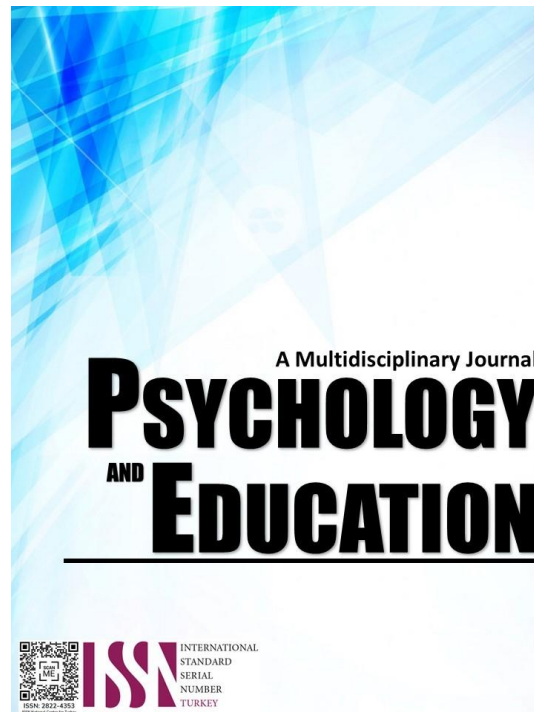


LIVED EXPERIENCES OF FORMER PANTAWID PAMILYANG PILIPINO PROGRAM BENEFICIARIES



PSYCHOLOGY AND EDUCATION: A MULTIDISCIPLINARY JOURNAL

2022
Volume: 6
Pages: 880-889
Document ID: 2022PEMJ382
DOI: 10.5281/zenodo.7386874
Manuscript Accepted: 2022-1-12

Lived Experiences of Former Pantawid Pamilyang Pilipino Program Beneficiaries

Sergio Mahinay, Jr.*, Aileen Escote, Sinclair Signacion,

Cherilyn Grace Yano, Jeny Goniabo, Erica Padilla, Sienna Dyne Antipuesto, Maulid Macapendig

For affiliations and correspondence, see the last page.

Abstract

The Pantawid Pamilyang Pilipino Program (4Ps) is a human development measure of the national government that provides conditional cash grants to the poorest of the poor. The purpose of this program is to alleviate people's poverty. This study investigated and delved deeper in understanding the lived experiences of five (5) former 4Ps beneficiaries. They were identified using purposive-criterion sampling. Furthermore, this phenomenological study aimed at finding out the challenges they encountered in relation to the implementation of 4Ps, how they dealt with these difficulties, and their perception, reflection, and realization. The data were gathered through individual in-depth interview with the aid of a validated semi-structured interview guide as a tool. Using recording, transcribing and thematic analysis, the results revealed that the lived experiences of the beneficiaries are generally characterized with financial instability and government support. It was also found out that participants encountered challenges such as insufficiency of funds and difficulty in securing requirements in relation to the implementation of 4Ps. It was also discovered that they were able to overcome these challenges through viewing difficulties as motivating factors and prioritizing needs. Lastly, this study gave emphasis on the participants' reflections and realizations which included showing gratitude amidst challenges, acknowledging that success comes to those who work for it and valuing education.

Keywords: *4Ps, phenomenology, lived experiences, college graduate, financial instability, challenges, reflection, and realization*

Introduction

Poverty has always plagued the lives of many individuals throughout history and space. Various alternatives have been attempted and rejected as people continue to seek sustainable methods to mitigate the consequences of poverty. Government programs provide money and financial help to low-income families in exchange for investments in their children's human capital, such as regular school attendance and basic preventive health care. The Pantawid Pamilyang Pilipino Program is one of these programs (4Ps). The Pantawid Pamilyang Pilipino Program (4Ps) The 4s or Pantawid Pamilyang Pilipino Program is a social program that involves monetary and nonmonetary transfers or grants to the poor or poorest families provided that families who have school-age children meet certain requirements that are geared toward improving their capacities (Cecchini & Madariaga, 2011). Its foremost objective was to give cash to families living in extreme poverty in exchange for some education and healthcare commitments. According to the primer of the Department of Social Welfare and Development (DSWD), the 4Ps is the national government's poverty-reduction and social development strategy. It provides cash transfers to impoverished households to help improve their health, nutrition, and education (Reyes et al., 2014).

Apart from it, beneficial effects and difficulties

experienced in the implementation of health as well as providing education to the beneficiaries, other certain issues develop as a result of the respondents' opinions according to Quimson's research (2020), the 4Ps beneficiaries had trouble getting to the bank due to the barangay distance where they had their financial grants withdrawn. Some recognized limitations, such as the need to use their ATMs as collateral, and not all beneficiaries are aware of the program's requirements and concept (Dulliyao, 2019). Beneficiaries' parents are also having financial difficulties. According to Balacuit Jr.'s research (2018), and according to Balacuit Jr.'s research (2018), the top three most common implementation issues were mentioned The following were the 4Ps: parent-beneficiaries rely on the government financial support is no longer available; cash transfers are not available. Pawning of cash cards occurred over time, and the 4Ps were frequently observed. Student-grantees were treated unfairly. Numerous evaluations of CCTs, many based on experimental designs, find positive short-term impacts. These include current poverty alleviation, some improved nutrition and health for young children, and increased school attainment for older children (Fiszbein & Schady 2009).

