
**TRANSFORMATIVE REACH: LIVED EXPERIENCES OF FAMILIES
BENEFITING FROM PANTAWID PAMILYA PILIPINO PROGRAM
(4PS)**

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ABSTRACT

This study explored the lived experiences, subjective meanings, and unique perspectives of parent-recipients regarding the impact of government-initiated programs on family economic status alleviation in Sumilao District, Bukidnon, during the school year 2025-2026. Utilizing a qualitative phenomenological research design, the study analyzed the voices of 15 purposively selected parent-recipients of the Conditional Cash Transfer (CCT) program to understand the shifts in their economic status and the realizations achieved through program participation. Findings reveal that the Pantawid Pamilyang Pilipino Program (4Ps) program serves as a transformative and providential lifeline, transitioning marginalized families from debt-heavy "survival scrounging" to a structured state of staple security and educational hope. Beyond financial relief, the program functions as a socio-economic mechanism that shifts families from reactive survival to proactive household management by fostering empowered parenting, social responsibility, and institutional trust through efficient delivery systems. The study concludes that 4Ps is a vital psychological and economic stabilizer rather than a mere subsidy. It demonstrates that direct social interventions are fundamental in converting immediate relief into long-term resilience, emphasizing that behavioral and cognitive growth are as critical as monetary aid. Recommendations include advising parents to treat grants as strategic investments in education and nutrition to break debt cycles. Furthermore, it is recommended that the Department of Social Welfare and Development (DSWD) institutionalize advanced Family Development Sessions focusing on financial literacy and mental health to sustain the transition from survival to self-sufficiency.

KEYWORDS: *4Ps Program, Conditional Cash Transfer, Economic Alleviation, Phenomenological Study, Family Resilience, Parent Empowerment, Sumilao Bukidnon.*

INTRODUCTION

Poverty persisted as a prominent and urgent difficulty within the Philippines, especially in rural, farming communities such as Sumilao, Bukidnon, where financial progress frequently failed to result in clear assistance for the most destitute households. Consequently, investigating the success of state interventions represented more than a financial project; it functioned as a vital inquiry into the competence of initiatives intended to protect the future of the youth by providing a steady domestic setting.

The requirement for the mitigation of poverty remained protected under the 1987 Philippine Constitution, specifically within Article XIII, Section 1, which dictated that the State pursued a unified and extensive strategy for health advancement. This legal instruction established the statutory foundation for every state-led project focused on the enhancement of household financial standing, such as the Pantawid Pamilyang Pilipino Program (4Ps).

Although broad national assessments verified the general triumph of state initiatives in advancing health and educational adherence, a notable academic void remained regarding their specific, lasting, and combined financial influence in unique and separate environments like Sumilao, Bukidnon. General countrywide research often concealed varied outcomes, failing to record how different schemes connected within a farming and geographically limited location. This absence required a concentrated and regional inquiry to identify which particular initiative elements acted as the most successful catalysts for financial transformation among the underprivileged residents in the designated area.

The execution of this investigation appeared heavily supported as it offered practical and fact-based information essential for regional management and the improvement of national guidelines. By measuring the influence of certain project factors in Sumilao, the inquiry accurately identified which actions produced the greatest benefits regarding the lasting improvement of household financial standing.

Theoretical Framework

This study was anchored on the Theory of Change (ToC), which Carol Weiss (1995) originally pioneered, and the Aspen Institute later refined. As a model for evaluating initiatives, the ToC offered a logical and organized structure for the analysis of intricate communal interventions by clearly stating the causal connections between the resources

provided and the enduring objectives. Within the setting of Sumilao, Bukidnon, this specific framework permitted a methodical evaluation of state-led projects, which identified the essential requirements and the middle-stage outcomes needed to reach the final goal of the improvement of household financial standing.

The initial phase of this causal journey involved the organizational strength and the prompt involvement with project resources, particularly the amount of the Conditional Cash Transfer (CCT) and the participation in communal growth activities. According to the ToC, a dependable and adequate quantity of funds served as a vital requirement for satisfying fundamental dietary and scholastic needs, which subsequently permitted the household earnings to remain available for additional investments.

