

Social, Health, and Financial Dimensions of 4ps: An In-Depth Study of Beneficiary Perceptions

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Abstract

The beneficiaries of the Pantawid Pamilyang Pilipino Program, or 4Ps, despite receiving program benefits for a maximum of 13 years, still live in poverty, with 3.82 million, or 90%, of the 4.26 million household beneficiaries affected. Given this, a qualitative approach using in-depth interviews (IDIs) was employed to analyze the social, health, and financial perceptions of the 4Ps beneficiaries in the Municipality of Katipunan, Province of Zamboanga del Norte. Four themes emerged: positive educational and health perceptions, positive social perceptions through role performance, issues of economic sufficiency leading to problems of financial perceptions, and indications of dependency and mental mendicancy among other beneficiaries. Rethinking the voices from the ‘4Ps’ beneficiaries, the paper calls for the government to help further beneficiaries shift from dependency to self-reliance. This can be achieved by enhancing the effectiveness of the Sustainable Livelihood Program (SLP) and other 4Ps initiatives through increased economic opportunities and skills training, livelihood diversification, and a shift in mindset through values formation and empowerment programs.

Keywords: 4Ps, social perception, health perception, financial perception, poverty reduction

Introduction

The Sustainable Development Goals (SDGs) are a 17-point plan that aims to “end poverty, protect the planet, and ensure prosperity for all” (UN, 2022). It acknowledges the eradication of poverty in all its forms, which is the greatest global challenge and an indispensable requirement for sustainable development. Similarly, the ASEAN Community Vision 2025 aims to raise the standard of living for its people and create a community that is peaceful, stable, and resilient, with an enhanced capacity for greater economic opportunities that support poverty eradication.

Consistent with these international declarations and leaving no one

behind, the AmBisyon Natin 2040 of the Philippines represents the collective long-term vision and aspirations of the Filipino people for themselves with “AmBisyon of matatag (strongly rooted), maginhawa (comfortable), and panatag na buhay (secure life).” Thus, the Department of Social Welfare and Development (DSWD), in its commitment to breaking the intergenerational transmission of poverty through human capital investments, developed the country’s most extensive social protection program encompassing more than 4 million households. The Conditional Cash Transfer (CCT) program, locally known as Pantawid Pamilyang Pilipino Program (4Ps), was established as a government initiative that provides conditional cash grants to the poorest of the poor in the country. Since the program’s inception in 2008, three impact evaluations have been conducted, producing considerable evidence that the 4Ps have demonstrably helped lift many families out of poverty and made gains in the domains of education and health, as well as socio-behavioral outcomes among program beneficiaries. These findings conform to two major theories, the Theory of Change and the Public Investment Theory of Edward Anderson et al. (2006), that both emphasize the impact of public capital and public investment on productivity, economic growth, inequality, and poverty, as a result of a desired change that is anticipated to occur in a specific setting. However, while the Philippines was on its way to becoming an upper-middle-income country, the COVID-19 pandemic struck and threatened the lives of the poor the hardest. ADB (2022) observed that at least 20% of people in developing Asia were either extremely or moderately impoverished in 2021.

Despite the government’s long-standing support through the CCT, poverty persists in some communities. Existing studies reveal a strong contradiction between the program’s intended goals and the experiences of its beneficiaries in the areas of social, health, and financial aspects. Thus, the study aimed to analyze the perceptions of beneficiaries regarding the 4Ps as a strategy for poverty reduction in the Municipality of Katipunan, Province of Zamboanga del Norte, Region IX. With some practical considerations, Katipunan, Zamboanga del Norte, was specifically chosen as the research environment for the study, as its local government identified it as a priority area due to its high poverty incidence. In 2018, Katipunan signed a memorandum of agreement in support of the Sustainable Development Goals, aiming to end poverty, protect the planet, and ensure prosperity for all. However, poverty remains pervasive among its 30 barangays. With a local poverty incidence of 62.86% (PSA, 2021), 4Ps aims to improve the well-being of households. Thus, the study explores the participants’ dimensions in social, health, and financial aspects in relation to the 4Ps.

The insufficiency of information on the analysis of the social, health, and financial perceptions of the 4Ps program among its beneficiaries draws the research gap. Official evaluations also focus primarily on quantitative data (attendance, compliance, poverty levels), but less is known about how beneficiaries themselves perceive the program in their lives. To keep our long-term strategies responsive to current realities, the researcher deemed it necessary to conduct a timely, quality, and context-specific perception analysis by rethinking the voices of the 4Ps beneficiaries to inform better public investment decisions.

Methodology

This qualitative research employed an In-depth Interview (IDI), which was utilized to gather data on the profile of 4Ps beneficiaries, as well as their perceptions of the different aspects of the 4Ps program regarding social, financial, and health factors. IDI, which requires meticulous attention to detail, was necessary to enable the researcher to gather rich, nuanced data about the participants' experiences, thoughts, and feelings. Unlike structured surveys, interviews offer the opportunity to delve deeper into how 4Ps beneficiaries perceive their social, health, and financial conditions, as well as the personal and contextual factors that may shape them. The IDI aims to uncover what is in and on the interviewee's mind, which enables its probing nature to explore and access the beneficiaries' experiences, opinions, feelings, values, background, and demographic data.

