%
	7 – 10	7	2%
	Total	359	100%

With regard to age, the findings indicate that most beneficiaries belong to the productive and middle-aged sector of the population. This suggests that the respondents are at a stage in life where they carry significant family and economic responsibilities, particularly in raising children and sustaining household needs. Despite being economically active and physically capable of working, many beneficiaries continue to experience financial vulnerability due to limited employment opportunities, unstable sources of income, and the absence of sustainable livelihood options within the community. The findings imply that poverty among beneficiaries is not necessarily caused by unemployment alone, but also by the insufficiency and instability of available income sources in rural areas. Furthermore, the presence of school-aged children among these households reflects the relevance of the 4Ps program in supporting families who require assistance in meeting educational and healthcare-related expenses. The findings also emphasize the continuing need for long-term economic interventions that go beyond short-term financial assistance to improve the overall quality of life of beneficiaries.

In terms of marital status, the findings reveal that most beneficiaries belong to households with existing family responsibilities and dependents. Although many respondents have partners who may contribute to household income, financial difficulties remain evident, suggesting that the combined earnings of the household are still insufficient to meet daily needs and maintain financial stability. This reflects the economic realities experienced by many rural families where livelihood opportunities are limited, irregular, and often dependent on seasonal work. The findings further imply that family size and household obligations contribute significantly to economic strain, particularly in low-income communities. Moreover, beneficiaries who are widowed or separated may face greater vulnerability because they carry both financial and caregiving responsibilities with limited support systems. These conditions highlight the importance of government assistance programs such as the 4Ps in helping vulnerable households cope with daily living expenses, child welfare needs, and other essential family responsibilities.

Regarding to the occupation, the findings confirm that the community is predominantly agricultural and rural in nature, with farming serving as the primary source of livelihood among beneficiaries. This situation reflects the broader socio-economic condition of many rural communities in the Philippines where agriculture remains the major source of income despite its instability and vulnerability to various external factors. Farming households are often exposed to seasonal income fluctuations, low agricultural productivity, unpredictable market prices, and climate-related risks, all of which contribute to economic insecurity and financial instability. The findings imply that even though beneficiaries are engaged in labor-intensive work, their income remains insufficient to sustain long-term household needs and improve their socio-economic conditions. This condition demonstrates that employment alone does not necessarily guarantee financial security, particularly when livelihood opportunities are low-paying and unstable. Consequently, the findings reinforce the importance of implementing sustainable livelihood programs, agricultural support initiatives, and income-generating opportunities that may strengthen the economic resilience of rural households.

In terms of monthly income, the findings reveal that the respondents generally belong to low-income households experiencing persistent financial hardship. Their income levels appear insufficient to adequately support essential family needs such as food, healthcare, education, transportation, and other daily expenses. This condition reflects the continuing economic struggles faced by rural families whose primary sources of livelihood provide limited and unstable earnings. The findings further imply that many beneficiaries remain heavily dependent on government assistance programs to supplement their household income and cope with financial challenges. Despite being employed, beneficiaries still experience difficulty achieving financial security and long-term economic stability due to the inadequacy of their earnings. This suggests that poverty among rural households is deeply associated with limited access to sustainable livelihood opportunities and the absence of stable income sources. The findings therefore highlight the need for more comprehensive poverty reduction interventions that focus not only on financial assistance but also on livelihood development, employment generation, and capacity-building programs.

Lastly, in terms of the number of children, the findings indicate that many households have multiple dependents, which significantly increases financial responsibilities and household expenditures. Larger family sizes create greater pressure on already limited financial resources, particularly in low-income rural communities where income opportunities are unstable and insufficient. The presence of several dependent children means that families must allocate more resources for food, education, healthcare, transportation, and other daily necessities, making it more difficult to achieve financial stability. These circumstances reinforce the relevance of the 4Ps program in supporting child welfare, educational participation, and healthcare needs among economically disadvantaged households. The findings also imply that the economic burden experienced by beneficiaries is closely linked to the demands of supporting a growing family amid limited income opportunities. This highlights the importance of continuous government support, educational assistance, and family-centered interventions that may help improve the living conditions and long-term welfare of beneficiary households.

Recent literature emphasizing that poverty among 4Ps beneficiaries is closely associated with limited livelihood opportunities, unstable income sources, and increasing household responsibilities. According to the Department of Social Welfare and Development (DSWD, 2024), many beneficiary households continue to rely on government assistance due to persistent socio-economic challenges, particularly in rural communities where employment opportunities are limited and largely seasonal. Studies further explain that although many beneficiaries are economically active, their earnings often remain insufficient to support basic household needs, resulting in continued financial vulnerability (Albert et al., 2023).

Distribution whether the 4P's Program has attained its poverty reduction purpose

Table 3 examines whether the Pantawid Pamilyang Pilipino Program (4Ps) has achieved its poverty reduction objectives in improving the living conditions of beneficiaries. The findings indicate that although beneficiaries receive financial assistance from the program, many still experience minimal changes in their overall socio-economic condition. This suggests that the cash grants provided by the program are generally utilized to address immediate household necessities such as food, education, healthcare, and daily expenses rather than creating long-term economic improvement or financial stability.