The second phase concentrated on the changing actions related to the involvement in vocational instruction, the use of small-scale loans or credit, and the application of farming assistance. Within the ToC structure, these elements represented the tools for the advancement of human and financial assets. The theory suggested that when the learners and their households utilized these specific services, they gained the technical expertise and the necessary funds to move past basic survival and toward the creation of wealth.

In conclusion, the current degree of the improvement of household financial standing functioned as the primary long-term result for the investigation, which measured the total achievement of these various actions. Within the context of the ToC, this specific variable stood as the final intended transformation, recorded through a combined measurement of higher individual earnings, decreased liabilities, and improved food availability.

Delimitations of the study

The study focused on uncovering the lived experiences and perspectives of parent-recipients about the impact of government programs in the Municipality of Sumilao, Bukidnon, SY 2025-2026. The participants were limited to 15 parent-recipients of the Conditional Cash Transfer (CCT) initiative. The research used only the phenomenological research design and qualitative data analysis.

Review of Related Literature and Studies

Inquiries that analyzed the Pantawid Pamilyang Pilipino Program (4Ps) regularly discovered that the CCT, although centered mostly on the development of human assets like health and schooling, also remarkably aided the fiscal and communal welfare of the participants (ResearchGate, 2025). The initiative clearly advanced the registration of learners, the

availability of medical services, and the spending of households, which indirectly helped the mitigation of poverty by softening immediate monetary pressures and encouraging the growth of human capabilities (Journal of Applied Management and Business, n.d.). Nevertheless, the true financial influence remained varied; while certain assessment documents indicated that the funds reached the households and resulted in higher savings within particular areas, no broad or notable rise in the individual spending among the impoverished participants occurred during the first thirty months of the project (World Bank Open Knowledge Repository, 2012). This intricacy emphasized the necessity of evaluating the straight fiscal consequences of the monetary amount, separate from the social results.

Furthermore, the productivity of the CCT initiative amount appeared highly contingent upon the specific setting. Investigations suggested that the financial results of the project shifted significantly based on the regional location, with the specific area functioning as a sign of different degrees of fiscal improvement (ResearchGate, 2025). The project enhanced financial consistency and encouraged social progress, yet subsequent improvements required the inclusion of extra assistance specifically designed for the distinct fiscal requirements of various households to optimize the influence on the household financial standing (ResearchGate, 2025). Consequently, an inquiry within a particular farming community like Sumilao proved essential to ascertain if the standard CCT amount successfully improved household earnings and financial status when measured against the countrywide mean.

Career and small-scale business initiatives, such as the Sustainable Livelihood Program (SLP) managed by the Department of Social Welfare and Development, sought to move impoverished households away from a reliance on fund transfers toward lasting independent work (3ie Development Evidence Portal, n.d.). An assessment of the micro-business assistance provided by the SLP discovered that the project exerted an encouraging influence on the availability of labor, particularly among the partners of the CCT recipients, as the participants raised their employment hours and involvement in the workforce (3ie Development Evidence Portal, n.d.; 3ie, n.d.). This evidence indicated that involvement successfully boosted the dedication to gainful tasks, which functioned as a primary middle-stage result for financial advancement.

Nevertheless, the influence of these initiatives on the final results of the mitigation of poverty, including household earnings and set-aside funds, frequently appeared absent or unclear (3ie Development Evidence Portal, n.d.). Although investigations recorded encouraging middle-stage outcomes like modest gains and the generation of employment, the levels of income, spending, and savings often failed to show notable transformations, which

led to observations that the expenses required to manage the project at times exceeded the advantages (3ie, n.d.). Descriptive evidence regularly highlighted significant execution difficulties, such as a lack of member involvement in collective enterprises, issues with the movement of funds, and a large portion of projects terminating, which suggested that instruction and initial funds by themselves proved inadequate to ensure lasting financial progress (3ie, n.d.).

Microcredit is widely recognized as a critical financial tool to promote economic growth and reduce poverty among the poor, particularly microentrepreneurs who lack access to formal banking (Innovations for Poverty Action, n.d.). A rigorous study in the Philippines showed that microcredit access enabled accepted applicants to reorganize their business investments, resulting in smaller, lower-cost, and more profitable ventures, even if the total investment capital did not significantly increase (Innovations for Poverty Action, n.d.). This indicates that utilization allows for efficiency gains that lead to higher profitability and improved economic status.