There were no studies conducted that focused on the life experiences of the beneficiaries in our locality because most of the studies focused on the parent's recipient's experiences. Limited research explores

more profoundly the lived experiences of beneficiaries who had graduated. Thus, this study focuses on the 4Ps recipients who overcome life conditions and excel in their present academic endeavors. This study would be a tool for understanding the reality of being a government subsidy recipient and how its objectives are reflected based on their lived experiences. Moreover, this study could be a basis for measuring the effectiveness of the given program concerning the different aspects of the lives of the former recipients.

Research Questions

This study was conducted to explore a deeper understanding of the lived experiences of former 4Ps beneficiaries who become professionals. Specifically, this study was guided by the following questions:

1. What are the lived experiences of the participants as 4Ps beneficiaries?
2. What are the challenges or difficulties encountered by the participants in relation to the implementation of the 4Ps?
3. How do participants deal with the challenges or difficulties in relation to 4Ps?
4. What is the perception/reflection/realization of the participants about the 4Ps?

Literature Review

Pantawid Pamilyang Pilipino Program (4Ps)

The Pantawid Pamilyang Pilipino Program, also known as 4Ps, is the name of the Conditional Cash Transfer (CCT) Program in the Philippines that aims to help the poorest families in the area. The family's economic status can be determined by factors like the household's level of education, asset ownership, type of housing, family livelihood, and access to water and sanitary facilities. The Pantawid Pamilyang Pilipino Program (4Ps) is a Conditional Cash Transfer (CCT) program to beneficiary families if they follow its conditionalities. Just like other CCT programs, the Pantawid Pamilyang Pilipino Program aims at reducing and alleviating existing poverty by supplementing the income of the poor to address their current consumption poverty, especially in the education and health of their family members while making them follow certain conditionalities that can boost their human development investment and ensure its compliance so that they can have more opportunities in breaking the intergenerational cycle of poverty in the long run (Fernandez & Olfindo, 2011)

Lived Experiences of the 4Ps Beneficiaries

Financial Distress

According to the definition of financial distress used in this study, financial distress happens when a person cannot earn money due to a large amount of debt and liabilities. It typically occurs when a person finds it difficult or impossible to meet their financial obligations to their school and other basic needs sources. A person who experiences it typically has lower morale and more stress as a result of the increased likelihood that they will have lower spirituality, poorer academic performance, and poorer attendance, which may occasionally force them to drop out of school.

Before the beneficiaries joined the 4Ps, they were struggling financially and were unable to meet their obligations, particularly when it came to their involvement in school-related projects, activities, and contributions. It is apparent that over the years of living in poverty, both the families of the students and the students themselves experienced financial hardship. Numerous studies have shown that financial distress has a significant impact on the person experiencing it. Andrews and Wilding (2004) found that financial stressors were positively associated with increased anxiety and depression levels among college students in the United Kingdom. In the case of co-researchers who were in the school setting, it was not far that needs not provided could leave a feeling of inferiority and take a toll on a student's role in class; such that financial stress had also been linked to academic performance according to Joo et al. (2008). Maturana and Nickerson (2018), studied the effects of financial distress on workers' productivity using data from the public school system in Texas, which allowed to exploit of within-teacher variation and to control a student's economic environment. The study showed that student performance decreases by 6.5% following a declaration of bankruptcy by the student's teacher. The effect of financial distress increases with the complexity of the task. Sturgeon, et al. (2017), studied stressful financial and interpersonal events. Findings revealed that structural equation modeling analyses present significant relations among financial stress, interpersonal stress, and psychological distress and well-being. Psychological well-being mediated the association between financial stress and incapability.

Psychological Distress

Psychological Distress is a general term used to describe unpleasant feelings or emotions that impact

the level of functioning. In other words, the disruption of daily tasks is caused by psychological discomfort. Distress from the mind can lead to poor self-, other-, and environmental perceptions. Psychological distress manifests as sadness, worry, disinterest, and signs of mental disease. A few causes of psychological distress are sickness, starting a new job, being bullied, and unfavorable school experiences. (Williams, 2019). Lerutla (2000) defined psychological distress as the emotional condition that one feels when it is necessary to cope with upsetting, frustrating, or harmful situations such as those felt by the co-researchers during their interaction with teachers or classmates. They emphasize that we are social beings, and much of what we are is a product of our relationships with others. Psychological distress is described as the maladaptive behavior observed in relationships, which is caused by unsatisfactory relationships of the past or present. Different studies also support the findings of the study that an individual may suffer psychological distress due to the low income of parents which is one of the qualifications for becoming a 4Ps member.