Table 3. Distribution whether the 4P's Program has attained its poverty reduction purpose

Indicators	Options	Frequency	Percentage
To what extent has the 4Ps program improved your family's living conditions in terms of financial support for education, healthcare, daily allowances, and other basic needs?			
	Slightly Improved	18	5%
	No Change	341	95%
	Total	359	100%
Do you feel more empowered to make financial decisions because of the 4P's program?	No	21	6%
	Somewhat	338	94%
	Total	359	100%
Does the 4P's program give you financial security?	Yes	18	5%
	No	331	92%
	I don't know	10	3%
	Total	359	100%

The findings further imply that while the program serves as an important form of short-term support, the assistance alone may not be sufficient to significantly uplift families from poverty, particularly in rural communities where income opportunities are limited and livelihood sources remain unstable. Beneficiaries continue to face financial hardships due to low household income, dependence on seasonal employment, and increasing family expenditures. As a result, the program appears to function more as a supplementary aid that helps reduce temporary financial burdens rather than a sustainable solution to poverty.

Poverty in rural communities is often associated with broader structural challenges such as lack of stable employment, limited access to sustainable livelihood opportunities, inadequate social services, and economic vulnerability.

These findings emphasize the need for complementary interventions such as livelihood development programs, skills training, employment opportunities, and community-based economic initiatives to strengthen the long-term impact of the 4Ps program and promote sustainable socio-economic development among beneficiaries.

According to the Department of Social Welfare and Development (DSWD, 2024), the cash grants primarily help families meet immediate educational, health, and daily subsistence needs; however, many beneficiaries continue to experience economic hardship due to unstable livelihood opportunities and limited household income. Similarly, the Philippine Institute for Development Studies explained that poverty in rural communities is strongly influenced by structural factors such as underemployment, seasonal work, low agricultural productivity, and lack of access to sustainable economic opportunities (Albert et al., 2023).

Perceived Impact of the 4Ps Program on Family Welfare, Financial Empowerment, and Sustainability

Table 4 highlights how the 4Ps program contributes to improving families' living conditions particularly in terms of financial support for basic needs and the role 4Ps Program in Supporting Education and Healthcare.

THEME	SUB THEME
Impact of the 4Ps Program on Family Welfare	Financial Support for Basic Needs and Education Limitations of Financial Assistance

Empowerment and Financial Management	Role of Family Development Sessions in Enhancing Financial Knowledge Perceived Confidence in Making Financial Decisions
Sustainability and Long-term Effects	Temporary Nature of Support and Family Transition Post-Program Challenges in Maintaining Family Welfare After Graduation from the Program

Theme 1: Impact of the 4Ps Program on Family Welfare

This theme highlights the significant role of the Pantawid Pamilyang Pilipino Program (4Ps) in helping beneficiaries address their immediate household needs, particularly in relation to education, healthcare, and other essential family expenditures. The findings suggest that although the financial assistance provided by the program is limited, it still serves as an important form of economic relief for low-income families who struggle with unstable and insufficient sources of income. Beneficiaries perceive the program as a valuable support mechanism that helps lessen their daily financial burdens and enables them to provide for the basic needs of their children, especially in terms of schooling and medical assistance.

KIB1 “Maka abag-abag gayud ang 4Ps sa amo panginahanglan ma’am, ilabi na gayud sa panginahanglan nan amo mga studyante sa skwelahan ug kung may magkasakit sa amo kay may amo sab assistance na madawat. Dili man kami ma kwartahan tungod sa 4Ps ma’am pero dako na ang tabang sa amo para maka abag-abag sa amo panginahanglan.” (The 4Ps really helps with our needs, ma’am, especially with the needs of our children who are students at school and when someone in our family falls ill, because we receive assistance. Although the 4Ps does not make us wealthy, ma’am, it is a great help for us in meeting our needs.)

KIB2 “Dako na nga tabang sa amo ma’am” (This is a big help for us ma’am.)

Additionally, KIB3 said that “Bahala gamay ma’am basta naa mi paaboton nga magamit namo sa amo panginahanglan”. (Even if it’s a small amount as long as we have something to use for our needs.)

The statements by the other informants was supported with the an agreeable statement of KIB4 “oo, ma’am tinuod gayud na ila paga laong” (Yes, ma’am. What they have said were true.)

The statements of the key informants reflects that the assistance received from the 4Ps program does not necessarily eliminate poverty or make beneficiaries financially stable; however, it contributes significantly to their survival and day-to-day welfare. This implies that the program functions primarily as a supplementary support system rather than a complete solution to poverty. The term “maka abag-abag” emphasized by the respondent signifies that the grants provide temporary financial relief that helps families cope with recurring household expenses, particularly during times of economic difficulty. The findings further reveal that beneficiaries remain aware that the program is not intended to make them overly dependent or financially “kwartahan,” but rather to assist them in sustaining essential needs while they continue seeking other means of livelihood.

