**FINANCIAL CHALLENGES OF FAMILIES IN CONTEMPORARY PHILIPPINES: NARRATIVES FROM THE RECIPIENTS OF THE**

**PANTAWID PAMILYANG PILIPINO (4Ps) PROGRAM**

**ABSTRACT**

 This study examines the financial challenges experienced by families in contemporary Philippines, focusing on the recipients of the *Pantawid Pamilyang Pilipino Program (4Ps)***.** Using a qualitative approach, data were collected through open-ended responses from Grade 11 students who are 4Ps beneficiaries, as well as interviews with their parents. The study aims to identify the primary financial difficulties faced by these families, their impact on education and daily life, and the extent to which the 4Ps program somewhat alleviates these struggles. Qualitative responses were examined through thematic analysis. Moreover, the findings of this study provide insights into the effectiveness of the 4Ps program and highlight areas for improvement in social welfare policies in the Philippines that are in support to those living below the poverty line.

*Keywords: 4Ps, financial challenges, qualitative research, social welfare, 4Ps families*

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**INTRODUCTION**

 The Pantawid Pamilyang Pilipino Program (4Ps) is the Philippine government's primary conditional cash transfer initiative aimed at reducing poverty by providing financial assistance to low-income families. The program seeks to improve education, health, and nutrition among beneficiaries by requiring compliance with school attendance and regular health check-ups. While 4Ps has contributed to short-term poverty alleviation, its long-term impact on financial stability remains a subject of ongoing discussion.

 Families in contemporary Philippines continue to face significant financial challenges, including unstable employment, low wages, and the rising cost of basic necessities. Many households struggle to afford education-related expenses, healthcare, and daily living costs despite government assistance. Reyes and his team (2020) highlight that while 4Ps has helped alleviate some financial burdens, it does not fully address long-term economic insecurity. Similarly, Fernandez and Olfindo (2019) found that financial instability persists among beneficiaries due to limited employment opportunities and unpredictable income sources. Acosta and his team (2018) emphasize that although conditional cash transfers have led to higher school enrollment, financial constraints still hinder students from fully benefiting from their education. Meanwhile, Balbin and Santos (2007) advocate for an integrated approach, suggesting that sustainable poverty reduction requires complementing financial aid with livelihood and employment programs. More recently, Taguiam (2024) examined the program’s impact on students’ academic performance and overall quality of life, noting both improvements and persisting challenges.

 This study examines the financial challenges faced by 4Ps beneficiaries, particularly in relation to their education and daily needs. Through survey responses from Grade 11 students and interviews with their parents, this research aims to evaluate the effectiveness of 4Ps in supporting these families and to identify areas for policy improvement to ensure more sustainable poverty alleviation.

**Context of the Study**

 The Pantawid Pamilyang Pilipino Program (4Ps) is the Philippine government’s flagship social assistance initiative, aimed at improving the lives of low-income families through health and education-related requirements. While credited with improving school attendance and healthcare access, many beneficiaries still face significant financial hardships that affect their daily lives and long-term stability.

While research has examined the program’s poverty alleviation effects, studies like Tabuga and Reyes (2012) question whether the 4Ps adequately reach the most vulnerable households, limiting its potential to alleviate poverty effectively. Additionally, Catubig and Villano (2017) highlight the program’s positive impact on school attendance but note that persistent financial struggles still hinder recipients' educational outcomes.

This study aims to address these gaps by exploring the financial challenges faced by 4Ps beneficiaries, focusing on their education, daily needs, and the extent to which the program alleviates these difficulties. By contextualizing these findings within broader discussions on poverty and social welfare, the research provides insights into the effectiveness and limitations of conditional cash transfer programs in the Philippines.

**Research Questions**

1. What are the primary financial challenges experienced by families in contemporary Philippines as described by 4Ps recipients?
2. How do these financial challenges affect their daily lives, education, and overall well-being?
3. To what extent has the 4Ps Program helped alleviate financial struggles among recipient families?

**METHODOLOGY**

This study employed a qualitative research design wherein qualitative data were gathered to comprehensively examine the financial challenges faced by 4Ps beneficiaries. The first group of respondents consisted of Grade 11 students enrolled in the 4Ps program, who completed an 11-item survey along with three open-ended questions. The second group comprised parents of 4Ps recipients, who participated in in-depth interviews to provide qualitative insights into their experiences and challenges.