Financial Security

Financial security refers to the peace of mind you feel when you are not worried about your income is enough to cover your expenses. It also means that you have enough money saved to cover emergencies and your future financial goals. If one is financially secure, stress levels go down, leaving one free to focus on other issues (Quicken, 2019). Beneficiaries of the 4Ps were able to pay for their tuition and other fees for class and academic activities. The majority of beneficiaries always desired to access school necessities, which they only did once they were awarded 4Ps. It only revealed that the 4Ps program had a beneficial impact on the beneficiaries' financial situation. As a result, the recipients' confidence and social skills improved as they were able to access the same financial resources as other students.

The principles, understandings, and attitudes guiding each person's present and future life were "learned" through these active meaning-making processes as they independently chose the parts of each lived experience, they thought were worthwhile learning. It is clear that the 4Ps program's beneficiaries are putting the social capital theory to use. The cash transfer program can be viewed as a type of social protection strategy that uses the social capital theory as a foundation to reduce poverty and vulnerability. As a result, for the program to be implemented effectively, relationships between the government and the community must be built (Ressler, 2008). The result of

the study is parallel with the Philippines Conditional Cash Transfer Program Impact Evaluation of Worldbank (2013), which showed that Pantawid Pamilya has a strong impact of meeting its objective of keeping poor children in school and in terms of increasing investments for the future of the children or the program impact on targeted socio-economic indicators, it was revealed that program is meeting the objective of increasing poor households' investments in their children, as evidenced by the shift in spending patterns of poor households.

Compliance of Requirements

Compliance of requirements for 4ps program are the guidelines for compliance with the regulations applicable to the specific type of assistance used by the beneficiaries. This are the valid papers of information coming from the beneficiaries and other conditions that the 4Ps beneficiaries needs to comply in order to be one of its grantees of the said program. Their compliance is checked and verified by the DSWD during the reporting period prior to the release of the payment. Non-compliance to any of the conditionalities also mean non-inclusion on the list of eligible beneficiaries for that month. Continued non-compliance (third offense) will result in termination of payments and suspension from the program (Fernandez & Olfindo, 2011).

Proper Cash Management

Proper cash management is the process of collecting and managing cash flows. Cash management can be important for both individuals and companies. In business, it is a key component of a company's financial stability. For individuals, cash is also essential for financial stability while also usually considered as part of a total wealth portfolio. (Kenton 2021)

Issues and Concerns in the Social Cash Transfer Program Implementation

Highlights of the issues and problems towards the program implementation as pointed out by the grantees are as follows: rank 1, inclusion error; rank 2, exclusion error; as rank 3, political accommodation. When asked how these problems are solved responses are rank 1, no action; rank 2, meeting; rank 3, LGU visit. 56.34% of the respondents claimed that they were aware of the Grievance Redress System however 100% agree that they do not access the system/committee. On the issues of inclusion error, 31.58% identified the person by giving the names

while 68.42% responded "confidential". On the issue of political accommodation, 9.6% responded on affirmative and 71.43% of them name the person the other 28.57% responded "confidential".

These findings were further reinforced by the result of the consultative meetings with the Municipal Link Officers. Eight out of ten (8/10) agreed that there was a problem in the supply side such as lack of vitamins & medicines. However, only two out of eight (2/8) disclosed that deworming stopped because of lack of medicine & lack of Day Care Centers. Six out of eight (6/8) answered that they brought the issue during Stakeholder's (Tatsulok) Meeting. To probe that inclusion error, exist, a separate survey questionnaire was administered to the MLOs. The following reasons for de-listing of eligible family are: non-compliance; no 0-14 aged children in the household; out-migration or long absence; government employee; working abroad. Further inclusion/exclusion error is also attributed to political influence. Findings revealed that the leakage is still happening in spite of the structure set by the government. The large scope involved voluminous transactions, and its operation covers several sectors which are administratively complex to handle (Arulpragasam, et al. 2011). During fielding of questionnaires, the issues of long absence and out-migration remain unresolved. Further interviews showed 10% inclusion error which is lower than the national inclusion error rate of 15.12% (DSWD Status Report 4th Qtr, 2012).

Aside from the positive impacts and its problems encountered on the implementation of health and education to the beneficiaries, some other problems also arise as the result of the assessment of the respondents. According to the study of Quimson (2020), the 4Ps beneficiaries encountered difficulty in the barangay distance to the bank where they withdrew their cash grants. Some identified constraints such as using their ATMs as collateral and not all beneficiaries do not understand the program's concept (Dulliyao, 2019). Parent beneficiaries are also struggling with financial literacy especially in allocating budget for food, education, hospitalization or medicine, and savings (Once et al, 2019). And in the study of Balacuit Jr., (2018), mentioned that the top three prevalent problems met in the implementation of 4Ps were the following: parent-beneficiaries depend on the government financial assistance and do not work anymore; cash transfer is not downloaded on time resulted to pawning of cash cards, and it is oftentimes observed that 4Ps student-grantees were discriminated. The studies show that in terms of health and education, the 4Ps was able to serve its purpose to the

beneficiaries. However, problems in getting the assistance, financial literacy, not all beneficiaries are qualified based on the criteria of the program and some of the beneficiaries do not understand the concept of 4Ps were also encountered in the implementation of 4Ps.