Moreover, the findings indicate that the 4Ps program contributes positively to human capital development by supporting children’s education and improving access to healthcare services. Educational assistance reduces the financial pressure associated with school-related expenses such as transportation, supplies, and daily allowances, while healthcare assistance helps families manage medical needs and health-related emergencies. These forms of support are particularly important in rural communities where access to stable income and social services remains limited. The findings therefore suggest that the program not only addresses short-term financial difficulties but also promotes the welfare and well-being of household members, especially children.

However, despite these positive contributions, the findings also imply that the assistance provided by the program remains insufficient to fully address the broader and long-term dimensions of poverty. Beneficiaries continue to experience economic hardship due to limited livelihood opportunities, low income, and increasing household expenditures. This supports the argument of Orbeta, Melad, and Araos (2021) that while the 4Ps

program improves household consumption and encourages investment in children's education and health, many beneficiaries still struggle to achieve sustainable economic mobility due to persistent structural and economic challenges.

The findings therefore highlight the importance of strengthening the 4Ps program through additional livelihood support, financial capability training, and community-based development initiatives that may help beneficiaries achieve long-term financial resilience and improved quality of life.

Implementers clearly recognize the Pantawid Pamilyang Pilipino Program (4Ps) as a temporary social protection mechanism intended to provide supplementary assistance rather than a permanent solution to poverty. The statement of the key informant emphasizes that the program is designed to help beneficiaries meet essential educational and healthcare needs, particularly for children, while encouraging families to gradually transition toward self-sufficiency. This reflects the underlying objective of the 4Ps program as a conditional cash transfer initiative focused on reducing immediate poverty-related burdens and improving human capital development rather than creating long-term financial dependence among beneficiaries.

KIP1 *"Ang 4Ps gayud kay igo lamang siya mag hatag ng suporta sa mga beneficiaries na maka alalay sa panginahanglanon ng ila mga anak na ga skwela ug makahatag nan health care assistance, dili para ma kwartahan ang mga beneficiaries labi na gayud sa grant na igo da sab, and also bisan kun ma belong gihapon sa poor ang beneficiaries ma tanggal na gayud automatic sa program after 7 years para isab mahatagan nan opportunity ang iban na mga nanginahanglan."* (The 4Ps genuinely provides support to beneficiaries that helps them meet the needs of their children who are studying and also offers healthcare assistance. It is not meant to make the beneficiaries wealthy, especially since the grants are just enough. Additionally, even if beneficiaries still belong to the poor category, they are automatically removed from the program after 7 years so that others in need can be given the opportunity.)

KIP2 *"Alalay da gayud ang programa ma'am, dili gayud laong na amo dakan saligan nan mga beneficiaries."* (The program is just a support to the beneficiaries it does not mean that they will rely everything to the program.)

KIP3 *"Oo, kay labi na ma tanggal da gayud raba sila sa program, dili ini forever."* (Yes, especially they will be eliminated in the program because this is not for a lifetime".) KIP4 *"Dapat maningkamot gayud gihapon sila nan ila, dili isalig tanan sa programa"*. (They should also hustle, not should not just relying on the program")

The findings further suggest that the financial grants provided by the program are limited because they are meant only to supplement household income and not to fully sustain all family needs. Beneficiaries continue to experience financial difficulties despite receiving assistance because the grants are often insufficient to address the broader and long-term economic challenges faced by low-income rural households. This implies that while the program successfully provides temporary relief and improves access to education and healthcare, it has limited capacity to generate lasting economic transformation among beneficiaries. The automatic graduation of beneficiaries after seven years, regardless of whether they have fully escaped poverty, further demonstrates that the program prioritizes the redistribution of assistance to other qualified households in need.

These findings are supported by recent studies which emphasize that conditional cash transfer programs such as the 4Ps are more effective in addressing short-term welfare needs than in achieving long-term poverty reduction. According to the Department of Social Welfare and Development (2024), the 4Ps program is intended to serve as a temporary support mechanism that invests in children's education and health while encouraging households to become self-reliant over time. Similarly, Maluccio (2024) explained that conditional cash transfer programs primarily improve household consumption and access to basic services but may not necessarily lead to sustainable income generation without complementary livelihood and employment interventions. Orbeta, Melad, and Araos (2021) also noted that although the 4Ps contributes positively to human capital development, long-term economic mobility among beneficiaries remains limited when structural barriers such as unemployment, low wages, and limited livelihood opportunities persist.

Theme 2: Empowerment and Financial Management

In terms of financial decision-making, 94% of respondents reported feeling “somewhat” empowered, while none reported full empowerment. This indicates that although beneficiaries gain some level of financial participation, they may still lack full financial literacy. Conditional cash transfer programs are designed to influence behavior and decision-making; however, empowerment outcomes often depend on intervention such as financial education.

