

The Lived Experiences of Former Pantawid Pamilyang Pilipino Program (4ps) Student-Beneficiaries

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Abstract — Qualitative phenomenological study is aimed at searching for common essences experienced by participants of a shared phenomenon like the shared unique experiences of students who have finished basic education under the Pantawid Pamilyang Pilipino Program (4Ps). A better understanding about the reality of being a government cash grant recipient and how its impact were reflected on their lived experiences. Result from the actual semi-structured interview revealed three major themes, namely: financial distress, psychological distress, and financial security. Majority of the participants experienced a poor life condition where basic needs were scarcely availed. Some also experienced feeling a sense of shame in being a 4Ps recipient due to a stigma on being supported by a government programs or cash grant, but recognized the help or consolation it gives to their family most especially their studies. Former 4Ps beneficiaries described their lives with reduced poverty as a theme alongside the ideas of spiritual growth and social growth as values they have developed during the course of the program. Most of the participants expressed strengthening their faith and has shown personality development in the midst of their community and the people around them as being affected by the phenomenon. Basic, financial and educational needs were managed due to expected monthly cash transfer from the government. The participants shared personal reflections categorized in themes, namely: improved confidence, motivation, and improved academic performance. The experience made them proud being 4Ps recipients and strove to be a better student and to finish their studies with honor and distinction.

Keywords — *4Ps Program, Student-beneficiaries, Phenomenology, Live Experience*

I. Introduction

In the Philippines, the Pantawid Pamilya Pilipino Program (4Ps) is the flagship national social assistance program directly benefitting around 4.3 million poor households with 7.8 million children as of June 2020. It has consistently showed encouraging results in keeping children healthy and in school. Both outcomes are important indicators of human capital accumulation leading towards increased productivity in adulthood and eventually, breaking the inter-generational transmission of poverty.

Tubeza and Leonen (2018) reported in an article in Philippine Daily Inquirer that Social Weather Station (SWS) has surveyed 10 million Filipino families which rate themselves as poor.

More often than not, difficulty to rise above the poverty line is attributed to two things by a typical Filipino—lack of education and poverty. People point out poverty as responsible for lack of education, while others blame lack of education to being poor. These two things mirror each other in a society. With this, the government continues its campaign to ease poverty through subsidies, social pension for indigent citizens, and supplementary programs. Though many categorize themselves as lacking or poor, with the government’s capacity, only few are considered to be privileged or suggested to be benefiting from programs resulting from economic growth.

Due to insufficient resources, conditions were crafted and standards were crafted and standards were followed making the inclusion in a state grant, at the very least, an exceptional treatment. However, those who qualified to be under government programs could be embracing its advantages and making the most out of the available services or could be containing dismay and are dealing with very little support or could also be battling the stigma of being helped due to inability to stand on their own.

No matter where one stands, such privilege from state subsidies set forth experiences that are particular and personalized by beneficiaries evoke distinctive behavior, way, and view of life. It is known that every citizen has a right to education and the government maintains a role towards inclusive growth and development which entails provision of quality basic education, competitive technical vocational skills training, and relevant and responsive higher education as stated in the Basic Education Roadmap-Philippine Development Plan 2011-2016 (DepEd, 2016). However, young Filipinos are forced to get out of school due to lack of resources, not knowing that unfinished studies equally pose a struggle for survival. On the other hand, those who were fortunate to earn a degree remain a victim of unemployment and contractualization, or continue to work in order to pay their parents’ debt due to their education. Through the country’s vision of “sustained economic development, improved lives of Filipinos, and empowered poor and marginalized sectors” (Philippine Development Plan 2011-2016) as its guide in formulating policies and implementing development programs-the Pantawid Pamilyang Pilipino Program (4Ps), a conditional cash transfer (CCT) program was implemented.

Pantawid Pamilyang Pilipino Program or 4Ps is a human development program of the national government that invests in the health and education of poor households, particularly of children aged 0-18 years old. Patterned after the conditional cash transfer scheme implemented in other developing countries, 4Ps provides cash grants to beneficiaries provided that they comply with the set of conditions required by the program. Since its inception in 2008, Pantawid Pamilya has already served 4,875,483 poor households nationwide (DSWD 2018). In pursuit of education for all and poverty reduction, previous studies revealed that the impact of Pantawid Pamilyang Pilipino Program in improving the educational and health outcomes can aid and support beneficiaries in attaining a better and quality living in the future. Like the lessons learned from other CCT programs, 4Ps is also intended to fill gaps in the educational and health outcomes amongst children (Fernandez & Velarde, 2011). Despite the doubt to sustain education and medical

needs of the Filipinos, the government has carried on 4Ps and is on its seventh-year implementation.

