**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 the Philippines, focusing on the recipients of the Pantawid Pamilyang Pilipino Program (4Ps). Using a qualitative research design, data were collected from three Grade 11 students who are 4Ps beneficiaries, along with in-depth interviews from 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 helps alleviate these struggles. Thematic analysis was used to analyze the qualitative responses. The findings reveal recurring themes, such as financial instability, limited income sources, and difficulties in providing for children's education. This study provides valuable insights into the effectiveness of the 4Ps program and highlights areas for improvement in social welfare policies aimed at supporting families living below the poverty line in the Philippines.

*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. Despite government assistance, many households struggle to afford education-related expenses, healthcare, and daily living costs. More recently, Taguiam (2024) examined the program’s impact on students’ academic performance and overall quality of life, noting both improvements and persisting challenges. As global perspectives on conditional cash transfers (CCTs) evolve, it is crucial to understand how 4Ps recipients navigate their daily struggles amidst financial hardship. This understanding is vital for refining and sustaining effective social protection strategies (Muangi, 2024; Ben Haman, 2019).

This study examines the financial challenges faced by 4Ps beneficiaries, particularly in relation to their education and daily needs. Specifically, it highlights the experiences of 4Ps beneficiaries in Vintar, Ilocos Norte, Region I, which has one of the highest numbers of 4Ps recipients in the country. 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.

This study provides crucial insights into the financial struggles of 4Ps beneficiaries in the Philippines, highlighting the limitations of the government’s poverty alleviation mechanisms. By using qualitative narratives from both students and their parents, the research brings attention to the persistence of financial instability despite conditional cash transfers, emphasizing the need for more integrated policies that also address livelihood, education, and healthcare. These findings contribute to a deeper understanding of poverty reduction efforts, offering valuable guidance for policymakers, development practitioners, and scholars in creating more holistic, sustainable approaches. The study's implications extend beyond the Philippines, offering lessons for conditional cash transfer programs in the Global South.

**Context of the Study**

The Pantawid Pamilyang Pilipino Program (4Ps) is the Philippine government’s flagship social welfare initiative designed to reduce poverty and break the intergenerational cycle of deprivation. Anchored on conditional cash transfers (CCTs), the program incentivizes positive behaviors in health and education by providing financial support to eligible low-income families. While the initiative has helped improve school attendance and healthcare access (DSWD, 2022), many beneficiaries continue to face severe financial constraints that undermine their daily stability and long-term prospects (Ben Haman, 2019).

Recent research emphasizes that while CCTs contribute to human capital development, they often fail to fully address the complex realities of poverty, such as rising living costs, limited livelihood opportunities, and vulnerabilities during disasters (Leining, 2022). In rural areas, access to healthcare and quality education remains uneven, and the value of cash transfers may not be enough to meet household needs, particularly in inflationary or post-disaster contexts (Garcia & Leining, 2022; Muangi, 2024).

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 three Grade 11 students enrolled in the 4Ps program, who completed an 11-item survey along with three open-ended questions. The second group comprised their parents of 4Ps recipients, who participated in in-depth interviews to provide qualitative insights into their experiences and challenges.

**Participants**

The participants in this study included three Grade 11 students who are recipients of the 4Ps program, along with their parents. Specifically, three students were surveyed, and each student's parent participated in an in-depth interview. In total, there were six participants: three students and three parents.

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

Table 1. Qualitative responses of students regarding financial struggles and their views on the 4Ps program

|  |  |  |
| --- | --- | --- |
| **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.

**Table 2.** Responses from parents highlight the financial 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) |

The responses highlighted in the table above underscore the significant financial struggles faced by the families. For instance, **Parent 2** emphasized the unpredictability of income, noting that irregular earnings from farming make financial stability difficult. Similarly, **Parent 1** described the challenge of providing for children's education, mentioning that even basic school allowances are not always possible. **Parent 3** further stressed the difficulty of managing health-related costs, revealing the emotional and physical toll of living with limited financial resources.