The data suggested that the 4Ps program fosters a sense of empowerment among beneficiaries, particularly through Family Development Sessions (FDS). These sessions serve as an educational platform where beneficiaries learn about proper financial management, emphasizing transparency and responsible use of received benefits.

The findings reveal that the Family Development Sessions (FDS) serve as an important component of the Pantawid Pamilyang Pilipino Program (4Ps) in promoting financial awareness and responsible decision-making among beneficiaries. Beneficiaries expressed that the sessions help them better understand how to properly allocate and manage the financial assistance they receive from the program. Through discussions facilitated by Municipal Links (MLs), beneficiaries become more aware of the intended purpose of the grants, particularly in prioritizing essential family needs such as food, education, healthcare, and other household necessities. This indicates that the FDS functions not only as an orientation mechanism but also as a form of financial education that encourages beneficiaries to become more responsible and informed in handling limited financial resources.

KIB4 *“May amo man FDS (Family Development Session) ma’am mag discuss ang amo ML (Municipal Link) unhon namo pag gamit amo mga ma dawat na kwarta gikan sa 4Ps, na madapat gayud sa angay dapatan nan kwarta ma’am.”* (We also have FDS (Family Development Session), ma’am, where our ML (Municipal Link) discusses with us how to properly use the money we receive from 4Ps, ensuring it is truly spent for the rightful needs, ma’am.)

KIB5 *“Magkadian ang amo ML ma’am kay mag FDS”* (Our ML will visit here to conduct FDS)

KIB6 *“kada FDS ma’am kay may amo ma tun.an”* (We will have learnings every FDS.)

KIB7 *“Umot sab amo mga ML mag FDS ma’am.”* (Our MLs are dedicated in conducting FDS ma’am.)

Moreover, the findings highlight the important role of Municipal Links or the program implementers in facilitating financial literacy and strengthening beneficiaries’ understanding of household management. The discussions conducted during FDS cover various topics related to family welfare, financial management, parenting, health, and social responsibility, which collectively contribute to the personal and social development of beneficiaries. These sessions therefore serve as a mechanism for behavioral change by encouraging beneficiaries to adopt more responsible financial practices and prioritize long-term family welfare. The findings imply that financial empowerment among beneficiaries is gradually developed through continuous education, guidance, and monitoring provided by program implementers.

KIP5 *“May FDS nga ginaconduct ng ato mga municipal links. Adunay nagka lain-lain nga topic ang gina discuss during FDS, apil na dinhi ang financial management aron mas masabtan sa mga beneficiaries kung para asa ang grant nga ilang nadawat ug unsaon nila kini sa sakto nga paggamit.”* (There is an FDS (Family Development Session) conducted by our municipal links. Various topics are discussed during the FDS, including financial management, to help beneficiaries better understand what their received grants are for and how to use them properly.)

KIP6 *“Amo na gayud dayun na gina inform daan ang mga beneficiaries kung adunay FDS aron maka attend gayud sila.”* (We will inform the beneficiaries ahead of time so that they will be able to attend.)

These findings are supported by recent studies emphasizing the importance of financial education and capacity-building interventions within conditional cash transfer programs. According to the Department of Social Welfare

and Development (2024), the Family Development Sessions are designed to enhance beneficiaries' social awareness, parenting skills, and financial management capabilities to promote responsible household decision-making and self-sufficiency. Similarly, Pañares and Rapistaa (2023) emphasized that educational and financial guidance provided through program interventions can positively influence beneficiaries' attitudes toward budgeting and resource allocation. Furthermore, recent studies by IIARI (2025) and Orbeta, Melad, and Araos (2021) noted that while conditional cash transfer programs improve financial participation and awareness among beneficiaries, long-term empowerment outcomes remain dependent on sustainable livelihood opportunities, employment access, and continuous community support systems.

Overall, the findings demonstrate that the Family Development Sessions play a significant role in enhancing financial literacy, promoting responsible utilization of grants, and strengthening beneficiaries' confidence in financial decision-making. Nevertheless, the findings also emphasize the need to complement financial education with sustainable livelihood and income-generating opportunities to ensure that beneficiaries can fully apply their acquired knowledge toward achieving long-term economic resilience and improved quality of life.

Theme 3: Sustainability and Long-term Effects

While the Pantawid Pamilyang Pilipino Program (4Ps) provides immediate financial relief to low-income households, the findings reveal concerns regarding its long-term sustainability in improving beneficiaries' economic conditions. Although the assistance helps families address essential needs such as food, education, and healthcare, many beneficiaries still experience financial insecurity and unstable living conditions. This suggests that the program primarily functions as a temporary support mechanism rather than a permanent solution to poverty.

The findings further imply that the cash grants are insufficient to fully address the deeper causes of poverty, including limited livelihood opportunities, unstable employment, and low household income. As a result, beneficiaries remain economically vulnerable even after years of receiving assistance. Since the program is designed to last only for a limited period, many families may continue to struggle financially once they graduate from the program, particularly if they lack sustainable sources of income.