Balutakay Elementary School (BES) in Bansalan, Davao del Sur as of January 2019 has catered a lot of 4Ps recipients through the years. The school, together with the Municipal Social Welfare and Development (MSWD), puts into action the country's mandate, guides, and conducts quarterly monitoring of the students. BES has been partnering with the MSWD since 2008 even before the program was called 4Ps (Pantawid Pamilyang Pilipino Program). The school currently educates 4Ps recipients from all grade levels. 4Ps student-recipients are not like regular scholars who do not require any maintaining grade. The allowance of the 4Ps students depends only on the presence or the attendance of the students inside the classroom. Being a recipient of the 4Ps does not only require a high grade or academic excellence or intellectual capability, but also uplift and bring students of the poorest of the poor. This is the reason why others believe that the program only promotes dependency and favors only a few. Some researchers cited that even if 4Ps sought to provide individuals with proper tools to escape poverty, it has been a subject of doubt and inequality due to improper targeting and recipient dependency (Romano, 2016).

Governments worldwide often faced great difficulty in reaching their nation's poorest and additionally often failed to lift benefited individuals out of long-term poverty through education (Farrington, Harvey, & Slater, 2005). In the midst of the issue, the program maintains its objective to support students who belong to the poorest of the poor families, subject of intergenerational poverty and who have experienced at some point, the risk of child labor. Indeed, the government is spending millions of pesos to support the study of the poorest of the poor in basic education. Ample amount of money has been given to the beneficiaries, but the extent of the effectiveness of the program, not only in alleviating poverty, but also in many aspects of life of the recipient is a dire consideration that needs to be answered.

The focus of the study are the former beneficiaries of the 4Ps program in Bansalan, Davao del Sur. Through the help of the head teacher, the researcher selected 15 participants who are now in their college studies or currently at work. Interviews were done and the responses were all recorded and later on transcribed.

This study aimed to identify the unique experiences of the students who have finished basic education under the Pantawid Pamilyang Pilipino Program. The focus of this study was the recipients that overcome life conditions and end-up excelling 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 in measuring the effectiveness of the given program with respect to the different aspects of the lives of the former recipients.

The 4Ps Program

The Pantawid Pamilyang Pilipino Program (4Ps) is modeled on Conditional Cash Transfer programs (CCTs) that have been successfully implemented in Latin America, where experience has shown that investment in human development, particularly in education and health, vastly improves a country's chances of reducing poverty. CCTs have also been proven to positively impact effect outcomes, such as increase in the enrolment of children in schools in Mexico, Colombia, Bangladesh, and Turkey. They have also been proven to decrease the incidence of child labor among children aged 7 to 13 years old in Mexico and Nicaragua, lower the incidence of illness among young children as well as increase the utilization of health services among young girls in Honduras, and improve their nutritional status by increasing the average consumption rate in food expenditure (4Ps Operational Manual, 2009).

Reyes (2011) noted that important lessons from other countries that implemented CCT can provide some guidance on how to improve institutional capacity, especially in targeting aspects of the program. Different experiences from Latin American countries which helped popularize the CCT have shown that implementation challenges and distributional outcomes vary from country to the other, but in terms of population coverage, it would appear that most Latin American countries target the poorest households as beneficiaries.

The Conditional Cash Transfer in the Philippines began when Santiago (2009) proposed Senate Bill No. 3412 known as the Pantawid Pamilyang Pilipino Program Act of 2009 proposes to formally institutionalize the program by formally making it the National Conditional Fund Transfer Program.

The Conditional Cash Transfer (CCT) Program in the Philippines dubbed as Pantawid Pamilyang Pilipino Program or 4Ps (formerly known as Ahon Pamilyang Pilipino) targets the poorest among poor families in the region. Economic indicators such as education of the household, ownership of assets, type of housing, livelihood of the family and access to water and sanitation facilities are variables to indicate the family economic category.

Fernandez and Olfindo (2011) described the Pantawid Pamilyang Pilipino Program (4Ps) as 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 and Velarde (2011) also added that impact of Pantawid Pamilyang Pilipino Program in improving the educational and health outcomes can aid and support beneficiaries in attaining a better and quality living in the future. Like the lessons learned from other CCT

programs, 4Ps is also intended to fill gaps in the educational and health outcomes amongst children, aside from providing them with immediate poverty relief. The Pantawid Pamilyang Pilipino Program, like other Conditional Cash Transfers employed for varied but interrelated purposes today, has proven to have impact in education, either directly, by means of the educational and health grants of the program, or indirectly, by uplifting the total human condition of its recipients.