A researcher-designed open-ended questionnaire was utilized in the study. Before the actual data collection, the instrument was pilot-tested in Katipunan, Zamboanga del Norte, to evaluate its adequacy and feasibility, in accordance with established guidelines for field-testing research tools. During the interview process, the researcher used a camera and a voice recorder, subject to the participants' approval, for proper and reliable documentation of the information. Purposive sampling and snowball sampling were employed to generate a pool of ten (10) participants who are residents of Katipunan, Zamboanga del Norte. These sampling techniques were deemed appropriate because the study specifically targeted 4Ps beneficiaries who could provide rich and relevant insights into the social, health, and financial dimensions of the program. Purposive sampling ensured that only individuals who met the inclusion criteria were selected, while snowball sampling allowed access to additional participants through referrals. Together, these approaches facilitated the identification of information-rich cases, which were necessary for an in-depth exploration of beneficiary perceptions. In qualitative

research, the emphasis is not on the number of respondents but on the depth and richness of the data they provide. Ten participants were chosen because they allowed for an in-depth exploration of individual experiences while still ensuring the manageability of data during collection, transcription, and analysis. This number also aligns with recommendations from qualitative research. Furthermore, the principle of data saturation was observed, where interviews with ten participants were adequate to generate recurring themes, thereby fulfilling the study's objectives.

An informed consent form was given to the 4Ps beneficiaries. They were given the right to ask questions about the study to ensure they fully understood the content. All data generated was kept confidential. Electronic files on memory devices, laptops, and paper were permanently deleted and destroyed. Following the completion of the interviews, no new analytical information emerged, and the study has reached data saturation. In qualitative research, a guiding principle is to sample only until data saturation is reached (Braune & Clarke, 2021). To aid in the analysis, transcripts and translations of the interview recordings were created, capturing the exact verbatim of each participant as it underwent a rigorous examination. These transcriptions underwent a thematic classification using a phase-by-phase approach, which entails decontextualizing and recontextualizing the data. Thematic network analysis is a method for organizing a thematic analysis of qualitative data. It seeks to unearth the themes salient in a text at different levels, and thematic networks aim to facilitate the structuring and depiction of these themes (Braune & Clarke, 2017).

Maintaining objectivity in qualitative data analysis is crucial to ensure the credibility, reliability, and validity of research findings. The researcher started by clearly defining the research objectives, questions, and hypotheses to guide the data analysis process. Further, the researcher clearly documented the data collection procedures, coding schemes, and analytical techniques used to ensure consistency and rigor in the analysis process.

Results And Discussion

A field visit to various barangays in Katipunan, Zamboanga del Norte, was conducted to gather firsthand information about the social, health, and financial perceptions of beneficiaries towards the Pantawid Pamilyang Pilipino Program (4Ps). The personal interaction with the beneficiaries was enriching for the researcher.

Table 1
Demographic Features of the Participants Interviewed, n=10.

Participant	Gender	Age	Barangay	Educational Attainment	Occupation
Participant 1	Female	28	Dicayo	College Level	House Keeper
Participant 2	Female	58	San Antonio	High School Graduate	House Keeper
Participant 3	Female	49	Dos	High School Graduate	Fisherfolk
Participant 4	Female	48	Uno	High School Level	Sari-sari Store Owner
Participant 5	Female	39	Dicayo	College Level	Housekeeper
Participant 6	Female	52	San Vicente	High School Graduate	Sari-sari Store Owner
Participant 7	Female	56	Basagan	High School Graduate	Laundry Worker
Participant 8	Female	55	Mias	High School Level	Barangay Employee
Participant 9	Female	40	Tambo	High School Graduate	Housekeeper
Participant 10	Female	46	Tuburan	College Graduate	Barangay Employee

Ten participants were selected through purposive and snowball sampling to participate in an in-depth interview to analyze their perceptions of the Pantawid Pamilyang Pilipino Program (4Ps) as a poverty reduction strategy in the Municipality of Katipunan, Province of Zamboanga del Norte. The aggregated demographic profile, as shown in the table, indicates that the selected participants were all females, predominantly middle-aged and older adults. Generally, women are considered the heads of households, as they are typically seen as the primary caregivers (Rubio-Sanchez et al., 2021). Women, as household beneficiaries in the 4Ps, contribute to their empowerment by providing them with direct access to resources and decision-making power within their households. This can help challenge traditional gender roles and norms, promote women's rights, and enhance their socio-economic status.

Participants were middle and older adults. Parents who have reached this stage must have provided their homes with the physiological needs of their family. Age can be an indicator of progress, as the person ages, growth and development are also expected to be visible. Erikson (1994) claimed that cultivating generativity—the desire to increase one's impact and

commitment to family, society, and future generations—is the main psychosocial goal of middle adulthood. Older adults, including parents of 4Ps, often reflect on their lives, achievements, and relationships. This introspection can lead to feelings of contentment and fulfillment if they see their lives as meaningful.

Similarly, they reside in different barangays of the municipality of Katipunan and generally have not reached the college level, thus, possessing a minimal degree of education. This implies a low level of education among the household beneficiaries. Consequently, they face barriers to education, which can perpetuate cycles of poverty and limit opportunities for socio-economic advancement (Basas III, 2021). Most participants followed daily routines as housewives and mothers, while others were centered on low-income and informal jobs (Cabegin & Gaddi, 2019).

All participants had positive social and health perceptions about the 4Ps, but had limited financial perceptions. From the interview data of 10 household beneficiaries, the following subthemes were formulated: better access to education, improved health profile, interrelationship of social and health perceptions, ability of parents to discern family problems and arrive at solutions, involvement of family members in community activities, family awareness of relevant social issues, management issues of SLPs resulting in limited access to income and wages, insufficiency of entrepreneurial and sustenance skills, retraction from saving habits, possible dependency effects of 4Ps and possible mental mendicancy effects of 4Ps. These subordinate themes were then identified and placed within the applicable theme. Four themes emerged from the data analysis. These include positive educational and health perceptions, as well as favorable social perceptions resulting from role performance. However, issues of economic sufficiency can lead to problems with financial perceptions, and there are indications of dependency and mental mendicancy among other beneficiaries. Verbatim excerpts from the ten interviews were utilized to illustrate the perceptions and experiences of each participant.