During the focused group discussion conducted by the researcher the findings imply that beneficiaries remain financially vulnerable despite receiving assistance because many still rely on unstable and low-income livelihood sources. While some households continue working to sustain their daily needs, the temporary nature of the program creates uncertainty regarding how families will maintain their welfare once they graduate from the 4Ps after seven years. This highlights the difficulty of achieving long-term economic resilience in rural communities where employment and livelihood opportunities remain limited.

KIB8 *"Dili gayud igo ang kwarta na amo madawat gikan sa 4Ps ma'am kay usahay amo da madawat kay 4,000 sulod sa tulo ka buwan, depende pa sab yaon pila ka buok amo studyante, pero makatabang gayud gihapon ang 4Ps kay may amo paabuton ug dili sab gayud namo tanan e-asa da 4Ps, nanarbaho man sab kami."* (The amount of money we receive from 4Ps is not enough, ma'am, because sometimes we only get around 4,000 pesos in three months, depending on how many of our children are studying. However, the 4Ps still help us because it provides us with support, and we do not rely solely on 4Ps since we also work.)

KIB9 *"Kuwang gayud ma'am pero makatabang gihapon."* (It is not enough but it really helps.)

It was seconded by the other key inform KIB10 "amo gayud" (Yes, it is.)

These findings support the report of the Department of Social Welfare and Development (2024), which states that the 4Ps program is intended as a temporary social protection intervention aimed at helping families transition toward self-sufficiency. Similarly, Maluccio (2024) emphasized that conditional cash transfer programs are effective in reducing short-term poverty-related burdens but have limited long-term impact when not supported by sustainable livelihood and employment opportunities. Therefore, the findings underscore the need for complementary livelihood and income-generating programs to help beneficiaries sustain their welfare beyond the duration of the 4Ps program.

Implementers reiterate that the program is not meant to be a permanent solution but rather a stepping stone to improve family conditions temporarily. This raises important considerations about how families can build resilience and develop sustainable income-generating strategies once the assistance ends, emphasizing the necessity for complementary development initiatives.

KIP7 “*Ang programa kay isa lamang ka temporaryong tabang para sa mga benepisyaryo, sa gilaong pa nga ang ilang pagka-benepisyaryo molahutay lamang nan 7 ka tuig ug human ini awtomatiko ipa graduate sa programa ug bahin sab sa grants, dili gyud ini igo para masuportahan ang tibuok panginahanglan sa pamilya sa mga benepisyaryo; isa lamang ini ka suporta para sa ila.*” (The program is only a temporary aid for the beneficiaries, since their status as beneficiaries lasts only for 7 years, and after that, they are automatically graduated from the program and its grants. It is not enough to support the entire needs of the beneficiaries' families; it is only a form of support for them.)

KIP8 “*amo gayud amo perme ipasabot sa mga beneficiaries na dili gayud hantod-hantod ang ila pagka beneficiary*” (That’s why we always reminded the beneficiaries that they will not be forever a beneficiaries of the program.)

KIP9 “*basin maka laong sila na d na gayud sila ma tanggal.*” (What if they will expect that will not be removed in the program.)

Furthermore, studies emphasize that conditional cash transfers primarily address the demand side of poverty by increasing access to services, but they do not directly generate sustainable income or employment opportunities. (Maluccio, 2024; Pancho & Ballados, 2025).

Although the program provides temporary financial assistance that helps address immediate educational, health, and basic household needs, many families still struggle to sustain their welfare once the support ends. Limited livelihood opportunities, low and unstable income, and the absence of long-term financial security remain significant concerns among beneficiaries.

Overall, the findings indicate that while the 4Ps program plays a critical role in alleviating immediate financial burdens, its impact on long-term poverty reduction and financial security remains limited in the study area.

Distribution of whether the student beneficiaries of the program have significant effects in school

Table 5 presents the effects of the 4Ps program on student beneficiaries in terms of school attendance and academic performance. The findings indicate that the program contributes positively to improving children’s school attendance, suggesting that the conditional cash transfer mechanism successfully encourages families to prioritize education.

Table 5. Distribution of whether the student beneficiaries of the program have significant effects in school

Indicators	Options	Frequency	Percentage
How the 4P’s program influenced your children’s school attendance?	Significantly Improve	19	5%
	Slightly Improve	239	67%
	No change	101	28%
	Total	359	100%
How the 4P’s program influenced your	Significantly Improve	13	4%
	Slightly Improve	37	10%

children's academic performance?	No change	309	86%
	Total	359	100%

Since the program requires beneficiaries to comply with school attendance conditions in order to continue receiving financial assistance, parents become more motivated to ensure that their children regularly attend classes. The financial support provided by the program also helps reduce common educational barriers experienced by low-income families, such as lack of transportation allowance, school supplies, uniforms, and daily expenses. As a result, children are given greater opportunities to remain in school and participate more consistently in educational activities.