These responses align with the themes of financial instability, lack of income security, and the inadequate support from the 4Ps program. Despite the importance of the program, it was evident from the interviews that many families continue to struggle with basic needs and education costs.

**DISCUSSION**

The findings of this study highlight the financial challenges experienced by families enrolled in the Pantawid Pamilyang Pilipino Program (4Ps), confirming recent observations from Mundoc and his team (2024) and Ndlovu (2024), particularly in relation to their implications for 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 research indicating that conditional cash transfer programs offer temporary relief but do not necessarily alleviate long-term poverty. **Cabual and his team (2024) similarly found that, despite cash assistance, families still face financial instability due to irregular incomes and limited access to education and healthcare.**

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 his (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, Muangi (2024) and David and her team (2023) 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.

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 costs. 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 Ravago and her team (2024), who noted that low-income households, particularly those relying on informal labor or subsistence farming, often face significant barriers to education despite receiving government assistance. These ongoing challenges highlight the need for a more comprehensive approach to poverty reduction that includes targeted educational support and broader economic reforms.

While this case study provides valuable insights into the financial struggles of 4Ps beneficiaries, it is important to acknowledge its limitations. The small sample size and the focus on a specific community limit the generalizability of the findings. Additionally, since data were based on self-reported experiences, there may be respondent bias. Future research involving a broader demographic may further validate these findings.

**CONCLUSIONS**

This study examined the financial challenges faced by families enrolled in the Pantawid Pamilyang Pilipino Program (4Ps) in Vintar, Ilocos Norte, through the lived experiences of student and parent participants. While the 4Ps program provides essential cash support, beneficiaries continue to confront significant financial instability driven by irregular income sources, rising living costs, and insufficient educational and healthcare assistance (Muangi, 2024; Ndlovu, 2024). The thematic analysis revealed critical barriers, including the inability to afford school supplies, transportation, and medical expenses, underscoring the limitations of cash transfers alone in achieving long-term poverty reduction.

Participants’ narratives highlighted the need for more integrated social protection strategies that combine conditional cash transfers with livelihood programs, educational subsidies, and community-driven initiatives. Such comprehensive approaches can address structural constraints and empower families toward greater economic resilience. As Diaz (2025) emphasized, the success of conditional cash transfer programs like 4Ps is more evident when these are linked to broader human development goals including health, education, and employment which reinforces the need for multisectoral policy design.

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**

To enhance the impact of the 4Ps program, a multifaceted strategy is essential. As highlighted by Jornadal (2023), integrating community-based livelihood and vocational training initiatives with existing cash transfers can foster sustainable income generation and bolster economic resilience among beneficiaries (Ben Haman, 2019; Ndlovu, 2024). Complementary educational subsidies for school supplies, uniforms, and transportation will reduce barriers to learning and improve student engagement (De Jesus & Villanueva, 2024). Strengthening healthcare access through health vouchers or partnerships with local clinics can fill critical gaps in medical cost coverage, ensuring families can address health needs without financial strain (Garcia & Leining, 2022)

In line with the findings of the Philippine Institute for Development Studies (2024), which noted that the 4Ps program had only limited impact on nutritional outcomes and overall human capital development, there is a need to embed more holistic services such as targeted nutrition interventions, psychosocial support, and family development sessions tailored to specific vulnerabilities. Engaging local government units and beneficiaries in program planning and feedback mechanisms will help tailor interventions to community-specific contexts and increase program relevance (Muangi, 2024). Finally, establishing a robust monitoring and evaluation framework that incorporates regular beneficiary feedback and clear outcome indicators will support continuous program improvement and accountability (David and her team, 2023). By weaving these components into a cohesive policy package, the 4Ps program can move beyond immediate relief toward sustainable poverty reduction and socio-economic development.

Ethical Approval and Consent

Ethical standards were upheld throughout the study. Informed consent was obtained from both the student participants and their parents before the data collection. The participants were assured of the confidentiality and anonymity of their responses, and they were informed of their right to withdraw from the study at any time without penalty.

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