Furthermore, Pantawid Pamilya is the first program to utilize the National Household Targeting System for Poverty Reduction (NHTS-PR). Implementation was conducted from June 2007 to January 2011, in three phases (Fernandez, 2012). The first phase covers the twenty (20) poorest provinces and the municipalities that have a poverty incidence of 60% and above. This was followed by municipalities that have a poverty incidence between 50 to 59%, and cities with “pockets of poverty” areas. The final phase assessed households in municipalities with a poverty incidence of below 50%. Naturally, the expansion of PantawidPamilya areas mirrors these phases, as discussed in the succeeding subsections. A total of 10.909 million households were assessed, of which 5.255 million were identified as poor (NHTO 2013). ARMM has the largest number of identified poor households at 531,526 or 64% of the total assessed households. It is followed by Region V with 461,242 or 60% and Region IV-A with 389,811 or 43% identified poor households.

According to Fernandez and Olfindo (2011) the payment mechanism of the cash transfer program—locally known as Pantawid Pamilyang Pilipino Program (4Ps)—uses account-linked cards provided by the Land Bank of the Philippines (LBP). The LBP serves as the disbursing institution of the 4Ps. It is also responsible for managing payments and reporting to the Department of Social Welfare and Development (DSWD)—the primary Philippine government agency mandated to develop, implement, and coordinate social protection and poverty-reduction solutions for poor people.

As the Philippines experienced economic growth in the early 2000s, it still saw a rise in poverty. With the financial and technical support of the World Bank, the Department of Social Welfare and Development (DSWD) was beginning to craft a new social protection agenda in the mid-2000s. In fact, a high-level delegation from the Government of the Philippines attended the 2006 Third Annual Conference on Conditional Cash Transfers in Istanbul, Turkey at the urging and expense of the World Bank. Delegation members became inspired by CCT programs, such as Bolsa Familia in Brazil and Oportunidades in Mexico, in middle income Latin American countries. Soon after the delegation’s return, DSWD’s new social protection reform agenda included a CCT component, the Pantawid Pamilyang Pilipino Program (4Ps). The government debated the timeliness and ambition of the DSWD controlled program, with some representatives questioning DSWD’s capacity to carry out a complex program that had never been implemented before in the Philippines (Somera, 2010).

The literature cited that conditional cash transfers really serve as a government’s way to alleviate poverty and give unfortunate citizens a chance to survive. However, the program is still

in need of implementation improvements in terms of effective budgeting, distribution, monitoring, and evaluation such that issues of dependency and unclaimed allowances exist. The Pantawid Pamilyang Pilipino Program exerts all efforts to subsidize the needs, while at the same time boost the morale and educate families.

Nevertheless, there is dearth in research in terms of sample, methodology, results, and discussion. Research focused on the effectiveness or impact as well as the procedures of CCTs such as the 4Ps. Local studies present the current statistics on the range of 4Ps as well as focus on its role in alleviating poverty and improving family conditions of the beneficiaries, while articles and journals mainly explain what it is. However, none probes on the lived experiences and perceptions of the former recipients.

Discussions of topics related to former student-beneficiaries and how well they continue to strive and embody their 4Ps experiences after being in a government cash transfer program are still rare in the education literature. Previous studies have documented feedback and tested the level of advantages, yet this study has the potential to make the respondents reflect on their realities as program beneficiaries.

The theoretical bases of this study are the Human Capital Theory, Social Capital Theory, and the Theory of Experience. These theories would enable us to see things from new angles and perspectives and understand more fully based on general principles the notions behind the lived experiences of former Pantawid Pamilyang Pilipino (4Ps) student-beneficiaries.

Human Capital Theory. Human capital refers to the set of skills that an individual can contribute to productivity. These skills are usually dependent on education, health, and work ethic of an individual (LSE Economics, 2014). Moreover, Schultz also established that education and productivity are factors that are positively related (Kern, 2009). Hence, the human capital theory states that when capital is invested in education and training programs, then human capital will improve (Fitzsimons, 1999). Human capital can make an impact on an individual (employment opportunities), organizational (core competencies and competitiveness), and societal (socio-political development) levels.

Furthermore, Kwon (2009) cites that human capital can be measured using an output-based approach (through measuring school enrolment rates, literacy and other educational variables), a cost-based approach (through measuring the costs of education), and an income-based approach (through measuring the benefits incurred through education and training). Putting all the aforementioned insights into perspective, it is intuitive that returns on human capital stem from the education and health invested in children. For a given household, investments on children depend on the household income and number of children in the household. For a given level of income, more investment is distributed on each child with fewer children in the household. With this, countries with little human capital are usually characterized by large family size and invest little on each child. On the contrary, those with abundant capital invest more on fewer kids. Thus,

a country would be well off if there are more investments in children, and long-term physical capital accumulation (Tamura et al., 1990).