In the past, many parents were concerned about starting a family and earning enough money to support their children. What parents earned from odd jobs was only sufficient for their daily expenses. Due to insufficient food and inadequate vitamin intake, their children frequently fell ill and missed school. However, all the burden and worries were alleviated with the implementation of the 4Ps. This transpired during the conduct of the In-depth Interview (IDI), as explicated below:

Theme 1: Positive Educational and Health Perceptions

The participants were asked, “*How has the 4Ps impacted your social perceptions in life?*” It revealed that all participants (P1, P2, P3, P4, P5, P6, P7, P8, P9, and P10) had positive perceptions and experiences about the program. From the contextualized theme, three subthemes were identified, namely 1) better access to education; 2) improved health profile; and 3) the interrelationship of social and health perceptions.

Subtheme 1: Better access to education

Many beneficiaries now view education as a critical path out of poverty. By requiring children to stay in school, the 4Ps program promotes a deeper appreciation for the value of education among both parents and children. Education has long been recognized as a key solution to poverty (Brown & James, 2020). With the program, household parents are now motivated to encourage their children to attend school, purchase their school needs, push them to excel in academic activities, assist them in completing all their school responsibilities, and provide financial support to meet their needs.

One participant lauded the program for being instrumental in helping their children attend school. Participant 8 explained that the program has fostered a sense of dignity and confidence in providing for their family. They shared:

“The cash grants for education have helped us ensure that our children can stay in school, covering costs like uniforms, school supplies, transportation, and sometimes even meals.” Semanero’s (2025) study in Sta. Maria, Bulacan, found that the 4Ps program greatly enhanced learners’ school attendance, with 88% of beneficiaries receiving perfect attendance awards, although this was partly due to policy requirements.

Participant 1, a 28-year-old mother, expressed joy in seeing their children’s academic progress: “My children, who are in elementary school, can now read and write. They can solve problems in Math.” Another participant added that the program helps cover school-related expenses, ensuring regular attendance and access to necessary materials. Similarly, Velasquez (2025) found that mothers in Pangasinan who participated in the 4Ps program were most responsive to the program’s educational component, prioritizing their children’s schooling. Education, along with nutrition, was seen as the greatest benefit of the program, with younger mothers showing higher responsiveness toward ensuring their children’s school participation.

This trend is also reflected in international studies; for example, the Tayssir Cash Transfer Program in Sidi Bouabdelli, Morocco, that resulted in increased school attendance—especially among girls—and promoted greater parental involvement (Ben Haman, 2025).

This shift in educational mindset has led to long-term changes, with families prioritizing schooling as a pathway to better opportunities. Similarly, Brendo (2024) found that the implementation of 4Ps was perceived as highly effective in enhancing students' academic performance. Together, these findings underscore the importance of 4Ps in enhancing access to education, one of the program's key objectives.

Subtheme 2: Improved health profile

Similarly, by consensus, the majority of the research participants viewed that the 4Ps have made a significant impact on the health profile of the beneficiaries. The 4Ps, as a poverty reduction and social development strategy of the national government, aim to help improve not only the beneficiaries' social outcomes, specifically in education, but also in health. Both factors, health and education, have tremendous potential to produce wide-ranging effects and long-term benefits for adult human capital. Health services, including general consultations, health education, basic oral healthcare, treatment of minor illnesses, nutrition and food safety information, and family planning, can now be accessed by 4Ps beneficiaries. One participant shared that her spouse now enjoys primary care benefits. The spouse often visits the Health Center for regular blood pressure monitoring and counseling on lifestyle modification, a practice that was not previously implemented.

Participant 1 mentioned, *“The 4Ps requires families to ensure regular health check-ups for children and pregnant women, improving maternal and child health. Many who previously could not afford care can now access medical attention, vaccinations, and health monitoring.”* A participant disclosed, *“The 4Ps encourages us to maintain cleanliness and prioritize our children's health. Even for minor illnesses, we make sure to seek medicine, and the program also promotes breastfeeding to support their nutritional needs.”* Another participant disclosed, *“Children now eat vegetables and fruits because the DSWD (officials) are regularly monitoring this practice. We, the parents, also recognize that staying healthy is crucial not only for compliance but also for supporting our children's development.”* 4Ps aims to improve the overall health and well-being of both parents and children. This can lead to better health outcomes and reduced healthcare costs in the

long term.

Beneficiaries are now responsible for protecting the environment through proper waste disposal. They are also encouraged to grow vegetables organically, ensuring the production of healthier vegetables than those often found in markets. Participant 8, a volunteer worker who delivers basic nutrition and related health services in Barangay Mias, conveyed, *“We are now encouraged to do gardening. In our FDS, we were taught to grow our fruits and vegetables, which improves our access to nutritious food. Our surroundings are now clean. Of course, we were encouraged to do so because keeping the environment clean contributes to good health and reduces the risk of disease transmission.”* Further, as shared by another participant, there are now few cases of malnutrition because municipal health officials regularly check the children’s nutritional status. Generally, the research participants agree that the 4Ps has significantly improved their health profile since its implementation. The study by Roque (2025) found that the 4Ps program in Sultan Kudarat Province had a positive impact on the health of its beneficiaries, with PhilHealth benefits being viewed favorably. While cash grants had moderate effectiveness, the program contributed to improved access to healthcare services, supporting overall family well-being. Araos et al. (2022) stated that the program’s health conditionalities and support have resulted in better access to healthcare, enhanced nutrition, and improved health education, leading to a stronger health profile for families participating in the program. Similarly, international studies, such as Brazil’s Bolsa Família Program, demonstrate that conditional cash transfer programs have a significant impact on reducing morbidity and mortality, preventing hospitalizations, and improving overall family health (Cavalcanti, 2025).

