

Life Stories of the Beneficiaries of Pantawid Pamilyang Pilipino Program (4Ps)

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ABSTRACT

This study explored the lived experiences of beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in Barangay Quirino, Solano, Nueva Vizcaya. Specifically, it examined the beneficiaries' living conditions prior to their enrollment in the program, their experiences during participation, and their present socioeconomic conditions after more than a decade of involvement. Understanding these experiences provides insight into how conditional cash transfer programs influence the lives of marginalized households. A qualitative research design was employed, utilizing semi-structured interviews with five long-term beneficiaries selected through purposive and snowball sampling. The participants were mothers who had been beneficiaries of the program for approximately twelve years. Interviews were conducted in Filipino to encourage open responses and were subsequently transcribed and translated for analysis. Thematic analysis was used to identify recurring themes related to school participation, access to health services, and basic household needs. Findings revealed that prior to enrollment in the program, beneficiaries experienced severe economic hardship characterized by unstable income, food insecurity, and limited access to healthcare and educational resources. During their participation in the program, respondents reported improvements in supporting their children's schooling and obtaining basic healthcare services due to the financial assistance provided. However, despite these improvements, many households continued to struggle with meeting basic needs due to rising living costs and limited livelihood opportunities. The study concludes that while the program contributes to improvements in human capital development, additional livelihood support and economic opportunities are necessary to ensure sustainable poverty reduction among beneficiary households.

Keywords: conditional cash transfer, poverty alleviation, lived experiences, social protection, Philippines

INTRODUCTION

Poverty remains a persistent social and economic issue that continues to affect millions of individuals and households worldwide. Beyond insufficient income, poverty is widely understood as a multidimensional condition that limits access to essential resources such as schooling, health services, and employment opportunities (Rodriguez, 2020). These limitations often restrict individuals' ability to improve their socioeconomic conditions and reduce opportunities for upward mobility. Recent global reports indicate that poverty continues to influence educational participation, health outcomes, and overall quality of life among marginalized communities (Peer, 2023). Consequently, governments and international organizations have implemented various social protection programs aimed at reducing poverty and improving the welfare of vulnerable populations.

Across many developing countries, conditional cash transfer (CCT) programs have emerged as a widely adopted strategy for poverty reduction. These programs provide financial assistance to low-income households while requiring beneficiaries to comply with conditions related to children's education, health check-ups, and other welfare-related activities. Research has shown that conditional cash transfer programs can significantly improve school attendance, healthcare utilization, and household welfare among poor families (Basiri, 2024; Diaz, 2025). In addition, recent studies emphasize that CCT programs contribute to long-term human capacity development by encouraging families to invest in education and health, thereby helping break the intergenerational cycle of poverty (Barbado et al., 2024).

In the Philippines, one of the government's major poverty alleviation initiatives is the Pantawid Pamilyang Pilipino Program (4Ps), implemented by the Department of Social Welfare and Development. The program provides conditional cash grants to poor households to support children's education and healthcare needs. Recent studies indicate that the 4Ps program has contributed to improvements in school participation, health service utilization, and household welfare among beneficiary families (Organo, 2023). However, despite these improvements, national reports suggest that many beneficiary households continue to face financial challenges due to unstable employment opportunities and rising living costs (Abrigo et al., 2022). These findings highlight the complexity of poverty and the need to examine how social protection programs influence the long-term socioeconomic conditions of beneficiary households.

Despite the growing body of literature on conditional cash transfer programs, many studies primarily focus on quantitative assessments of program outcomes such as school attendance rates, health indicators, and poverty statistics. Less attention has been given to the lived experiences of long-term beneficiaries for more than a decade and how these programs shape their everyday lives, decision-making processes, and perceptions of socioeconomic change. Understanding the narratives of beneficiaries is essential for gaining deeper insights into the effectiveness and limitations of social protection programs in addressing poverty.

Guided by this research gap, the present study explores the life stories of beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in Barangay Quirino, Solano, Nueva Vizcaya. By examining beneficiaries' living conditions before enrollment, their experiences during participation in the program, and their present socioeconomic conditions after more than a decade of involvement, the study contributes to a deeper understanding of the long-term impact of conditional cash transfer programs on marginalized households. Ultimately, the findings aim to inform discussions on poverty alleviation, human capital development, and the sustainability of social protection initiatives in the Philippines.

Statement of the Objectives

This study aimed to explore the lived experiences of beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in Barangay Quirino, Solano, Nueva Vizcaya. Specifically, the study sought to:

1. Examine the socioeconomic conditions of beneficiaries prior to their enrollment in the 4Ps program, particularly in terms of their access to education, healthcare, and basic household necessities.
2. Analyze the experiences of beneficiaries during their participation in the 4Ps program, focusing on how the program influenced their children's education, access to healthcare services, and the fulfillment of basic household needs.
3. Assess the present socioeconomic conditions of beneficiaries after more than a decade of participation in the 4Ps program, including the perceived changes in their quality of life and continuing economic challenges.