Social Capital Theory. According to Garson (2006), social capital can be defined as the resources that are integral in social relations, which help facilitate cooperative and collaborative action within a society. Given that a conditional cash transfer program is a part of a social network where individuals develop social relationships in order to strengthen their well-being, social capital is imperative with regard to the program's success, especially since the social network in this study is composed of the government, the community, and the household members.

Using the social capital theory as a basis, the cash transfer program can be seen as a form of social protection method in order to alleviate poverty and vulnerability through giving cash transfers. Hence, there is a need to develop relationships between the government and community for a proper implementation of the program (Ressler, 2008).

The Concept of Experience. Reaching a milestone or living under a program that subsidizes needs and conditions impresses an experience where action, emotion, cognition, and communication constitute an original unity which could be proven and measured through John Dewey's Theory of Experience (Hohr, 2010). According to this theory, the criteria for evaluating experiences are continuity, interaction, and community.

The former 4Ps student-recipients being influenced by Human Capital and Social Capital theories had lived various experiences that developed beliefs and skills resulting from the continuity of process that they created through the interaction of their own interpretation and analysis of their experiences, scaffolded by a community of people around them such as the family, teachers, classmates and government workers as reflected from Dewey's concept of experience. Through these active meaning-making processes, as they themselves selected the aspects of each lived experience that they considered valuable learning, they each "learned" an individualized version of principles, understandings, and attitudes directing their present and future life.

Dewey articulated a further quality of experience with implications that suggest that individuals benefit from a balance between having experiences and reflecting on their experiences. In *Art as Experience*, he (1934) described an "organic unity" as common to both ordinary and aesthetic experiences. This unity results from a balance of "doing" and "undergoing." Too much emphasis on mechanical "doing" may result in an experience of "almost incredible paucity, all on the surface," while with too much emphasis on "undergoing" or "receptivity", without genuine perception and meaning making, "nothing takes root in the mind."

Dewey claimed that all genuinely educational experiences involve a similar undergoing, or reconstruction of prior learning, and he emphasized the importance of reflection for creating meaning from experience in a way that fosters continued learning. In all these works, as well as *Democracy and Education* (2005), he also highlighted the value of community in providing a safe place for the sometimes difficult and painful task of reconstruction.

II. Methodology

This research used qualitative design. 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 individuals or groups ascribe to a social or human problem (Creswell, 2012). Qualitative inquiries focus on participants' perceptions, experiences and on the process that is occurring as well as the outcome. Thus, this design is more effective in featuring the lived experiences of former 4Ps student-recipients.

Specifically, it applied the descriptive phenomenological method in psychology developed by Giorgi (1986). Giorgi promotes phenomenology as a theoretical movement that avoids certain reductionist tendencies sustained by many contemporary approaches to psychological research. According to the phenomenological psychological perspective espoused by Giorgi, researchers are encouraged to bracket their own assumptions pertaining to the phenomenon in question by refraining from positing a static sense of objective reality for oneself and the participants whose experiences are being studied. This allows the researchers to attend to the descriptions of the participants without forcing the meaning of the descriptive units into predefined categories.

The study was conducted in Balutakay Elementary School in Sitio Balutakay, Bansalan, Davao del Sur. The mentioned places are packed with many people who are not only poor and farmers but are recipients of the 4Ps. These places are also composed of middle to low-income informal dwellers who come from the outlying localities and regions.

The participants of this study were former 4Ps student-beneficiaries who finished basic education, are currently enrolled in any private or public institution, and are exemplifying excellence in their academics as reflected from being a dean's lister or having an average grade of not lower than 1.75. They could already clearly distinguish their personal experiences from being beneficiaries as compared to their being a regular student. Reflection on a certain phase of their academic and personal life is needed to achieve the purpose of this study. This study involved fifteen (15) former 4Ps recipients.

The study applied the following technical procedure of gathering data. The data gathering was done from October to January of School Year 2022-2023. The researcher secured an approval letter to conduct the study from the office of the Graduate School of Rizal Memorial Colleges of Davao City. It was followed by the securing of an approval letter to conduct the study from the Department of Education-City Schools Division Office of Davao del Sur Superintendent and from the Principal of Balutakay Elementary School. A letter asking for consent to interview was also given simultaneously to the 4Ps beneficiaries who partook in the study.

The researcher used the phenomenological research methodology that was developed at Duquesne University by Giorgi (2003). To do this, the researcher followed the following data analysis procedure: The original data consisting of naïve descriptions were obtained through open-ended questions and dialogue. Sets of questions were given to the co-researchers to obtain the

experiences as 4Ps recipients. After the interview, the researcher described the structures of the experiences based on reflective analysis and interpretation of the research participant's account or story.