Subtheme 3: Interrelationship of social and health perceptions

Responses from the research participants unanimously affirmed that the 4Ps was able to generate considerable gains in its goal outcomes of education and health. They improved the well-being perceptions of the household beneficiaries through the provision of cash grants. Analyzing the participants’ general statements, a connection between health and education was highlighted, underscoring how these two areas support and complement each other.

Participant 6 said she felt fortunate when she was informed that she was a beneficiary of the program. Years ago, she received her first cash grant, amounting to P5,200.00, which she used to purchase new school supplies and food for the children. She shared, *“4Ps is of great help! This helps us*

us purchase items for the children, among other necessities. Because of this, children are now motivated to go to school and be active physically. Schools offer students opportunities to learn and engage in physical activity through extracurricular activities. This is very evident here in our barangay.” Given the idea that social and health aspects are significantly related, Participant 10 viewed that children of household beneficiaries have a higher likelihood of receiving the vitamins and nutrients they need to grow and thrive at school. They also have a lower likelihood of dropping out of school, which is followed by a larger improvement in their literacy and numeracy skills. She discussed, *“4Ps helps a lot with the children's school needs. My children now know how to read, write, and talk. Through the grants, we can buy them vitamins so they can learn more and try to get good grades. I firmly believe that they get good marks because they have the right vitamins.”*

Most participants now realize that beneficiaries and their children consistently maintain cleanliness by taking baths regularly, washing their hands, brushing their teeth, and wearing clean clothing, which they learned in the FDS. Mothers are usually the ones who prepare the household meals, which often consist of vegetables grown in the backyard. Participant 1 disclosed the relevance of having nutritious meals to her children and its effect on education and health, *“Yes, we were taught to feed our children nutritious food so they stay active and perform better in class. Now, they eat vegetables instead of snacks, and drink water instead of soft drinks.”* Likewise, another participant ensured that they were meeting all the educational and nutritional needs of the children through the cash grants. Participant 7 motivated her children to attend classes regularly, reach the desired attendance number, and complete their schoolwork on time. She is a strong believer that a good education can provide children access to jobs, resources, and skills that will allow them to thrive rather than survive. She concluded, *“That is why I really encourage them (children) to go to school and get healthy so that they will be able to finish college and get a good job.”* However, Participant 4 articulated that breaking the intergenerational cycle of poverty requires addressing not only social and health perceptions, but also financial perceptions, as a critical aspect of human development and well-being. She emphasized that educated children must be healthy and utilize their acquired skills to earn higher wages and lead more fulfilling lives in the future. She thankfully shared, *“The 4Ps is one of the reasons why children go to school. This aid will encourage them to succeed in completing their education and lead a healthy life. This, in turn, boosts their chances of having better job opportunities in the future.”* Coupled with sheer determination to attend school, children of some 4Ps beneficiaries are now realizing their dreams

of getting employed, despite the odds. Participant 7 was joyful and proud. She shared, *“My children, whose health and educational needs were addressed by the 4Ps, are now helping us with our needs. I have a son who is a tailor; he sews uniforms for the military [men]. My other son was an Agricultural Engineering graduate.”* All participants have concluded, based on their similar comments and verdicts, that a greater number of beneficiaries now have improved social and health perspectives concerning the implementation of the 4Ps. People are more likely to make good decisions and experience better mental and physical health outcomes when they are literate, socially connected, and possess supportive relationships. Thus, good health and effective social relationships are essential for the smooth functioning of society.

Numerous pieces of research have played a central role in establishing the link between social perceptions and health perceptions, identifying explanations for the outcome, and discovering social variation at the population level. People with higher levels of education are more likely to learn about health issues and health risks, which helps them become more literate and better understand complex issues crucial to their social well-being (Goldman & Smith, 2002). Olaboye et al. (2024) emphasized that advancing health and educational equity necessitates close collaboration between the health and education sectors. Key strategies include early childhood interventions focusing on nutrition, healthcare access, and early learning, as well as school-based health programs that provide wellness and mental health services. These approaches aim to address socio-economic disparities, improve student well-being, and support academic success. Family Development Sessions (FDS) are a valuable resource for information on social and health perspectives. 4Ps partner beneficiaries attend the monthly Family Development Session (FDS) which covers a variety of social and health topics and encourages interactive discussion to improve roles and functions within the family in terms of relationships between parents and children, spouse relationships, proper home financial management, health management, parenting-related issues, livelihood program development, environmental protection, disaster management, among other things (Baylon, 2019). Araos et al. (2020) revealed that the FDS raised social and health awareness among the 4Ps. For example, the sessions provide a venue for pregnant women to be aware of the best health practices to follow to protect both their own and their unborn child's health. These include maintaining a healthy diet, exercising regularly, abstaining from vices, and attending regular prenatal check-ups.