Also, one of the issues encountered by the beneficiaries is financial instability and inadequacy. Struggles brought by limited resources is the act of facing difficulties because of limited resources. Limited resources is a basic condition of nature which means that the quantities of available labor, capital, land and entrepreneurship used for the production of goods and services are finite. It means that the economy has only so many resources that can be used at any given time to produce goods and services. The connection between environmental scarcity and civil violence is indirect but important. Environmental scarcity is never the sole cause of conflict, but it is often an aggravating or contributing factor. Future efforts at conflict prevention and resolution should take the role that environmental scarcity plays into account, and appropriate interventions to prevent demand-, supply-, and structurally-induced scarcity should be pursued. (Bingham Kennedy, Jr.) Difficulty living within the means, to "live within your means" means that what you spend each month is less or at least equal in each month. For many, people, it's a lot easier said than done (Latoya Irby). Once you start living within your means and are able to pay your bills with the money you have, you can start coming up with ways to live below your means. This means that you have money left at the end of the month after you pay all of your bills. You can accelerate your savings and build wealth by living below your means.

The research mentioned above shows that the proposed study has parallels to other commonly utilized approaches, which is useful information for proponents. The related study is beneficial because it supports and validates the current study. The related study that was mentioned above talks about the following: The Pantawid Pamilyang Pilipino Program (4Ps), Lived Experiences of the Beneficiaries, The Impact of Pantawid Pamilyang Pilipino Program (4Ps), and The Issues and Concerns in the Social Cash Transfer Program Implementation. The study focused on the characteristics of 4Ps, the impact of 4Ps on specific beneficiaries, and the issues and concerns associated with program implementation. In general, the related study shows the 4Ps, which supports the present study and gives credibility. There were no studies conducted that focused on the life experiences of the beneficiaries in our locality because most of the

studies focused on the parent's recipient's experiences. Limited research explores more profound the lived experiences of beneficiaries who had graduated. Thus, this study focuses on the 4Ps recipients who overcome life conditions and excel in their present academic endeavors. This study would be a tool in understanding the reality of being a government subsidy recipient and how its objectives are reflected based on their lived experiences. Moreover, this study could be a basis for measuring the effectiveness of the given program concerning the different aspects of the lives of the former recipients.

Methodology

This qualitative study utilized a phenomenological approach. This approach is appropriate since phenomenological study describes the common meaning for several individuals of their lived experiences of a concept or a phenomenon. Qualitative research investigates the quality of relationships, activities, situations, or materials (Frankel, Wallen, & Hyun, 2012). This is also an approach for exploring and understanding the meaning shared by an individual or a group part of a social phenomenon (Creswell, 2012). Qualitative inquiries focus on participants' perceptions and experiences and on the process that is occurring and the outcome. Thus, this design is more effective in featuring the lived experiences of former 4Ps student-beneficiaries.

Participants

The study utilized five research participants. However, the researchers maximized ten participants, but only five of them are present according to their time vacancy, availability, and locality. Specifically, they are those who graduated from a four-year course and former 4Ps beneficiaries.

Instruments of the Study

This study utilized a semi-structured interview guide which consisted of open-ended questions. It was divided into three different parts including preliminary or getting to know the participants' profile, main questions about their lived experiences as a former beneficiaries; and wrap-up questions. Specific questions relevant to the development of the study were asked of the research participants. The questions were comprised of initial questions that were asked and follow-up questions. Each question was aligned with the statement of the problem. These questions revolved around their lived experiences in terms of the

Pantawid Pamilyang Pilipino Program (4Ps).

Procedure

In gathering the data, the researchers seek approval from the Dean of the College of education by giving a letter of consent to conduct the study. The data for this research were collected using an in-depth interview (IDI). This requires an interview with a single individual with a duration that may last depending on the subject matter and the context. The participants were asked about their lived experiences as former 4Ps beneficiaries, the struggles and challenges they encountered, and the perceptions and realizations they have gained. In gathering the data, the researcher asked a written consent from the participants that they came part of the study, then the interview was conducted during their availability so as not to disturb them from their work. Their names were not mentioned as part of their confidentiality and privacy. In this way, they are comfortable expressing and sharing their experiences that are related to the study. To ensure the transcription is correct, valid, and reliable, the researcher met again the participants so that they could review and validate the interview transcript. The researcher informed them that they are free to delete or improve something on the interview transcript. Then, at last, the researcher requested them to affix their signature in the interview transcript and the themes that the researcher generated.

Ethical Considerations

In the above procedure, the welfare of participants of this study will be considered at all stages of this research. Ethical principles linked to scholarly discovery through autonomy, beneficence, and justice will help promote trustworthiness of process and will guide the researchers' subjective efforts throughout every aspect of study. To establish autonomy, the researchers will give informed consent to the participants. Participants will receive and acknowledge by signature a document that explains both the scope of the study and outlines avenues available to them should they ever feel harmed by the process. The participants had the freedom to withdraw, and we did not force them to participate in our study. To establish beneficence, in conducting interviews, questions that are asked, only the needed information will be asked, no personal questions, no human rights are violated, and research being conducted has no hidden agenda. The researchers make sure that no one acts in a way that is harmful to society or an individual.