III. Results and Discussion

Students' experiences as former beneficiaries of 4Ps

There were three major themes identified by the researcher from the responses of the participants during the conduct of the interview. The distinct experiences of the former 4Ps recipients were categorized into *Financial Distress*, *Psychological Distress*, and *Financial Security*.

Theme 1. Financial Distress

As used in this study, it occurs when an individual is unable to generate revenue when resulting in many debts and liabilities. It typically happens when an individual cannot meet, or has difficulty paying off, its financial obligations to school and other sources of basic needs. An individual experiencing it usually has lower morale and higher stress caused by the increased chance of having lower spirituality, lower school performance, and lower attendance, which could sometimes force them to drop from school.

Theme 2. Psychological Distress

Psychological Distress is a general term used to describe unpleasant feelings or emotions that impact the level of functioning. In other words, it is psychological discomfort that interferes with activities of daily living. Psychological distress can result in negative views of the environment, others, and the self. Sadness, anxiety, distraction, and symptoms of mental illness are manifestations of psychological distress. Some sources of psychological distress include medical illnesses, starting a new job, being a victim of bullying and adverse school experiences (Williams, 2019).

Theme 3. Financial Security

Financial security refers to the peace of mind you feel when you are not worried about your income being 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). Financial security was experienced by the participants when they became regular beneficiaries of the 4Ps program. The participants were now given opportunities to access things they did not experience before like affording school activities, clothes, and other basic necessities.

Values students learned in their lives as 4Ps former beneficiaries

There are three major themes which emerged as the researcher drew answers from the participants about their lives and values as 4Ps beneficiaries. The distinct experiences of the recipients of 4Ps are *reduced poverty, spiritual growth, and social growth*.

Theme 1. Reduced Poverty. Poverty is the scarcity or the lack of a certain amount of material possessions or money. Poverty is a multifaceted concept, which may include social, economic, and political elements. Absolute poverty, extreme poverty, or destitution refers to the complete lack of the means necessary to meet basic personal needs such as food, clothing, and shelter (World Bank, 2010).

Theme 2. Spiritual Growth. Reflection on different literature by Forman, et al. (1997) reveals that the self, others, and God provide the key elements within a definition of spirituality, and that other emerging themes namely meaning, hope, relatedness or connectedness, belief systems, and expressions of spirituality, can be articulated in the context of those three key elements.

Theme 3. Social Growth. According to Nugent (2013) social growth is the ability to deal with other people and different groups in society. Adolescents continue to refine their sense of self as they relate to others. Erikson referred to the task of the adolescent as one of identity versus role confusions. Thus, in Erikson's view, an adolescent's main questions are "Who am I?" and "Who do I want to be?" Some adolescents adopt the values and roles that their parents expect of them. Other teens develop identities that are in opposition to their parents but align with a peer group. This is common as peer relationships become a central focus in adolescents' lives.

Experiences and values of being a former 4Ps recipient reflected in the lives of students today

As of present, most of the participants are at the collegiate level, and some are already working. From the experiences gained from becoming a beneficiary of 4Ps, the prominent findings converted into themes from the interview conducted are *improved confidence, motivation, and improved academic performance*.

Theme 1. Improved Confidence. Confidence comes from the Latin word "fidere" which means "to trust" therefore, having self-confidence is having trust in oneself (Syed, 2015). Improved confidence occurs when one moves from a level of lower to higher or next level of confidence.

Theme 2. Motivation. Motivation in psychology is defined as the process that initiates, guides, and maintains goal-oriented behaviors (Cherry, 2018). Motivation is what causes an individual to act, whether it is getting a glass of water to reduce thirst or reading a book to gain knowledge (Kendra, 2018). Furthermore, it also refers to factors that activate, direct, and sustain goal-directed behavior. Motives are the "whys" of behavior-the needs or wants that drive behavior

and explain what we do (Nevid, 2013). A motivated person is enthusiastic, especially about striving toward a goal. This is manifested through words and actions.

Theme 3. Improved Academic Performance. Academic Performance is the extent to which a student, teacher or institution has achieved their short or long-term educational goals. Cumulative General Point Average (GPA) and completion of educational benchmarks such as secondary school diplomas and bachelor's degrees represent academic achievement. Academic achievement is commonly measured through examinations or continuous assessments, but there is no general agreement on how it is best evaluated, or which aspects are most important procedural knowledge such as skills or declarative knowledge such as facts (Ward, Stoker & Murray-Ward, 1996).

Discussion

The researcher concluded that being beneficiaries of a government subsidy program such as the 4Ps let the participants experience relief from financial distress due to its cash grant that helps in providing for their immediate and basic needs. Alongside this is the challenge of facing negative connotations of being under a government program which trigger shame and self-pity.