**Data Collection Methods**

The study employed various data collection methods for both groups of respondents. For the students, three open-ended questions were included to gather qualitative insights into their experiences with financial difficulties and coping mechanisms. For the parents, one-on-one interviews with open-ended questions were conducted to obtain qualitative perspectives on the financial challenges their families face and how the 4Ps program has addressed these issues.

**Data Analysis**

 Qualitative responses from both students and parents were analyzed through thematic analysis to find important insights and recurrent themes about their coping strategies and financial difficulties. This methodology therefore ensures a comprehensive understanding of the financial struggles experienced by 4Ps families through an analysis of their personal narratives.

**RESULTS**

 To illustrate the financial struggles of 4Ps recipients, responses from three Grade 11 students and their three parents were analyzed. Also, this part presents the open-ended responses from the three students, offering personal insights into their struggles. The last part summarizes the viewpoints of their parents, providing a broader perspective on household financial challenges and coping mechanisms. These responses collectively offer a detailed examination of the issues faced by the recipients and their families. All the data gathered were organized and were presented using themes.

 The first part of the results presents the qualitative responses of students regarding financial struggles and their views on the 4Ps program. Majority believe that financial aid is not enough, though it helps with daily needs. Students suggested additional support such as free school supplies and more jo

b opportunities for parents. Despite financial struggles, all respondents acknowledged that the 4Ps program benefits their families.

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| **Question** | **Theme** |  **Responses** |
| Do you think the financial assistance from 4Ps is enough? | Insufficient but helpful | Hindi sapat, pero nakakatulong. (It is enough if managed well.) |
| What other support do you think would help you? | Additional assistance | Free school supplies sana from the government and more job opportunities for our parents. |
| Has the 4Ps program been beneficial to your family? | Generally beneficial | It helps our parents have additional money for our monthly schooling |

 The responses from parents highlight the financial struggles they face despite receiving assistance from the 4Ps program. Most families rely on unstable income sources such as farming, informal work, and small-scale employment, making it difficult to meet their daily needs. Their main financial challenges include expenses for food, education, and household bills, with some parents struggling to provide their children with school supplies and allowances. As a result, financial instability negatively affects their children’s education, sometimes leading to absenteeism or difficulties in sustaining school-related expenses. The 4Ps cash grant has provided some relief by helping with school-related expenses and basic needs, but all respondents agree that it is not enough to fully support their families. To improve their financial situation, they believe that access to stable employment, livelihood assistance, and additional financial aid programs would be more beneficial in addressing their long-term economic struggles.

| **Theme** | **Description** | **Responses** |
| --- | --- | --- |
| Financial Instability and Limited Income Sources | Most respondents rely on irregular income sources such as farming, informal labor, or small businesses, making financial planning difficult. | As a farmer, I have to wait months before we harvest anything. We have no stable income in between. (Parent 2) |
| Struggles in Providing for Children's Education | Education-related expenses such as school supplies, transportation, and daily allowances are major concerns. Parents often find it difficult to sustain these needs. | There are times I can’t give my children allowance. They go to school with just enough for fare. (Parent 1) |
| Daily Expenses and Healthcare Challenges | Many participants prioritize food and basic utilities, often struggling with medical expenses due to financial constraints. | When a family member gets sick, I feel helpless because we don’t have money for check-ups or medicine. (Parent 3) |
| 4Ps as a Lifeline but Insufficient | While the 4Ps program provides crucial financial support, beneficiaries emphasize that it does not fully cover their family's needs. | We are grateful for 4Ps, but the assistance is not enough to sustain us completely. (Parent 2) |
| Seeking Additional Support for Sustainable Livelihood | Many respondents express the need for more stable job opportunities and other government programs to help improve their financial situation. | We need livelihood programs so we can earn beyond 4Ps. (Parent 3) |

**DISCUSSION**

The findings of this study highlight the financial challenges experienced by families enrolled in the Pantawid Pamilyang Pilipino Program (4Ps), which corroborates with the findings of Reyes (2020) and Montilla and her team (2015), particularly in relation to their implications for their children’s education and daily living.The responses from Grade 11 students and interviews with their parents revealed that while the 4Ps program provides financial support, it remains insufficient to fully meet their needs. Many families continue to struggle with education-related expenses, healthcare costs, and daily necessities, reinforcing previous research findings Sanchez-Danday and her team (2019) that conditional cash transfer programs offer temporary relief but do not necessarily alleviate long-term poverty.