Theme 2: Positive Social Perceptions Through Role Performance

Officials from the MSWD are regularly monitoring the performance of 4Ps beneficiaries. Their participation in the family and community is much needed to change their mindset. Along this light, a question was raised, “*Ang 4Ps ba nakapalambo o nagpasiugda og positibong relasyon tali kanimo ug sa ubang mga miyembro sa imong komunidad? Sa unsang paagi? (Did the 4Ps enhance or promote a positive relationship between you and other members of your community? In what way?)*” It was revealed that all participants have had positive social perceptions and experiences about the program. P1, P2, P4, P5, P6, P7, P8, and P10 believe that parents are now gaining the ability to recognize and address family issues more effectively. Another significant social perception is the increased involvement of family members in community activities, which is viewed by P1, P3, P4, P5, P6, P7, P8, P9, and P10, suggesting that the program has encouraged or facilitated stronger community ties. The program also seems to have contributed to greater family awareness of relevant social issues, as stressed by P1, P2, P3, P5, P6, P7, P8, and P10, which is a crucial component of fostering informed and proactive communities.

From the contextualized theme, three subthemes were identified, namely 1) the ability of the parents to discern family problems and arrive at solutions; 2) the involvement of family members in community activities; and 3) the family awareness of relevant social issues. The reason for these positive social role performances may be the Family Development Session (FDS), one of the conditionalities of 4Ps, which gathers grantees once a month to discuss various development topics. Effective parenting, spouse relationships, child development, laws influencing the Filipino family's gender and development, and home management are among the topics discussed during the FDS.

Subtheme 1: Ability of parents to discern family problems and arrive at solutions

One participant reported that the FDS greatly helped her in caring for her children. This child-rearing activity has the potential to impact the social and health perspectives of the children. She shared, “The program helped us have a good relationship in the family. We now know how to solve family problems. We become more resilient.” With her spouse, they raised their four children together, instilling values, providing proper nutrition, and fostering a family atmosphere of love and attention to their needs.

Thanks to FDS, parents are now taught to identify and find solutions to family disputes. The beneficiaries are now discussing their problems and jointly making decisions related to their children and daily lives. Household beneficiaries who fail to attend the FDS without a valid reason will have P500 deducted from their monthly subsidy. Another participant shared, *“In FDS, we were taught to be patient at home. Should there be a problem, we strive to understand and forgive one another. We display positive relationships with the children so that, when they will have a family in the future, they will do the same.”*

The marriage of Participant 5 is stable. As a parent and a spouse, they discuss and find solutions to their problems and, if needed, seek advice from their parents who live nearby in Barangay Daanglungsod. When troubles arise, particularly concerning the discipline of the children, she listens and often follows her spouse's decision. One participant also thanked the cash grants for improved role performance. Receiving cash grants would contribute to happiness since they help meet the family's basic needs. After receiving the money, they can eat together with all the family members.

Subtheme 2: Involvement of family members in community activities

4Ps requires its beneficiaries to participate in community initiatives. These activities may include volunteering, attending community meetings, or participating in local development projects. The program also strengthens social ties and builds trust among community members, laying the foundation for positive relationships with neighbors.

“We have a good relationship with our neighbors. We have FDS in 4Ps, which can help and guide other people on what to do if there is a problem in our barangay. We now know how to promote good relationships, protect children's rights, advocate for women's rights, and that women should not be abused anymore... In our barangay, the absence of domestic violence reflects the positive changes brought about by these sessions. Another participant disclosed, *“It's great to see how 4Ps has encouraged active community participation and care for the environment! With the IP members, we lead efforts in caring for our barangay as we clean our coastal areas.”* The monthly FDS promotes empowerment and community outreach. Children's rights, abuse prevention, children's protection from all sorts of violence, and exploitation are only a few of the topics that are discussed. FDS also brought peace and order to the community. It developed their skills in understanding community roles and responsibilities related to issues such as statutory laws affecting children, women, human rights, and

disaster risk reduction.

“Here in our area, women are respected, considering the existence of human rights laws. We now have greater knowledge of disaster risk. FDS prepares us families to respond effectively to emergencies and protect our children,” one shared. The families are now better equipped in disaster risk preparedness following their regular attendance at the FDS, which aims to impart knowledge and skills. Hence, they know what to do before, during, and after the occurrence of natural and man-made disasters.

“We have e-balde, which serves as an essential tool for our families to respond effectively during emergencies. Having a designated safe place, such as the Kalahi Building in our barangay, provides clear guidance for evacuation and helps reduce panic during emergencies. This approach protects our families from disasters, such as flooding or big waves.” The e-balde is part of the FDS module, which requires a household beneficiary to maintain a ready-to-bring kit that includes essential documents, first-aid supplies, medications, clothing, and non-perishable food items, such as canned foods and biscuits, as part of the disaster preparedness module (DSWD, 2021).

Cash transfers, including UBI trials in rural Uganda, positively influenced collective outcomes such as social capital and community action, beyond individual and household benefits. The programs also showed sustainable effects on citizenship, labor, and climate resilience, highlighting their potential for long-term social transformation and support for universal social protection goals (Grisolia, 2024). In relation to this, the importance of close family relationships in improving their well-being cannot be overemphasized. Effective role performance by family members in social activities contributes to a functional family that promotes its well-being. In the long run, with continuous participation, the social and cultural values displayed would give value to everyone’s role in different socio-cultural activities, not as a requirement, but with them voluntarily taking their place to contribute to social and economic development.