The researchers will give justice to the participants,

especially in the transcription of the results. The researchers record and transcribe the results of the interview session according to the strict code of confidentiality. After the transcription, the researchers will go back to the participants for us to have a signature. Participation are free to delete or revise a copy of the transcript of the results for feedback. These ethical principles will help promote the trustworthiness of the process and will guide the researcher's subjective efforts throughout every aspect of the study.

Results

This section presents and describes the data gathered relative to the study. It consists of the demographic profile of the participants and their lived experiences.

Table 1. *Demographic Profile of the Participants*

<i>Code Name</i>	<i>Age</i>	<i>Gender</i>	<i>Occupation</i>	<i>Address</i>
P1	23	Male	Employed	Lawili, Aleosan North Cotabato
P2	24	Female	Employed	Poblacion 2, Midsayap, North Cotabato
P3	23	Male	Employed	Purok 5, Upper Labas, Midsayap North Cotabato
P4	25	Female	Employed	San Mateo, Aleosan, North Cotabato
P5	24	Male	Unemployed	Poblacion 5, Midsayap, North Cotabato

Table 1 shows that there were five (5) participants in this study. They were coded as P1, P2, P3, P4, and P5 respectively in order to protect their confidentiality.

Participant 1 (P1) is a 23-year-old male who works as a private school teacher in the municipality of Midsayap. She graduated as Bachelor of Secondary Education Major in MAPEH. Participant 2 (P2) is a 24-year-old female who works as a cashier in Sweet Spell Haus. She graduated as Bachelor of Information System. (P3) is a 23-year-old male who works as a private school teacher in the municipality of Midsayap. He graduated as Bachelor of Secondary Education Major in Mathematics. Participant 4 (P4) is a 25-year-old female who works as a public-school teacher in the municipality of Aleosan. She graduated as Bachelor of Secondary Education Major in English. Participant 5 (P5) is a 24-year-old male who is not currently working. He graduated as Bachelor of Secondary Education Major in Mathematics.

Emergent Themes

The lived experiences and perceptions of the participants as 4P's beneficiaries were featured in the following major themes: Financial Instability, Emphasis on Government Support, Compliance of Requirements, Difficulties as Motivating Factors, Proper Cash Management, Gratitude Amidst Challenges. These themes are encapsulated in Table 2.

Table 2. *Major Themes and Core Ideas*

<i>Major Themes</i>	<i>Core Ideas</i>
Financial Instability and Inadequacy	Struggles brought by limited resources Difficulty living within the means Stretching the budget
Emphasis on Government Support	Government program which provides financial support as ways to mitigate poverty
Compliance of Requirements	Incessant updating of records Requires liquidation up to the last centavo
Difficulties as Motivating Factors	The drive to strive harder and to preserve even better Thankful for the opportunity to be chosen as one of the 4Ps beneficiaries The determination to never give up even on the toughest times Finishing education despite difficulties
Proper Cash Management	Practice prioritizing and spending on what are necessary such as food and education.

Discussion

Financial Instability and Inadequacy

Financial instability was experienced by the participants as part of the Pantawid Pamilyang Pilipino Program (4Ps). Having knowledge of personal financial management and the marketplace is indicative of a greater ability to manage the family's financial resources (Godwin, 1994). People are more likely to achieve their financial goals with appropriate knowledge. Lack of personal financial knowledge limits personal financial management and may cause financial problems, resulting in lower financial well-being. The following are the core ideas of this major theme; the first core idea of this major theme is "Struggles brought by limited resources" According to the statement of P1, 4Ps was helpful especially those times that his family cannot support them or cannot provide them immediately from the salary that they earn. He mentioned that 4Ps help them to support financially especially in paying his tuition and other school fees. The statement implies that the 4Ps help them through their difficult times. I will agree with her statement as one of the 4Ps recipients because 4Ps also

supports our family during difficult times by paying for our school fees and other essentials for school. Although many claimed that the 4Ps money was insufficient to fulfill all of their demands. I must agree that while the money was given solely to assist individuals financially, which means that it couldn't support all of your needs, it was still a tremendous benefit to us. As a result, we should be aware of its worth and use it appropriately.

Struggles brought by limited resources is the act of facing difficulties because of limited resources. Limited resources are a basic condition of nature which means that the quantities of available labor, capital, land, and entrepreneurship used to produce goods and services are finite. It means that the economy has only so many resources that can be used at any given time to produce goods and services. The connection between environmental scarcity and civil violence is indirect but important. Environmental scarcity is never the sole cause of conflict, but it is often an aggravating or contributing factor. Future efforts at conflict prevention and resolution should take the role that environmental scarcity plays into account, and appropriate interventions to prevent demand-, supply-, and structurally induced scarcity should be pursued (Bingham Kennedy, Jr.). The second core idea of this theme is "Difficulty living within means" "According to the statement of P1, the salary and income of his parents from farming and vending in sari-sari store, such as vending candies is not enough to support his studies. However, 4Ps has really been helpful, he stated that 4Ps help him a lot in his study that is why he is very grateful with 4Ps. The statement implies that the 4Ps support them in their studies when their family's needs are not met entirely because of an insufficient budget. Being a part of an average family is difficult, and as one of the 4Ps beneficiaries, I am experienced with the struggle my parents go through to pay my school expenses because our sari-sari store doesn't generate enough income. We are fortunate to have the 4Ps, and I'm very grateful of that.