The findings further imply that the 4Ps program plays an important role in promoting educational access and participation among economically disadvantaged households. In many rural communities, poverty often forces children to miss school due to financial constraints or the need to assist in household labor and income-generating activities.

However, despite the positive effect on school attendance, the findings reveal that regular attendance does not necessarily result in improved academic performance. The majority of respondents observed no significant change in their children's learning outcomes, suggesting that increased school participation alone is insufficient to guarantee academic achievement. This indicates that educational performance is influenced by several interconnected factors beyond attendance, including the quality of instruction, learning environment, availability of educational resources, parental educational support, nutritional condition of students, and individual learning capacities. While the 4Ps program successfully addresses financial barriers to education, it does not directly resolve issues related to the quality of learning and academic competence.

These findings are consistent with recent studies indicating that the 4Ps program has a stronger impact on behavioral outcomes such as school attendance than on actual academic achievement. According to Bradecina (2025), the program effectively increases student participation and attendance because of its compliance requirements; however, improvements in academic performance are often minimal or statistically insignificant. Likewise, the Philippine Institute for Development Studies (2023), as cited in IIARI (2025), emphasized that conditional cash transfer programs are more effective in influencing school participation than in directly improving learning outcomes.

Overall, the findings suggest that while the 4Ps program successfully promotes educational access and regular school attendance, additional educational support mechanisms are necessary to improve students' academic performance. This highlights the importance of strengthening tutorial programs, parental involvement, nutritional support, school facilities, and quality instruction to maximize the long-term educational benefits of the program among student beneficiaries.

Influence of the 4Ps Program on Children's School Attendance and Educational Participation

THEME	SUB THEME
Influence of the 4Ps Program on Children's Education	Need for Continuous Monitoring and Support
Parental Responsibility	Importance of Parental Guidance and Encouragement

Theme 1: Influence of the 4Ps Program on Children's Education

The program has a notable positive influence on children's school attendance, as reported by implementers. The assistance enables families to provide for their children's educational needs, consequently improving attendance rates. However, despite this benefit, beneficiaries acknowledge ongoing challenges, such as irregular attendance and absences, which necessitate continued monitoring and coordinated efforts with school authorities. This

indicates that while the program positively impacts educational participation, its effectiveness can be enhanced through consistent oversight and support to address persistent barriers to regular school attendance.

KIP10 “Makatabang gayud ang 4Ps para ma improve ang attendance ng mga bata na mga benepisyaryo nan programa pero dili gayud gihapon malikayan na yaon gayud gihapon perme mag absent ug kinahanglan gayud ma monitor ug maayoan nan update ug makig coordinate kami sa skwelahan.” (The 4Ps really helps improve the attendance of the children who are beneficiaries of the program, but it cannot completely prevent absences from happening. Continuous monitoring, updates, and coordination with the school are still necessary.)

Although conditional cash transfer programs like the 4Ps improve school attendance by reducing financial barriers, they do not automatically ensure consistent student participation or address other underlying factors such as parental influence, household responsibilities, and school-related issues. Bradecina (2025) notes that while programs like 4Ps successfully increase attendance due to compliance requirements, their impact on actual learning outcomes remains limited without supplementary support.

Theme 2: Parental Responsibility

The responses from key informants highlight the ongoing challenges and responsibilities related to children’s attendance and parental support in the context of the 4Ps program. Despite the efforts of the program to promote regular school attendance among beneficiaries, issues such as inconsistent participation persist, primarily influenced by parental attitudes and household circumstances. These insights underscore the crucial role of parental encouragement and continuous reminders in ensuring that children comply with program conditions and attend school regularly.

KIP11 “responsibilidad gayud gihapon yaon nan ginikanan na e encourage gayud ang bata na mu skwela.” (That is still the responsibility of the parents to encourage their children to go to school.)

KIP12 “bisan pa kung yaon ang 4Ps program, d gayud malikayan na may mga beneficiaries gayud gihapon na mag absent-absent” (Even though there’s a 4Ps program there were still beneficiaries who are always absent in school.)

KIP13 “Amo yaon na amo sab perme ipa remind ang mga ginikanan.” (That is why we always reminded the parents.)

Recent research supports this observation, emphasizing that while the Pantawid Pamilyang Pilipino Program (4Ps) successfully increases school attendance, its impact on academic achievement remains limited. Studies show that the program significantly improves student attendance and participation due to compliance conditions (Bradecina, 2025; Arcayna et al., 2021), but improvements in academic performance are not always statistically significant (Bradecina, 2025).

Furthermore, a 2023-based assessment cited in recent studies indicates that conditional cash transfer programs like 4Ps are more effective in influencing behavioral outcomes such as school attendance than in improving actual learning or academic achievement (Philippine Institute for Development Studies, 2023, as cited in IIARI, 2025).

These findings highlight the need for complementary interventions, such as improving the quality of education, and providing academic support programs to maximize the program’s impact on student performance.