However, these experiences led the participants towards spiritual and social growth from the thought of reduced poverty and better opportunities. The participants recognized the effort of the people around them to get them involved in personality development activities, which are also included in the 4Ps objectives. Looking back from their life as 4Ps beneficiaries, the participants attribute their improved confidence, motivated attitude, and improved academic performance at present from their past distinct lived experiences.

This study contributed to the existing body of literature, mostly on the impact and effectiveness of the Pantawid Pamilyang Pilipino Program, to the reality of experiences of its former recipients having outstanding academic performance and developed a positive attitude today, coming out of the challenging, yet meaningful experiences under the program.

With the conclusions drawn, the researcher recommended that further or future researches include: (a) the City Social Welfare Development with the Guidance and Counseling Office of schools should apply modifications on the conduct of screening and monitoring of 4Ps recipients that could eliminate the stigma that causes negative feelings of shyness or shame;(b) the DSWD should explore the support system the school and community provide to 4Ps beneficiaries;(c) the teachers integration of core values in the education curriculum as foundation of developmental activities provided for the beneficiaries; (d) DepEd and DSWD should study on the education or academic and social opportunities experienced by 4Ps beneficiaries; (e) DSWD should cater more poor family must be included in the 4Ps program in order to gradually improve lives of Filipinos; (f) the Youth Development Sessions must be continued and enhanced in order to bring positive experience and positive outlook to the 4Ps beneficiaries which they can used to reduce life challenges; (g) future researchers may investigate on the interactivity or bond between students

and their parents under the government program and how this contribute to the value they give to education.

IV. Conclusion

It can be gleaned that before the participants became a member of 4Ps, financial distress and incapability were experienced especially in school obligations such as projects, school supplies, contributions, and activities. It can be reflected that over the years of living in poverty, financial distress not only among students but also in their respective families had occurred.

Several studies revealed significant effects of financial distress to an individual suffering from 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. Another study of British University students found that poor mental health status was related to financial stressors such as having difficulty paying bills on time (Roberts, Golding, Towell, & Weinreb, 1999).

In the case of participants who were in the school setting, it was not far that needs not provided could leave a feeling of inferiority and took a toll on student 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 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.

Statements of the participants could be explained by the cognitive theory of psychological distress which states that negatively biased cognition is a core process in psychological distress (Barlow & Durand, 1999). This process is reflected when a person develops a negative view of themselves, their environment, and the future (Weinrach, 1988). They view themselves as worthless, inadequate, unlovable, and deficient due to circumstances. According to cognitive theorists, people's emotional difficulties begin when people see events beyond the available evidence, this manner of seeing things tend to have a negative influence on feelings and behavior.

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.

On the other hand, interpersonal theories also attribute psychological difficulties to dysfunctional patterns of interaction (Carson, 1996). 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 low income of parents which is one of the qualifications of becoming a 4Ps member.

Sturgeon, et al. (2017), in a recent study revealed significant relations among financial distress, psychological distress, and well-being. According to Jenkins, et al. (2008), debt and socioeconomic factors may mediate the relationship between income and mental health.

In the contrary, research has indicated that individuals with higher income levels and total assets displayed an increased likelihood of reporting satisfaction with overall financial well-being (Bonke & Browning, 2009; Porter & Garman, 1992). Likewise, Plagnol (2011) reported that income was positively associated with financial satisfaction.

It can be implied that after becoming a recipient, participants could afford school and class activities requiring fees. Most of the interviewees always wanted to avail school necessities which they only obtained when they became recipient of 4Ps. It only gleaned that the 4Ps program had a positive effect on the financial aspect of the beneficiaries.

This in turn improved the recipients' self-worth and social skills gaining more confidence as they could avail what a normal student can in terms of financial aspect. Some of the co-researchers mentioned paying for a photocopied activity on a regular basis was a memorable one, another answered joining boy scout activity because of 4Ps was such a treasured experience which could never be forgotten throughout his life.

Through these active meaning-making processes, as they themselves selected the aspects of each lived experience that they considered valuable learning, they each "learned" an individualized version of principles, understandings, and attitudes directing their present and future life.

It can be seen that the social capital theory is working among the beneficiaries of the 4Ps program. Using the social capital theory as a basis, the cash transfer program can be seen as a form of social protection method in order to alleviate poverty and vulnerability through giving cash

transfers. Hence, there is a need to develop relationships between the government and community for a proper implementation of the program (Ressler, 2008).

The result of the study is parallel with the Philippines Conditional Cash Transfer Program Impact Evaluation of World Bank (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.

It can be reflected from the statements above that the 4Ps program had really helped to reduce poverty suffered by its beneficiaries through additional source of income which can be used in purchasing basic necessities at home such as food and clothing and in dealing with financial obligations at school.