Theoretical Framework

This study is anchored on the Human Capital Theory, which explains that investments in education, health, and skills development improve individuals' productivity and future economic outcomes. The concept suggests that when governments invest in human capital through programs that support education and healthcare, individuals are more likely to achieve better socioeconomic conditions in the long term. In the context of poverty alleviation programs, this theory emphasizes that improving access to education and health services can help break the intergenerational cycle of poverty.

The Pantawid Pamilyang Pilipino Program (4Ps) is designed based on this principle by providing conditional cash grants to poor households on the condition that children attend school regularly and receive basic health services. These conditions aim to enhance children's long-term educational and health capacities among poor families. By ensuring that beneficiaries comply with educational and health-related requirements, the program intends to improve the long-term welfare of households and create opportunities for social mobility.

Through this theoretical lens, the study examines how participation in the 4Ps program contributes to changes in the lives of beneficiaries, particularly in terms of access to education, healthcare, and basic necessities. The Human Capital Theory therefore provides a framework for understanding how government support programs can influence the socioeconomic conditions of marginalized communities.

REVIEW OF RELATED LITERATURE AND STUDIES

Poverty is widely recognized as a multidimensional phenomenon that extends beyond income deprivation to include limited access to education, healthcare, and livelihood opportunities. The Asian Development Bank (2021) emphasizes that households experiencing poverty often face structural barriers such as inadequate social services, low educational attainment, and unstable employment, which restrict long-term economic mobility and perpetuate inequality. Similarly, Albert et al. (2022) observed that poverty in the Philippines is strongly associated with unequal access to education, healthcare services, and economic opportunities, reinforcing the cycle of intergenerational poverty among marginalized communities. Both studies highlight that poverty is not merely a lack of income, but a complex condition shaped by structural inequalities that limit individuals' capacity to improve their socioeconomic status. These findings suggest that addressing poverty requires not only financial assistance but also policies that improve access to social services and economic opportunities.

In response to these structural challenges, many governments have implemented conditional cash transfer (CCT) programs aimed at improving human capital outcomes among poor households. Studies conducted across different countries consistently show that cash transfer programs improve access to education, healthcare, and nutrition among disadvantaged populations. Recent international evidence indicates that cash transfer programs help increase school participation, improve health outcomes, and reduce poverty by enabling families to invest in essential needs such as food, education, and medical services (PMC, 2023). Similarly, Malinao, Remandaban, and Abocejo (2022) found that conditional cash transfer programs serve as effective social protection mechanisms by improving access to education and healthcare among low-income households. However, while these studies emphasize the positive welfare effects of cash transfer programs, they also acknowledge that such interventions often address immediate financial needs rather than the deeper structural causes of poverty. Without complementary livelihood opportunities and employment programs, the long-term sustainability of poverty reduction efforts may remain limited.

Within the Philippine context, several recent studies have examined the impact of the Pantawid Pamilyang Pilipino Program (4Ps) on beneficiary households. Organo (2023) found that the program positively influenced education, health, and nutrition by increasing school attendance and improving access to healthcare services among beneficiaries. Similarly, Diaz (2025) reported that the program contributed to improved school enrollment, healthcare utilization, and household consumption, highlighting its role in strengthening human capital development among poor families. Pancho and Ballados (2025) also observed improvements in education and health outcomes, as well as increased household consumption and women's empowerment among beneficiaries. While these studies generally agree that the program contributes to improved welfare outcomes, they also indicate that its long-term effectiveness in reducing poverty remains uncertain when beneficiaries lack sustainable livelihood opportunities. Most existing studies primarily focus on quantitative indicators such as school attendance, health service utilization, and household consumption. However, fewer studies explore the lived experiences of long-term beneficiaries and how the program shapes their everyday lives and socioeconomic conditions. Examining these narratives can provide deeper insights into the broader social and economic impacts of social protection programs on marginalized households.

RESEARCH METHODOLOGY

Research Design

This study employed a qualitative research design to explore the lived experiences of beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps). It incorporated elements of oral history and social history to gather personal narratives and understand how socioeconomic conditions influence the lives of marginalized communities.

Research Locale

The study was conducted in Barangay Quirino, Solano, Nueva Vizcaya, a rural barangay located in the municipality of Solano, Nueva Vizcaya in the Cagayan Valley Region of the Philippines. The municipality of Solano serves as one of the commercial centers of the province and is composed of several barangays with diverse socioeconomic conditions.

Participants

Participants were selected through purposive sampling to identify individuals with long-term experience as beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps), with snowball sampling used to locate additional respondents. The study was conducted in Purok Everlasting, Barangay Quirino, Solano, Nueva Vizcaya. From an initial list of fourteen potential beneficiaries, only five were available and willing to participate during the data collection period. All participants were mothers aged 40–55 who had been beneficiaries of the program for approximately twelve years, enabling them to provide insights into their living conditions before, during, and after participation in the 4Ps program.

Data Collection

Data were gathered through semi-structured, face-to-face interviews using an interview guide developed by the researcher. The interviews were conducted in Filipino to allow participants to express their experiences more freely and clearly. Each interview lasted approximately 30–45 minutes and took place in locations convenient to the participants, such as their homes or within their community areas. Prior to the interview, the purpose of the study was explained to the participants and informed consent was obtained. With their permission, the interviews were audio-recorded to ensure accuracy in capturing their responses. The recordings were later transcribed verbatim, and relevant portions were translated into English for analysis and presentation.