Theme 3: Issues of Economic Sufficiency Leading to Problems of Financial Perceptions

Economic sufficiency places sustainability at the very core of advancing a different approach to economic development. The basic rationale is to invest in human capital accumulation, making people more skilled and able to secure better positions in labor markets, thereby supporting themselves and improving their quality of life. On the question,

“Ang 4Ps ba nakapauswag pag-ayo sa pinansyal nga seguridad nga aspeto sa imong pamilya? Ngano man? (Did the 4Ps greatly improve the financial security aspect of your family? Why?)” The majority of research participants disclosed that the 4Ps did not significantly improve the financial security aspect of their lives. P2, P3, P4, P5, P7, P8, P9, and P10 observed some management issues that affected other beneficiaries’ access to income and wages. P2, P3, P5, P7, P9, and P10 identify particular skills they felt other beneficiaries were lacking. It was also unanimously observed that there was a retraction from saving habits, which highlighted a possible area where beneficiaries may be struggling to build or sustain financial resilience. From the contextualized theme, three subthemes were identified, namely 1) management issues of SLPs resulting in limited access to income and wages; 2) insufficiency of entrepreneurial and sustenance skills; and 3) retraction from saving habits.

Subtheme 1: Management issues of SLPs resulting in limited access to income and wages

The 4Ps’ Sustainable Livelihood Program (SLP) aims to improve the financial perception among beneficiaries. This community-driven enterprise development method aims to provide 4Ps beneficiaries with livelihood assistance, allowing them to choose between microenterprise development and employment facilitation. It was envisaged during implementation that beneficiaries would develop their businesses and increase their households’ involvement in government operations (Magno-Ballesteros et al., 2018). Indeed, one key to achieving massive poverty reduction is investing in the employment of beneficiaries to promote inclusive economic growth.

Participant 10, who is also a part-time worker in Barangay Tuburan, noted, *“It sounds like there are significant challenges faced by some families in the program. I have been seeing parents with debt issues and reliance on the grant. What others receive from the government is enough to pay off their debt. At some point, this cycle of debt can hinder their ability to invest in education, healthcare, and employment opportunities. Others are also gamblers who are always playing tong-it...”*

Participant 8 shared her experience with group projects under the SLP in her barangay, which revealed some important challenges. She manifested, *“Here in the barangay, our groupings in SLP failed. In group settings, members often lacked individual initiative and became overly dependent on one another. My neighbors, who were tasked to raise piglets, experienced mismanagement leading to wasted resources and disappointment.”*

The experiences described by another participant illustrate several critical issues that can hinder the success of livelihood initiatives. *“We had a seminar with the DSWD about money management and sustainable projects. It is just saddening because the project did not prosper. The failure to sustain projects like the livelihood store selling feeds and groceries suggests a need for better planning and training in business management,”* one shared. She added, “Implementing routine checks from the MSWD officers can help prevent mismanagement.”

The conversations in the interview revealed recurring issues with financial management challenges, unsuccessful marketing initiatives, and a lack of member involvement in managing the group's business. Research emphasizes the importance of integrating financial literacy programs within CCT initiatives. In Munar's (2024) study, participants showed a "great extent" of progress in financial planning, budgeting, and savings, based on the results of financial literacy training sessions. The absence of positive financial perceptions indicates a lack of the skills necessary for the operation of the SLP. Although the program's goals of reducing poverty and expanding access to healthcare and education have been effectively achieved, beneficiaries still face challenges in financial literacy (Once et al., 2019). Beneficiaries who lack the knowledge and skills to manage finances effectively could perpetuate cycles of poverty and limit the program's overall impact on their financial behaviors and perceptions.

Subtheme 2: Insufficiency of entrepreneurial and sustenance skills

The findings from the in-depth interviews suggest that, although the 4Ps program has had some positive effects, it may not have had a significant impact on the income levels of household beneficiaries. The uneven economic recovery in the Philippines, particularly for 4Ps beneficiaries during the COVID-19 pandemic, highlights the vulnerabilities faced by low-income families in times of crisis. Many families adjusted to the rising cost of goods and services by lowering their consumption. The health and nutrition of children in these impoverished households may have suffered significantly as a result. Their income and jobs remained the same. One shared, “Our job is still the same - farming. We are still in debt because we lack finances, and we rely on borrowings from our friends to cover our essential expenses on the farm.” There are significant gaps in effectively targeting beneficiaries for skill development in entrepreneurship and sustenance. In the study, participants generally attribute the downfall of their businesses to a lack of knowledge in generating income and a lack of skills in managing money,

among other factors. One shared, *“The officers provided a livelihood program on pig farming, but funds were sometimes mismanaged. The training was also insufficient, lacking lessons on financial management, budgeting, and marketing. I did not participate because I feared the money would be squandered or the program mismanaged.”*

Participant 5, although their livelihood program thrived, was persuaded by the idea that most SLPs in the municipality of Katipunan had failed and did not prosper due to a lack of entrepreneurial skills. In her barangay, she observed, “A group was selling fertilizer but failed as it was not sustained. There was no transparency as to the expenditures and income of the project, as it was kept secret.” She added, “Some families were scared to accept SLP grants, thinking they might get in jail if they couldn’t sustain them, so many ended up with negative views and chose not to join.” The fear of legal consequences, misconceptions, and insufficiency of entrepreneurial and sustenance skills among 4Ps beneficiaries pose a significant challenge to their long-term economic empowerment and sustainability. The beneficiaries may lack access to formal training programs, mentorship, and resources needed to develop entrepreneurial skills and start sustainable businesses. Without adequate support, they may struggle to identify viable business opportunities and navigate the complexities of entrepreneurship. They are also hesitant to take risks or pursue entrepreneurial ventures due to a lack of confidence and fear of failure. In a study by Rodriguez (2025), beneficiaries of the 4Ps program in Canaman, Camarines Sur, reported challenges in savings and credit practices. The study emphasized that the misuse of funds, delayed transfers, and stringent compliance requirements further hinder financial resilience. Similarly, Necor and Turpias (2024) found that while cash transfers provide essential support, low financial literacy, unexpected expenses, and cultural influences hinder effective financial planning. Their study focused on providing financial education, improving access to services, and offering sustainable livelihood support to the beneficiaries.