It should be noted that 4Ps is a program which helps to fulfill the country's commitment to meet the Millennium Development Goals (MDGs) such as to eradicate extreme poverty and hunger and to achieve universal primary education.

In addition to that, it has two objectives: Social Assistance, which aims to grant cash assistance to the poor to address their immediate need; and Social Development, which aims to break the intergenerational poverty cycle through investments in human capital.

The principle of this study is aligned with the human capital theory. Coming from the experiences of the participants and their family background, it is clear that 4Ps is the government's way to capacitate the citizens; since lack of human capabilities reduces economic capabilities and could increase vulnerability. When human capacities (basic abilities to make a living) were insufficient, people in poverty might damage their health, be unable to work and suffer even severer poverty with excessive debt, or they might be isolated from others because they could not participate as members of society (Pollyn, 2016).

This suggests a connection on one of the five capabilities of the poor-economic capabilities are those that are directly related to the fulfillment of clothing, food and housing (Hick, 2012). Cash income is one of the important factors of economic capabilities; and while families under 4Ps chose to use the cash grant to form an income, wage labor and self-employment were considered lifestyles on cash income.

Moreover, Orbeta (2011) stated that due to the implementation of the program, parents now work to compensate for loss of income from children who attend school. Since beneficiaries were obliged to attend Family Development Sessions, they now publicly recognized the importance of education, and were convinced to keep their children in school. 4Ps usually held events which featured testimonials of selected Pantawid Pamilya beneficiaries such as a showcase of photographs or exhibits that reflect the impact of the program.

This launching of the photography exhibit and documentary film on the gains of Pantawidamilya comes at an opportune time as the country had reached another crossroad. It was therefore vital that these gains be sustained. By allowing our beneficiaries to demonstrate the changes in their lives through their meaningful pictures and to speak out their thoughts through their testimonies was tantamount to providing them the opportunity to continue dreaming (Soliman, 2016).

The spiritual improvement of the 4Ps beneficiaries may be attributed to the Youth Development Sessions (YDS) which is exclusively done for them. YDS teaches moral, social, and spiritual values. According to the recipients, the sessions in this YDS led the beneficiaries to improve socializing with other people, lived in accordance with what is morally upright, and helped to have a better understanding of one's spirituality and right relation with God. In one of the notable interviews, one of the co-researchers even blamed God for the life situation being suffered.

In light of the spiritual development literature (Fowler 1976; Love 2002; Parks 2000), it made sense that students questioned religious authority and considered more relative ways of seeing their spiritual lives through meaning-making processes of their experiences.

Spiritual development as a cognitive development theory would best explain the co-researcher's statement and view of God and how this was related to how they cope with situations. In cognitive development theory, spirituality requires increased cognitive complexity in the ways in which one makes meaning in the world (Love 2002). To move through each cognitive stage, students encounter challenges, dilemmas, and diverse viewpoints that provide the occasion for developing higher-level thinking skills.

Through the 4Ps' contribution to developing family ties, core values learned from the family were also strengthened. Recipients who did not forget, applied and stucked to their family values became more responsible social beings and citizens. Psychological support gained by the beneficiaries from one's own family members could also be shared and offered to other people in the society.

With the attainment of home and school's financial needs, the self-confidence of the co-researchers improved a lot. By becoming a member of 4Ps, the beneficiary could then afford school requirements requiring financial matters. This boosted the self-confidence and self-worth of the co-researchers. Now that the needs are obtained, the co-researchers are motivated in studying which they brought even in college level. Expressing one-self in a confident manner and having good communication skills are the results of the 4Ps program.

Improved self-confidence together with financial stability for school requirements resulted in greater involvement, effectiveness and efficiency in school translated into better grades as compared before. Frufonga (2015) revealed that through the Family Development Sessions, a

beneficiary of 4Ps developed and gained self-confidence and felt like earning the so-called formal education. It also helped to broaden perspective in life and taught how to relate with others.

The participants will not mention the proceeding statement if they are not motivated in their present endeavors in life. Motivated words came from their motivated hearts. According to Milham (2016), the 4Ps lasting motivation are passion, positive thinking, patience, and perseverance. One has to be able to know how to motivate himself to stay with goals.

Goleman (1995) gave a short answer when he asserted that success depends on several intelligences and on the control of emotion. Specifically, he stressed that intelligence (IQ) alone is no more the measure of success. According to him intelligence accounts for only 20% of the total success, and the rest goes for emotional and social intelligence.

Similarly, Goleman also stressed that emotional intelligence consists of five components which are knowing one's emotions (self-awareness), managing them, motivating oneself, recognizing emotions in others (empathy), and handling relationships.