Challenges Encountered by the Beneficiaries and Implementers

THEME	SUB-THEME
Experiences and Challenges in the Implementation of 4Ps	Commitment to Delivering Public Service
	Patience and Perseverance Among Implementers
	Smooth Grant Distribution and Initial Processing Difficulties

Supportive Relationship Between Beneficiaries and Implementers	Continuous Guidance and Assistance from Municipal Links Appreciation for Kindness and Approachability of Implementers
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Theme 1: Experiences and Challenges in the Implementation of 4Ps

This section presents the challenges experienced by both the beneficiaries and implementers of the Pantawid Pamilyang Pilipino Program (4Ps). It highlights the real-life difficulties encountered in program participation and implementation.

According to the key informants from the beneficiaries, they have said that they have not encountered any major problems since they became beneficiaries of the 4Ps program. The only difficulty they experienced was during the processing of requirements, mainly due to financial constraints. However, in terms of the releasing of grants, the schedule is strictly followed, and the assistance is immediately credited to their ATM accounts once it is released.

KIP10 “*Waray amoy problema na ya encounter ma’am sukad na yaapil kami sa 4Ps, yadton da pag sugod pag process nan mga requirements dili maka dali-dali process kay tungod isab sa kakuwangan sa kwarta, pero pag abot na sa ting release sa grant, masunod gayud ang skedyul ug masud na dayun diritso sa amo ATM basta yaon ang grant.*” (We haven't encountered any problems since we joined the 4Ps, Ma'am. At the start, processing the requirements took some time due to lack of funds, but once the grant was released, the schedule was strictly followed, and the money was directly deposited into our ATM as soon as the grant was available.)

KIP11 “*Dili man sab magkuwang amo mga ML pagpa dumdum sa amo ma’am ug pag alalay sa amo*”. (Our MLs are always there to remind and support us everytime.)

KIP12 “*Pasalamat gayud mi nga but.an sila ni ma’am ug sir.*” (We are very thankful that our ma’am and sir were all kind to us.)

Recent studies support the findings that many beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) generally perceive the program as beneficial and accessible despite experiencing minor challenges during the initial processing of requirements. According to the Department of Social Welfare and Development (DSWD, 2024), the digitalization and direct cash transfer system of the 4Ps program helped improve the efficiency and timeliness of grant distribution, allowing beneficiaries to receive financial assistance directly through ATM accounts and authorized payout channels. This system minimized delays and improved transparency in the release of grants.

Theme 2: Supportive Relationship between Beneficiaries and Implementers

According to the implementers they have encountered different challenges in the implementation one of these is the lack of manpower or the municipal links assigned per barangay, since there are a lot of beneficiaries per barangay to be catered and only one (1) municipal link is assigned and there’s a lot of paper works to do and some beneficiaries tend to delay needed compliance with required documents when these are requested.

KIP14 “*Dili man gayud malikayan na may mga challenges gayud kami as mga implementers ma’am na ma encounter labi na gayud yaon kakuwangan nan manpower na need ma cater ang mga daghan na beneficiaries kada barangay ug mga paperworks na need mahuman tapos isa da ka municipal link ang assigned kada barangay ug ang sunod na challenge namo maam kay yaon mga beneficiaries na kung may amo mga kinahanglan na documents sa ila, dili gayud dayun mahatag.*” (We can’t avoid that we, as implementers, encounter challenges, Ma'am, especially due to the lack of manpower needed to serve the many beneficiaries in each barangay and the extensive paperwork that needs to be completed. Additionally, only one municipal link is assigned to each barangay. Our next challenge is that some beneficiaries do not immediately provide the documents we require from them.)

KIP15 “*daghan gayud gihapon gahi nga mga beneficiaries ma’am* (There are still beneficiaries who are hard-headed.)

KIP16 “*normal na gayud ang mga problema nga ma atubang bisag asa ka nga agency.*” (The problems are all normal in all agencies.)

KIP17 “*Taasan nalang gayud ang pasensya*” (Just more patient.)

KIP18 “*Maningkamot nalang gayud mi para mahatag ang serbisyo sa beneficiaries.*” (We will just do our best to serve our beneficiaries.)

Recent studies support the findings that implementers of the Pantawid Pamilyang Pilipino Program (4Ps) continue to experience operational and administrative challenges in the implementation of the program. According to the Department of Social Welfare and Development (DSWD, 2024), Municipal Links (MLs) play a vital role in monitoring beneficiaries, processing compliance requirements, conducting household visits, and coordinating with local government units and schools. However, due to the increasing number of beneficiaries and limited personnel assigned in each barangay or municipality, implementers often experience heavy workloads and difficulty managing extensive documentation and monitoring responsibilities.

The findings revealed that although the Pantawid Pamilyang Pilipino Program (4Ps) provides valuable assistance to beneficiaries, both beneficiaries and implementers continue to encounter various challenges that affect the overall implementation and effectiveness of the program. Beneficiaries experienced difficulties primarily during the processing of requirements due to financial limitations, while implementers faced concerns related to insufficient manpower, extensive paperwork, and delays in beneficiaries’ compliance with required documents. These challenges indicate the need for stronger coordination, improved administrative support, and more efficient monitoring mechanisms to further enhance program delivery and ensure that the objectives of the 4Ps program are effectively achieved within the community.