Difficulty living within the means, to "live within your means" means that what you spend each month is less or at least equal in each month. For many, people, it's a lot easier said than done (Latoya Irby). Once you start living within your means and are able to pay your bills with the money you have, you can start coming up with ways to live below your means. This means that you have money left at the end of the month, after you pay all of your bills. You can accelerate your savings and build wealth by living below your means.

Emphasis on Government Support

Emphasis on Government support this major theme of emphasis on government support describes the subsidy provided by the government to help the indigent Filipino people mitigate poverty as an issue encountered. The core idea emerged in this major theme which is government programs which provide financial support as ways to mitigate poverty presents the responses stated by the participants that most of them had given the chance to lessen the poverty that they experienced. The government program has made a great contribution to the past studies of the beneficiaries. The program helps to mitigate their finances, especially in educational purposes and other finances. This program helps them in their trying times, also this program contributes a big help in health-related purposes. 4Ps was launched in 2007 and focuses on helping families provide healthcare and education for the children. It has seen exceptionally good results, with children being given critical access to both education and health in accordance with the conditions agreed upon entering to the 4ps scholarship program.

Garson's Social Capital Theory discusses the resources that are integral in social relations and help facilitate cooperative and collaborative action within society. This theory correlates with the theme of emphasis on government support because government programs provide financial support to mitigate poverty. This theme was taken from the responses of the respondents, which stated that "4Ps helps a lot in terms of school and basic needs finances." In general, Garson's theory is very important in this theme because we use social capital theory as a foundation because the 4Ps is a type of social protection method to alleviate poverty and vulnerability through cash transfers.

Compliance of Requirements

Compliance of requirements for 4ps program are the guidelines for compliance with the regulations applicable to the specific type of assistance used by the beneficiaries. This are the valid papers of information coming from the beneficiaries and other conditions that the 4Ps beneficiaries needs to comply in order to be one of its grantees of the said program. Their compliance is checked and verified by the DSWD during the reporting period prior to the release of the payment. Non-compliance to any of the conditionalities also mean non-inclusion on the list of eligible beneficiaries for that month. Continued non-compliance (third offense) will result in termination

of payments and suspension from the program (Fernandez and Olfindo, 2011).

Some research participants, as former 4Ps beneficiaries, it can be deduced that they have encountered challenges in securing requirements. First, they had a problem with finances in processing the requirements, such as getting their PSA birth certificate copy in Cotabato. Next, they needed to submit a receipt for their expenses, even if they only spent a small amount of money. Then, they need to submit a new record every month or year to update their life status. In addition, some of our participants mentioned that securing requirements is not easy especially during the withdrawal of the money. They mentioned that their mother was illiterate and did not know how to manipulate or use the ATM machine. To be one of the beneficiaries of 4Ps program, the participants must comply all the requirements that are required in their application to be validated as beneficiary of the said scholarship program. All the regulation and conditions of the program are needed to comply by the applicant. Also, the valid information from the applicant are also part to the program's requirements. For the continuation of being in the program, the beneficiaries need to have a regular update of their school records, liquidate their expenses and submit other needed requirements. Though these things require much effort, the beneficiaries remained compliant because 4Ps has given them many benefits.

Difficulties as a Motivating Factors

Motivation is one of the forces that lead to performance. It is defined as the desire to achieve a goal or a certain performance level, leading to goal-directed behavior. When we refer to someone as being motivated, we mean that the person is trying hard to accomplish a certain task. Motivation is clearly important if someone is to perform well. Thus, motivation is the way of achieving the desired goals in life and enhances our abilities to do what we want to do. According to Barkely (2010), argues that a combination of motivation and active learning can contribute to increased student engagements. Moreover, for someone who is persistent, the problems act as encouragement.

The first core idea of this major theme is "The drive to strive harder and to persevere even better." According to the statement from P4, 4Ps were one of the motivating factors in her past studies because she realized that they were a great help not only for her studies but for her family's basic needs also. She mentioned that because of the 4Ps program, she

finished her studies in college. So, by 4Ps, she focuses on her studies, and she strives harder until she reaches her goal in life. Based on her statement, it simply means that 4Ps are part of her past endeavors. 4Ps are part of her life as a key to her success. It enlightened us that if you are one of the 4Ps beneficiaries, you need to give importance to this program, make this program as one of your inspiration to succeed, never give up no matter how hard the situation is. As one of the former 4Ps beneficiaries, I'm proud to say that this program has had a truly great impact on my studies and on my family. This program helped me a lot during my trying times and this program is the reason of who I am today. That is why if you are one of those beneficiaries, you are so blessed and grateful to have it, so study hard and don't waste this opportunity given by our government. According to Kristen 2022, determination and perseverance are the ability to push through challenges. The key to perseverance is motivation, positivity and the courage to see things through to completion no matter the setbacks. It is closely related to a range of other concepts including resilience, motivation, drive, determination, grit, passion and conscientiousness. Our ability to stick with our tasks, goals, and passions is vital. Persevering entails effort and practice. It also involves our ability to learn from failure and try again until we get thrown off no more (Dweck, 2017).