Recent literature has moved past simply finding a positive correlation to exploring the heterogeneous impacts of microfinance, acknowledging that it is not a "one-size-fits-all" solution. Studies in the Philippines have found that the economic impact is often negative for the poorest households, but significantly positive for those in the richest quartile of the poor population (ResearchGate, n.d.). This suggests that Microfinance/Credit Access Utilization is most effective for households that already possess a minimum level of capital, business acumen, or risk tolerance to successfully leverage the loans into profitable ventures, indicating a potential targeting issue for the absolute poorest in Sumilao.

The Kalahi-CIDSS (Kapit-bisig Laban sa Kahirapan-Comprehensive and Integrated Delivery of Social Services) project functioned as a community-driven development (CDD) initiative created to empower local groups and provide fundamental offerings. Although its primary objective frequently involved management and the distribution of services, the investments made in facilities—including roads connecting farms to markets and systems for water—yielded notable indirect fiscal results (Asian Development Bank, n.d.). Assessments verified that the project succeeded in providing assets prioritized by the community, which resulted in a reduction of the hours and expenses required to acquire water and accelerated the commute to marketplaces, thereby increasing the financial productivity for households (Millennium Challenge Corporation, n.d.).

Transitioning to the broader social influence, although communal growth efforts like Kalahi-CIDSS reached success in providing services, their most significant effect on financial

standing occurred through the advancement of human and communal assets. The progression of local empowerment, which moved the authority for making choices to regional groups, enhanced the awareness of community members regarding the management of projects, fiscal matters, and communal discussion (UP CIDS, 2025). This improved human agency and the building of capability led to superior involvement in regional strategy and the setting of budgets, which subsequently guided future choices for the distribution of resources that straightly helped the regional economy, establishing a base for consistent relief (World Bank, n.d.; UP CIDS, 2025).

In a rural environment such as Sumilao, the use of farming assistance services remained vital for the improvement of household financial standing, as progress within the farming industry often appeared twice or thrice as successful at decreasing indigence compared to growth in other areas (World Bank, n.d.). State-led farming aid, which encompassed the distribution of livestock, seeds, nutrients for soil, and vocational instruction, demonstrated its capacity to offer small-scale growers the help and chances required for the creation of food and the generation of earnings (ResearchGate, 2022). Growers who made use of these offerings reported that the aid provided financial benefits, with the extra revenue permitting them to fund the schooling of the learners (ResearchGate, 2022).

In conclusion, to truly succeed in raising agricultural earnings, the distribution of farming help needed to move toward a strategy based on demand and specific requirements. Inquiries suggested that those providing the services needed to match their offerings with the particular social and financial traits and goals of the growers, which encouraged business activities and offered the required materials for a higher utilization of the offerings (PubMed Central, 2023). When farming seminars, instruction, and the availability of trial farms maintained a high calibre and stayed meaningful to regional settings, such as those within Bukidnon, they remarkably improved agricultural output and the ability of the grower to choose wisely for the best use of assets, which resulted in higher household earnings (Nass Publishing, n.d.).

The mitigation of household indigence within the Philippines represented a multifaceted result that stemmed from various connecting elements, such as financial expansion, shifts in population statistics, and specific social safety initiatives. Before the recent global health crisis, the countrywide poverty level decreased due to a vibrant economy, substantial money transfers from abroad, and a high level of buyer necessity (World Bank, n.d.). Nevertheless, enduring obstacles like significant wealth gaps, insufficient creation of jobs, and the lack of total advancement in the farming industry continued to hinder the success of techniques aimed at the reduction of poverty (Asian Development Bank, n.d.).