 Financial instability remains a major challenge for families in the 4Ps program, stemming from irregular income sources, low wages, and unpredictable employment opportunities. Parents engaged in farming or informal labor struggle to maintain stable financial conditions, which directly impacts their children's ability to focus on schoolwork and attend classes regularly. Mundoc and her team (2024) highlighted similar concerns, emphasizing how financial uncertainty makes it difficult for low-income parents to prioritize their children's education and well-being. Likewise, Fernandez and Olfindo (2019) noted that economic insecurity persists among low-income households despite government aid, underscoring the limitations of cash transfer programs in achieving long-term financial stability. This is further corroborated by Baulch and Hoddinott (2007), who explored how economic mobility in developing countries is often constrained by systemic factors, reinforcing the notion that conditional cash transfers alone may not foster significant long-term improvements in poverty dynamics.

 The impact of financial challenges on education was also a critical finding. The results indicate that some students experience difficulties in completing schoolwork due to lack of resources, such as school supplies and transportation cost. While the 4Ps grant provides some assistance, its coverage is limited, and families often supplement their income through additional financial sources. This reflects the observations of Acosta and his team (2018), who argued that while 4Ps increases school enrollment rates, other socio-economic barriers continue to hinder student success.

**CONCLUSIONS**

This study underscores the ongoing financial struggles of 4Ps recipient families in the Philippines. While the program provides essential support, it is not sufficient to address all the economic challenges that these families face. The findings highlight the need for supplementary measures, such as sustainable livelihood initiatives, educational support programs, and improved healthcare access, to ensure that beneficiaries can achieve long-term financial stability.

In light of Blau’s (2010) analysis on social welfare policies, it is clear that conditional cash transfer programs like 4Ps, while crucial for immediate relief, must be complemented by broader structural interventions. Blau emphasizes that social policies should not only provide short-term assistance but also create opportunities for empowerment and sustainable improvement in recipients' socio-economic conditions. This highlights the importance of reviewing and enhancing the 4Ps program to further support its recipients. Policymakers should consider expanding the scope of assistance to include employment opportunities and skill-building programs that empower families to break the cycle of poverty. By addressing these gaps, the government can create a more effective and sustainable approach to poverty reduction in the Philippines.

Future research can explore the long-term impact of 4Ps on financial independence and investigate additional factors, such as regional disparities and economic policies, that may influence the effectiveness of conditional cash transfer programs. Through continued assessment and improvement, social welfare initiatives like 4Ps can better serve the needs of Filipino families and contribute to lasting socio-economic progress.

**RECOMMENDATIONS**

 As a key takeaway, the need for additional government interventions beyond financial aid is deemed necessary and timely. Respondents suggested that stable employment opportunities, vocational training, and access to livelihood programs would be more beneficial in achieving long-term financial security. This aligns with the recommendations by Balbin (2018), who advocated for holistic poverty alleviation strategies that integrate economic empowerment with social assistance programs. Furthermore, McDonald and Miller (2010) highlight the importance of such integrated approaches, which link welfare programs to broader economic goals to help reduce dependency and foster sustainable development. Policymakers should consider expanding the 4Ps program to include these complementary measures to enhance its impact on the socio-economic well-being of its recipients.

In particular, Jornadal (2023) underscores the importance of livelihood programs and projects for 4Ps beneficiaries, as they can significantly improve socio-economic status and contribute to program sustainability. Livelihood programs that provide beneficiaries with skills and access to entrepreneurial opportunities can foster long-term self-sufficiency and reduce reliance on government aid. Sha (2017) also emphasizes the effectiveness of linking development assistance to sustainable, market-based initiatives. Similarly, Helpap (2024) discusses how state assistance can be more effective when tailored to local contexts, ensuring that interventions meet the specific needs of rural communities. By strengthening local government engagement in implementing the 4Ps program, policymakers can improve service delivery and maximize the program’s impact.

**COMPETING INTERESTS DISCLAIMER:**

Authors have declared that they have no known competing financial interests OR non-financial interests OR personal relationships that could have appeared to influence the work reported in this paper.

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