The next core idea of this major theme is "Thankful for the opportunity to be chosen as one of the 4Ps beneficiaries". According to the statement from P1, he is so thankful and grateful for this 4Ps program because it helped him a lot, especially in his past studies in terms of his tuition fees, and he was able to buy the basic needs for his family. It means that our participant is so happy for the opportunity that has been given to him, which is to be chosen as one of the 4Ps beneficiaries. Based on his statement, this 4Ps program was a great help in order to meet the basic needs of his family, as well as help him graduate from elementary to high school. According to Mella, Osido, & Suing (2011) conditional cash transfer (CCT) or Pantawid Pamilyang Pilipino Program in the Philippines is implemented by the government where money (cash grants) is given to eligible beneficiaries given that these beneficiaries comply with certain conditions such as nutrition, education, family development sessions, and other such services offered by the government. It is a means of helping the beneficiaries through provision of social and medical assistance and increasing the investment in human capital for society by providing education to those who cannot afford it. The program is seen more broadly as a "vehicle for enhancing coordination within the

government in assisting the poor and for increasing the effectiveness of social protection (Fernandez & Olfindo ,2013).

This theme correlates to the human motivational theory as cited in this theory, that people need one of the three motivators, which include a need for achievement, a need for affiliation, and a need for power. These kinds of motivators can be learned by a person, a person motivated by achievement. Let us conclude that a 4Ps beneficiary is motivated because he/she wants to achieve something. This theory states that a person is motivated with the help of the Pantawid Pamilyang Pilipino Program (4Ps) to study hard because he/she wants to finish his/her schooling and become successful.

Proper Cash Management

Proper cash management is the process of collecting and managing cash flows. Cash management can be important for both individuals and companies. In business, it is a key component of a company's financial stability. For individuals, cash is also essential for financial stability while also usually considered as part of a total wealth portfolio (Kenton, 2021). It is critical to manage finances wisely. One can achieve peace of mind by properly managing your finances because they were in a good financial situation. Money management helps protect future in addition to ensuring current existence. All the Former 4Ps beneficiary participants shared their experiences on how they managed in prioritizing their basic daily needs for their family and school materials especially in tuition fees. This means that the former beneficiary participants were aware and capable of controlling their financial support came from the 4Ps program and it helps them a lot when it comes of basic daily needs of their family and their studies with responsible utilizing of financial support from the 4Ps Program.

Conclusion

The Pantawid Pamilyang Pilipino Program (4Ps) is a government program that provided cash assistance for poor families to eradicate poverty. This program has made a great contribution to those beneficiaries. It helps them pay their tuition and monthly allowance and supports their family's basic needs. This study revealed that the 4Ps beneficiaries have felt the effect of government support into their lives as they have undergone different challenges and difficulties such as financial instability and inadequacy of funds. Also, struggles were also noted during the application and

implementation to this program such as securing their requirements.

Despite these challenges, the 4Ps as a government initiative has truly been helpful to those beneficiaries who are struggling with their finances in school. It has saved the beneficiaries in their most trying times. It further helped them mitigate their dire situation and somehow mitigate their need for financial support. They were also able to survive their daily needs because of this program. Moreover, these challenges taught them to use their finances wisely, to focus on the needs rather than the wants. They have also learned not to rely solely on the government subsidy but continue to hustle on their own. More importantly, participants have decided to turn the difficulties they encountered into motivation to persevere and work harder to complete their studies.

In addition, the study revealed that participants remained grateful to become one of the beneficiaries of 4Ps. They acknowledged the advantages they have gained from the program and the benefits they experienced from it. They have learned further that valuing education is one important aspect that an individual should not forego. No matter how hard the situation is, one must not give up going to school. Lastly, participants recognized that success comes to those who work hard for it. One great manifestation of this is their very own life experiences. Despite being in the middle of many adversaries when they were still studying, they were able to overcome all these and completed their college education.

References

- Andrews, B., & Wilding, J. M. (2004). The relation of depression and anxiety to lifestress and achievement in students. *British Journal of Psychology*. Vol. 95, 509- 521.
- Bacolodan, S. S., Estrada, J. C., Etorma, A. D., Gitacay, J. C., Icona, R. D., Rivera, C. E., & Someza, P. G. (2017, February). The hardships and benefits of 4Ps student-beneficiaries. *Academia.edu – Share research*.
- Balacuit Jr. C. (2018). Contributing factors in basic education through 4Ps (Pantawid Pamilyang Pilipino Program) implementation. *International Journal of Humanities and Social Sciences*, 10(2), 79-86.
- Barker, J. A. (n.d.). "Success comes to those who work hard and stays with those, who don't rest on the laurels of the past." St. Teresa Sr. Sec. School, Jaipur.
- Cecchini, S., & Madariaga, A. (2011). Conditional cash transfer programmes: the recent experience in Latin America and the Caribbean. *Cuadernos de la CEPAL*, (95)
- Conditional Cash Transfer Program in the Philippines: Is It Reaching the Extremely Poor? (n.d.). *PIDS Admin | Content*

Management System.