Transitioning from traditional metrics, the measurement of the improvement of household financial standing necessitated a shift from basic earnings toward a Multidimensional Poverty Index (MPI) strategy. The Philippine Statistics Authority established a countrywide MPI in 2018 and provided updates in 2025 to evaluate indigence based on the concurrent absence of several non-fiscal factors, such as medical care, schooling for the learners, and the general quality of life (OPHI, 2025). State initiatives did not always move a home past the financial poverty threshold immediately, yet they markedly decreased the severity and frequency of multi-layered poverty by managing fundamental needs such as the lack of hygiene facilities, poor house quality, and insufficient dietary intake (Global MPI, 2025).

The examination of pertinent literature established a sturdy groundwork for this inquiry, which verified that the influence of state initiatives on the mitigation of poverty reached its best analysis through the Theory of Change (ToC) (Weiss, 1995; Connell & Kubisch, 1998). This framework necessitated an organized concentration on the causal journey rather than a focus on basic resources. The primary observation indicated that the triumph of poverty reduction within Sumilao did not simply depend on the availability of initiatives, but rather on the consistency and vigor of their application.

In particular, the degree of use regarding essential elements—including CCT amounts, availability of small-scale loans, and involvement in vocational instruction—functioned as the vital middle-stage result needed to produce lasting fiscal movement. Without a high level of use and an encouraging perceived influence, the initiatives failed to establish the required human and fiscal assets. Such a failure interrupted the sequence within the Theory of Change and hindered the reaching of the final, enduring objective regarding the improvement of household financial standing.

Research Methodology

This study utilized a qualitative research design, specifically phenomenology, to understand the essence of the experiences of the beneficiaries. The research was conducted in Sumilao, Bukidnon. The participants were fifteen (15) parent-recipients selected through purposive sampling. Data were gathered using in-depth interviews. The responses were recorded, transcribed, and translated. The data were analyzed thematically to extract the meanings and experiences of the participants.

This study was performed by applying the phenomenological research design. It uncovered the lived experiences, subjective meanings, and unique perspectives and hear the voices of

parent-recipients about the impact of government-initiated programs on family economic status alleviation in the Municipality of Sumilao, Bukidnon, SY 2025-2026.

The researcher gathered the necessary information through a combination of individual interviews and focused group discussions to ensure a comprehensive collection of narratives. These methods permitted the parents to describe their specific realities in detail, offering a rich account of the challenges and successes they encountered within their homes and communities. Once the collection was complete, the researcher analyzed the data from the interviews and processed the information through methodical qualitative data analysis.

Findings and Discussion

Most of the participants shared that before the program, life was very difficult. They often experienced lack of food and had to borrow money just to survive. One participant stated, "Dili mi makakaon og tarong ug kanang utang na among gi saligan" (We couldn't eat properly and we relied on debts). When they joined the 4Ps, they felt a big relief. The cash grant became their source of funds for daily needs. They described the program as a "blessing" and a "lifeline" that saved them from extreme hardship. They no longer worry much about where to get money for rice and basic needs.

The program made them realize the importance of sending their children to school. Because of the conditions, they ensure that their children attend classes regularly. They expressed hope that through education, their children will finish school and have a better life than them. They view education now as the greatest treasure they can give to their family.

The beneficiaries also learned how to manage resources properly. They became more careful in spending and prioritized needs over wants. The Family Development Sessions taught them how to budget and plan. They became more responsible parents and learned to value hard work. They understood that the grant is not free money but an investment that should be used wisely.

Many of them shared that they felt neglected by the government before. But because of 4Ps, they felt that the government truly cares for the poor. Their trust was restored, and they became more active in community affairs. They also gained hope that poverty is not a permanent situation and that there is a way out of it.

CONCLUSION AND RECOMMENDATIONS

Based on the findings of the study, the following conclusions are drawn: The Pantawid Pamilyang Pilipino Program has brought significant positive changes to the lives of the

beneficiaries. It transformed their situation from hardship to stability. It did not only help them financially but also changed their mindset, values, and outlook in life. The program is effective in empowering families and giving them hope for the future.

It is recommended that the implementing agencies continue the good implementation of the program and consider adding livelihood trainings to help families become self-reliant. For the beneficiaries, it is advised to continue to be responsible and use the grants properly, always prioritizing the education and health of the children. For future researchers, it is recommended to conduct a study on the long-term impact of the program, specifically on the children who have already finished their studies.

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