Subtheme 3: Retraction from saving habits

The DSWD is supporting a financial inclusion strategy among beneficiaries, aiming to create a more financially inclusive and empowered society nationwide. The delivery of financial literacy lessons through the FDS is another aspect of this transformation. One of the lessons in the FDS is savings from cash grants, which gives a household beneficiary the ability to live a life of greater security. If one has saved up money for emergencies, one will always have something to fall back on. When asked whether

beneficiaries are saving money, most participants responded negatively. One laughingly shared, *“...I don't have any savings because I spend it on the construction of my house. I prioritize spending the grants on essential needs such as education, food, and housing improvements. Consequently, I can't save anything at all.”* Another shared, *“Some families may utilize their grants to pay off their borrowings or other debts, which further limits their capacity to save.* Other beneficiaries share the same thoughts. They retract from their saving habits because they have irregular income streams, which can make it challenging to establish and maintain consistent saving habits. They also have limited financial literacy and awareness of the importance of saving for the future, which can lead to a short-term mindset focused on meeting immediate needs, such as food, shelter, and healthcare expenses.

Given the issues of economic sufficiency, the participants call for an improved Sustainable Livelihood Program (SLP) to contribute to a sustainable, long-term shift toward financial independence. One shared, *“The beneficiaries here in our barangay should be taught the skills to manage and save their cash grants more effectively.”* Balasbas (2021) posited that SLP beneficiaries must operate with entrepreneurial competence, which encompasses entrepreneurial skills such as goal setting, information seeking, and persistence, all of which were significant predictors of business success for 4Ps beneficiaries. Another participant called for a diversification of livelihood opportunities available in Katipunan, Zamboanga del Norte. She shared, *“For me, there is a need to expand livelihood programs beyond what we have now. The program should aim to include training that matches the resources available in Barangay Dos. Since we are in a coastal barangay, opportunities should align with our local resources and the market demand in Barangay Dos.”* By localizing and expanding the range of income-generating activities available, beneficiaries can improve their financial perceptions. Findings from Lalawigan et al. (2024) indicate that education influences financial knowledge, while income affects financial behavior. This highlights the need for targeted financial programs, training, and seminars to strengthen beneficiaries' financial literacy.

Theme 4: Indications of Dependency and Mental Mendicancy among Other Beneficiaries

Follow-up questions were raised to gain in-depth knowledge about the economic sufficiency issues in the lives of the beneficiaries. P2, P3, P4, P5, P6, P7, P8, P9, and P10 revealed indications of dependency and mendicancy that persisted. The persistence of dependency and mendicancy among the

other beneficiaries suggests that the program may not have fully equipped them for sustainable self-reliance.

Subtheme 1: Possible dependency effects of 4Ps

Any financial help is a blessing for the beneficiaries. The help will enable the family to finally stand on its own feet and lift itself and its children out of abject poverty. This is not true, however, for other families as observed by Participant 4. She said, *“I believe that the 4Ps make some people lazy. It is true, especially for those who live in the mountainous part of the town.”* In remote areas in Katipunan, there are often fewer employment opportunities. This scarcity can make the grant feel like a primary and reliable source of income, which potentially reduces the incentive to seek work. One also disclosed, *“While 4Ps has helped many families improve their lives, others just rely on it. Because of too much dependency, others seem less engaged in activities like gardening or labor work.”*

“Others feel less motivated to engage in productive tasks like planting vegetables in their backyards. They also think too highly of themselves when they receive money. They buy whatever they wish. The Parent Leader and ML knew about this...” It was also discovered that some beneficiaries do not treat the money like a lifetime pension, but rather engage in activities such as borrowing from loan sharks to pay off their cash cards. *“There are others who made their cash cards as collateral to a bank. They borrow and are often left with little to cover their essential needs after paying off debts. There is nothing to use for their family.”* Some beneficiaries might prioritize immediate gratification over long-term financial stability—the tendency to purchase non-essential items despite not having stable employment. One affirmed, *“For me, others are becoming dependent on it; they are no longer looking for a job. They buy things that are not needed- like buying a cellphone, even if they don’t have jobs.”*

The 4Ps, which is the Philippines' primary social protection plan, is still being questioned as to whether it can achieve its long-term objective of ending intergenerational poverty cycles. The study of Dodd et al. (2022) combines the concepts of entitlement and agency to examine how various players connected to the 4Ps perceive the program. 4Ps, while effective in alleviating poverty and improving social outcomes, can potentially lead to dependency effects if not carefully managed. The continuous reliance on cash transfers without corresponding investments in economic empowerment may create a cycle of dependency on government assistance. Without opportunities for skill development, education, or entrepreneurship,

beneficiaries may become reliant on cash transfers as their primary source of income. Studies also show that offering financial literacy and business training to CCT beneficiaries can enable them to "graduate" from the program, thereby reducing their reliance on aid and promoting economic independence (Delgado et al., 2024).