De Lima urges DSWD to accommodate more qualified beneficiaries of 4Ps. (n.d.).

Dulliyao R. (2019). The implementation of Pantawid Pamilyang Pilipino Program (4Ps) and its socioeconomic impact to the living standards of the beneficiaries in Tabuk City. *International Journal of Advanced Research*, 7(7), 291-303 <https://doi.org/10.21474/IJAR01/9360>.

FAQs about the Pantawid Pamilyang Pilipino program (4Ps). (2017, July 10). World Bank.

Fernandez, Luisa & Olfindo, R. May 2011. Overview of the Philippines Conditional Cash Transfer Program: The Pantawid Pamilyang Pilipino Program (Pantawid Pamilya). Philippine Social Protection Note. No. 2

Fernandez, L., & Olfindo, R. (2011). Overview of the Philippines' conditional cash transfer program: The Pantawid Pamilyang Pilipino Program (Pantawid Pamilya). Philippine Social Protection Note, No. 2 (Report No. 62879). Manila: World Bank Group and Australian Government Aid Program.

Joo, S., Durband, D. B., & Grable, J. (2008). The academic impact of financial stress on college students. *Journal of College Student Retention*. Vol.10(3), pp. 287-305.

How much do you value education? (2019, June 5). Al Mustafa Welfare Trust.

Kenton, W. (2016, April 16). *What is cash management?* Investopedia.

Maturana, G. & Nickerson, J. (2018). Real Effects of Workers' Financial Distress: Evidence from Teacher Spillovers.

Mendoza, R. U. (2013, August 12). Why we should support the 4Ps. *Rappler.com*.

Pantawid Pamilyang Pilipino Program. (n.d.). officialgazette.gov.ph.

Pangcoga, H. R. (2013, May 27). The 4P's: Facing the challenges of poverty alleviation. *Issuu*.

Paroccho, M. M., Pataso, F. B., & Belida, R. C. (n.d.). Issues and Concerns in the Social Cash Transfer Program Implementation. *COUNTRYSIDE DEVELOPMENT RESEARCH JOURNAL*.

Quicken Inc. (2019). Financial Security.

Quimson P. (2020). The implementation of Pantawid Pamilya in a performing province in the Philippines as basis for policy on poverty reduction mechanisms. *Journal of Critical Reviews*, 7(13), 219-226. doi: 10.31838/jcr.07.13.37.

Reyes, C., Tabuga, A., Asis, R., & Mondez, M. B. (2014). Child poverty in the Philippines. *Philippine Institute for Development Studies Discussion Paper Series*, (2014-33).

Reyes, C. M., & Tabuga, A. D. (2012, December). Conditional Cash Transfer Program in the Philippines. *PIDS Admin | Content*

Management System.

Silva, M. A. & Danziger, M. (2015). The importance of security requirements elicitation and how to do it. Paper presented at PMI® Global Congress 2015—EMEA, London, England. Newtown Square, PA: Project Management Institute.

Somera, N. (2010), Politics, Patriarchs, Palliative and the Poor: Conditional Cash Transfer in the Philippines, Valencia, E. (2009). Conditional cash transfer programs: Achievements and Illusion

Sturgeon, J.A., Arewasikpomi, A., Okun, M.A. Davis, M.C., Ong, A.D. and Zautra, A.J. (2017). The psychosocial context of financial stress: Implications for inflammation and psychological health US National Library of Medicine National Institutes of Health.

Success usually comes to those who are too busy to be looking for it! (2018, January 22). *Academy of happy life*.

Velarde, R. & Fernandez, L. (2011). Philippines - welfare and distributional impacts of the pantawidpamilyangpilipino program.

Williams, Y. (2019). Psychological Distress.

World Bank.(2012). Conditional cash transfers and school enrollment: Impact of the conditional cash transfer program in the Philippines. Philippine social protection note no. 6. Washington, D.C.

Affiliations and Corresponding Information

Sergio Mahinay, Jr., JD, MPA

Notre Dame of Midsayap College - Philippines

Aileen Escote, LPT

Notre Dame of Midsayap College - Philippines

Sinclair Signacion

Notre Dame of Midsayap College - Philippines

Cherilyn Grace Yano

Notre Dame of Midsayap College - Philippines

Jeny Goniabo

Notre Dame of Midsayap College - Philippines

Erica Padilla

Notre Dame of Midsayap College - Philippines

Sienna Dyne Antipuesto

Notre Dame of Midsayap College - Philippines

Maulid Macapendig

Notre Dame of Midsayap College - Philippines