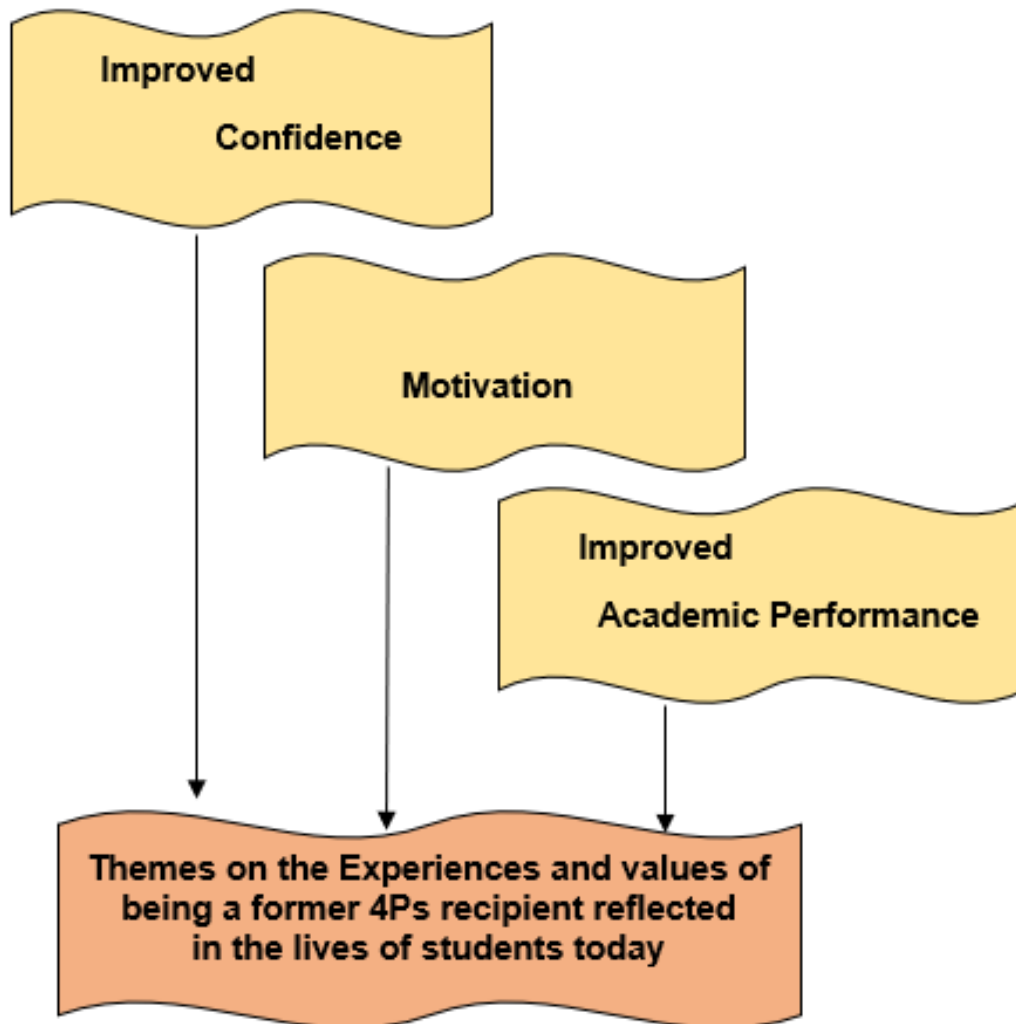
Self-awareness and management mentioned by Goleman could be related to the participants' idea of the state they are in, the emotions they feel towards it and what they want to do regarding this. This consciousness leads to motivating the self and confidence that change could happen.

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APPENDIX

AUTHOR'S PROFILE**ROWENNA B. SANTIAGO**

The author is 27 years old, married, and born on September 10, 1996 in Bansalan, Davao del Sur, Philippines. She is currently residing in Purok Lubi B, Barangay Managa, Bansalan, Davao del Sur, where her school assignment is also located. She earned a Bachelor of Secondary Education with a major in Mathematics from the University of Mindanao Digos College. She then took the Licensure Examination for Teachers and received a very satisfactory rating. She later volunteered on the Local School Board for nearly three years. She then resigned from her position on the Local School Board after being hired as a Teacher by the Department of Education in 2020. She also took her Master's degree of Arts in Education, majoring in Educational Management at Rizal Memorial College. She is currently waiting for her appointment as a teacher III with the Department of Education, Division of Davao del Sur. She is a fourth-grade teacher at Balutakay Elementary School in Barangay Managa, Bansalan, Davao del Sur. She is the Brigada Eskwela Coordinator, the school's information officer, and the secretary of the Parent Teachers Association.