Subtheme 2: Possible mental mendicancy effects of 4Ps

The concept of "mental poverty," as opposed to "financial poverty," suggests that even in situations where financial resources are available, certain beneficiaries may encounter obstacles related to their perceptions that prevent them from improving their situation. Another participant suggested that there could be mental poverty, rather than financial poverty, among the beneficiaries. *"Most of the parents of the children do not seek jobs with better earnings because they are just satisfied with their lives."* A complex interaction between goals, perceived obstacles to advancement, and pleasure is illustrated in the notion that many parents are content with their situation, even if they are not actively seeking better employment opportunities. Parental mental orientations may also impact a family's economic circumstances. Participant 6 emphasized that parent beneficiaries should strive to motivate their children to act on their beliefs. They ought to be able to have bigger dreams, the bravery to take risks, and the willingness to try out new things for the betterment of their family. She emphasized: *"If one is lazy, he is lazy. No matter how much the government allocates to the program, it remains the same. I pity the government for it always provides money; however, the beneficiaries are not helping themselves."* This statement highlights a belief that providing financial support without addressing deeper issues—such as motivation, work ethic, or personal responsibility—may not lead to meaningful change for all beneficiaries.

"Others are just too dependent on the Php 3,400 now. They do not try to persevere because they are contented with their current lives. If one has a goal for the children, of course, they wish for a good place to live, like a decent home. Sad, there are just a few," one responded. While the cash grants from the 4Ps program provide essential relief, they may inadvertently contribute to a sense of contentment that discourages beneficiaries from pursuing more significant changes in their circumstances.

To some, 4Ps has created a culture of mendicancy. Despite billions of pesos invested in the program, for some, it has not generated sustainable and inclusive job creation, which has been missed by many poor families. On this note, participants further exposed their views on mendicancy values:

"They are just lazy. All I can say is that they are lazy. It is them." Like any other government program, the 4Ps also has its disadvantages that may hinder its beneficial effects. One of the most crucial characteristics of the 4Ps is its being a 'demand-side' intervention instead of a 'supply-side' intervention. To be considered a beneficiary of the program, one must consent to the government's demands and conditionalities (Araos et al., 2020). Gibbs' reflective model was employed in Pedroso and Tagabi's (2022) study to collect data, which was then examined, contrasted, and classified using a data analysis matrix created by the researchers. The 4Ps was described as a work in progress, a faulty structure, and a bridge to progress by informants. The recipients saw opportunities in financial aid, education, healthcare, and family development, but also pointed out the program's drawbacks, including greed and unsustainable practices. Generally, the research participants asserted that some, although not all, had grown reliant on financial aid. The strongest evidence of dependency is the reduction in work effort, which somehow affected the beneficiaries' financial perceptions.

Dependency and mental mendicancy are complex issues that can manifest as effects of the program. Beneficiaries who exhibit a lack of motivation to improve their circumstances beyond the assistance provided by the program may be showing signs of dependency. They may become accustomed to relying on cash transfers as their primary source of income without actively seeking opportunities for personal growth or economic advancement. Dependency and mental mendicancy may be perpetuated by cyclical patterns of intergenerational poverty and reliance on government assistance. Children growing up in households where dependency is normalized may internalize these behaviors and attitudes, perpetuating the cycle of dependency across generations.

According to some research, CCT programs may unintentionally make recipients feel more dependent even if they can offer instant financial assistance. This is especially true for households that rely heavily on cash transfers to cover everyday expenses, which may deter people from seeking employment or improving their standard of living. According to Fiszbein and Schady (2009), CCTs, like 4Ps, increased access to healthcare and education. Still, they also ran the risk of instilling a reliance mindset in recipients if they did not participate in supplementary programs that support job and skill development. Similarly, Kidd and Athias (2019) stated that although financial transfers might offer crucial assistance, they may cause recipients to be stigmatized as "dependent" in their communities. Perceptions of dependency within communities can significantly impact the effectiveness of 4Ps. These perceptions can shape both the behavior of beneficiaries and

the support they receive from their peers and local institutions. Panda and Sahoo (2020) also noted that recipients may view cash transfers as a steady stream of income, discouraging them from seeking further education or career training that could increase their earning potential. Fostering a more supportive environment for beneficiaries requires addressing these attitudes through community participation and education about the advantages of 4Ps.

Key Findings

The participants in the study were middle-aged and older adult women from various barangays in Katipunan, Zamboanga del Norte. Most had minimal formal education and were engaged in housework or low-income informal jobs.

Participants reported highly positive perceptions of the 4Ps in terms of education and health, as well as favorable social outcomes through enhanced role performance. Nevertheless, they noted limited financial empowerment, with some indications of dependency and mental mendicancy. Overall, the program effectively improved educational, health, and social well-being among beneficiaries, but achieving financial self-sufficiency remains a key challenge.

Conclusions

The CCT program has made a positive contribution to improving the social and health perceptions of beneficiaries in Katipunan, Zamboanga del Norte. While participants benefited from enhanced knowledge, improved health practices, and increased community engagement, the program's impact on financial perceptions remains limited. Addressing challenges such as dependency, lack of entrepreneurial skills, and insufficient financial literacy is essential to promote long-term self-sufficiency and sustainable socio-economic development among beneficiaries.

Recommendations

Based on the findings and conclusions, the following recommendations are offered:

1. Enhance the Sustainable Livelihood Program's (SLP) effectiveness in the areas of skills training, entrepreneurship development, livelihood diversification, financial literacy, and savings culture among the 4Ps

beneficiaries. The Municipal Social and Welfare Development Office (MSWDO) should also establish robust monitoring, evaluation, and feedback mechanisms on SLP's implementation in response to beneficiary needs.

2. Enhance the MSWDO's efforts to conduct discussions and implement initiatives that recognize the interrelationship between social, health, and financial aspects in household well-being perceptions through the SLP, Family Development Sessions (FDS), and other *4Ps* initiatives. It shall integrate strategies to enhance economic opportunities and skills training, and shift the mindset through values formation and empowerment programs, leading a change from dependency to self-reliance.

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