Intervention Program Based on the Findings of this Study

This study proposed an intervention program based on the findings of the study entitled “Enhancing Community Engagement and Long-Term Sustainability Plan in the 4Ps Program: A Localized Approach to Poverty Reduction and Educational Support”. It aims to establish sustainable community-based initiatives that may help improve the socio-economic condition of beneficiaries and encourage long-term self-sufficiency. The table presents the proposed timeline of activities, expected outputs, and budgetary requirements for the implementation of the program.

Table 7. Proposed Timeline of Activities, Program Activities, Budgetary Requirements and Expected Output for the Implementation of the Program

TIMELINE	PROGRAM ACTIVITIES	DESCRIPTION OF ACTIVITIES	TARGET PARTICIPANTS	BUDGETARY REQUIREMENTS
Month 1	Community Orientation and Program Awareness Campaign	Conduct seminars and barangay assemblies to strengthen awareness about the goals, benefits, and responsibilities under the 4Ps program.	4Ps beneficiaries, barangay officials, parents	₱15,000 – venue preparation, sound system, tarpaulins, snacks, and information materials
Month 2-3	Capacity Building and Livelihood Skills Training	Provide training on entrepreneurship, financial literacy, handicrafts, food	Household beneficiaries and parents	₱30,000 – training materials, resource speakers, tools, and food expenses

		processing, and other income-generating activities.		
Monthly	Parent Education and Family Development Sessions	Conduct regular sessions focusing on responsible parenting, child education, health, and family welfare.	Parents	₱10,000 – session materials, handouts, and refreshments
Whole Program Duration	Educational Support and Tutorial Programs	Organize tutorial classes, reading enhancement activities, and school supply assistance for children of beneficiaries.	Student beneficiaries	₱25,000 – school supplies, learning materials, and tutor allowances
Quarterly	Community Participation and Volunteerism Activities	Encourage beneficiaries to participate in community clean-up drives, tree planting, and barangay projects.	Beneficiaries and community members	₱12,000 – cleaning materials, seedlings, gloves, and snacks
Monthly	Monitoring and Evaluation Meetings	Conduct regular monitoring of beneficiaries' compliance, progress, and challenges encountered in the program.	Program implementers and beneficiaries	₱8,000 – transportation, documentation materials, and meeting expenses
Quarterly	Stakeholder Collaboration and Partnership Meetings	Strengthen coordination among LGUs, schools, NGOs, and community leaders for sustainable program support.	LGU officials, schools, NGOs, community leaders	₱10,000 – meeting materials, communication expenses, and refreshments
Months 4–5	Youth Development and Leadership Training	Facilitate leadership seminars, values formation, and youth empowerment activities.	Youth beneficiaries	₱18,000 – seminar kits, facilitators, certificates, and meals
Months 5–6	Sustainable Livelihood and Savings Program	Introduce savings groups and cooperative-based livelihood initiatives for long-term sustainability.	Adult beneficiaries	₱20,000 – training resources, starter kits, and cooperative registration support
End of the Program	Program Culmination and Recognition Activity	Conduct recognition ceremonies for active participants and successful beneficiaries.	All participants and stakeholders	₱15,000 – certificates, tokens, venue decoration, food, and program documentation
TOTAL				PHP 163,000.00

General Specific Output:

- Enhanced community participation and collaboration among stakeholders.
- Improved educational support and school participation of beneficiaries.

- Increased livelihood opportunities and financial capability of families.
- Strengthened sustainability and effectiveness of the 4Ps program implementation.
- Empowered beneficiaries with skills, knowledge, and active community involvement

CONCLUSION

In conclusion, based on the findings of the study, the assessment of the 4Ps program's effectiveness showed that while the initiative has contributed to improvements in beneficiaries' immediate living conditions, such as access to healthcare and education, it has not fully empowered recipients to make significant financial decisions nor provided long-term financial security. Regarding the educational impact, the program has positively influenced school attendance among student beneficiaries; however, there was limited evidence of substantial improvement in academic performance.

The study also identified several challenges faced by beneficiaries, including limited livelihood opportunities, inadequate financial literacy, and difficulties in sustaining benefits after program graduation. Implementers encountered obstacles such as logistical issues and delays in delivering services. To address these challenges, the study proposes the development of targeted intervention programs focused on livelihood enhancement, financial education, and community-based support initiatives, aimed at fostering greater self-sufficiency and ensuring sustainable socio-economic progress among beneficiary households.

Compliance with Ethical Standards

The confidentiality and anonymity of all respondents were assured, and they were made aware that the information collected would be used solely for academic purposes. Throughout the data collection process, ethical standards such as obtaining informed consent, respecting respondents' privacy, and ensuring data security were strictly upheld.

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