Data Analysis

The data gathered from the interviews were analyzed using thematic analysis through a systematic coding process. First, open coding was conducted by examining the interview transcripts to identify significant statements, recurring ideas, and key experiences related to poverty conditions, education, healthcare access, and household needs. Next, axial coding was applied to organize and connect related codes into broader categories, allowing patterns and relationships among participants' experiences to emerge. Finally, thematic coding was used to develop overarching themes that represented the beneficiaries' life experiences before, during, and after participation in the 4Ps program. These themes were refined by comparing responses across participants to ensure consistency and were used as the basis for presenting and interpreting the study's findings.

Trustworthiness

Reliability and credibility were strengthened through careful transcription of interview recordings and systematic thematic analysis of the data. Emerging themes were reviewed and compared across participants to ensure consistency and accuracy of interpretation. Informal member checking was conducted by revisiting key points with participants during the interviews to clarify meanings and confirm the accuracy of their statements. In addition, verbatim excerpts from participants' narratives were used to support the findings, ensuring that the interpretations presented in the study were grounded in the actual experiences of the respondents.

Ethical Considerations

Ethical principles were strictly observed throughout the conduct of the study. Prior to the interviews, participants were informed about the purpose of the research, the nature of their participation, and their right to withdraw from the study at any time without any consequences. Informed consent was obtained from all participants before the interviews were conducted. They were also assured that their identities and responses would be treated with confidentiality and anonymity. To further protect their privacy, pseudonyms were used when presenting their narratives in the study, and all collected data were used solely for academic and research purposes.

RESULTS AND DISCUSSION

Results

The findings reveal that the life stories of long-term beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) reflect a trajectory of persistent poverty, gradual improvement through government assistance, and continuing economic vulnerability despite sustained participation in the program. Respondents consistently emphasized that prior to becoming beneficiaries, their households experienced significant financial hardship characterized by unstable income, limited employment opportunities, and difficulty meeting basic household needs.

Participants explained that before receiving assistance, most families relied on irregular sources of livelihood such as laundry services, small-scale vending, or daily wage labor. Because these forms of work were inconsistent and poorly paid, households often struggled to provide food, health care, and school-related expenses for their children. One respondent described their experience, stating, *“Noon talagang hirap kami. Minsan kulang pa ang pagkain sa isang araw. Kapag nagkasakit ang mga bata, iniisip muna namin kung may pera bago pumunta sa health center.”* This account illustrates the precarious conditions faced by many low-income households, where access to healthcare services was often delayed due to financial constraints.

Respondents also highlighted that supporting their children's education was particularly difficult before joining the program. Although public education is formally free, families still had to shoulder expenses for school supplies, transportation, and daily allowances. Participants noted that these additional costs frequently placed a burden on already limited household resources, sometimes resulting in irregular school attendance or educational interruptions.

The narratives further reveal that participation in the 4Ps program introduced noticeable changes in the daily lives of the beneficiaries. Respondents consistently reported that the financial assistance allowed them to prioritize their children's education and health-related needs. Several participants explained that the cash grants were primarily allocated for school supplies, uniforms, and transportation allowances. One mother explained, *“Malaking tulong ang 4Ps sa pag-aaral ng mga anak ko. Kahit papaano may pambili na ng school supplies at baon nila.”* This statement reflects how conditional cash transfers helped alleviate some of the financial barriers that previously hindered children's schooling.

Aside from educational support, respondents also described improvements in their access to healthcare services. Because the program requires compliance with health-related conditions such as regular check-ups and vaccinations, families became more consistent in visiting local health centers. One participant explained, *“Dati hindi kami agad nagpapatingin sa health center dahil walang pera. Pero dahil requirement ng 4Ps, mas naging regular na ang check-up ng mga bata.”* These narratives suggest that the program not only provides financial assistance but also encourages behavioral changes that promote better health practices among beneficiary households.

Despite these improvements, the results indicate that long-term participation in the 4Ps program has not fully eliminated the economic challenges faced by beneficiary families. Respondents acknowledged that while the program helped support their children's education and reduced immediate financial pressure, many households continue to experience financial instability due to limited employment opportunities and rising living costs.

Several participants noted that although their children were able to continue or complete secondary education, their current economic situation remains difficult. One respondent reflected, *“Malaki ang naitulong ng programa sa pag-aaral ng mga anak ko. Pero hanggang ngayon mahirap pa rin ang buhay dahil kulang pa rin ang kita.”* Participants emphasized that while the cash assistance provides temporary relief, it is often insufficient to address deeper structural issues related to poverty and employment.

The findings therefore suggest that while the 4Ps program contributes significantly to improving human capital outcomes—particularly in education and health—it may not be sufficient on its own to enable households to achieve long-term economic stability. Respondents emphasized the need for complementary interventions such

as livelihood assistance, employment opportunities, and skills training programs that could help beneficiary families sustain their progress beyond conditional cash transfer

DISCUSSION

The findings of this study support recent literature indicating that conditional cash transfer programs play a significant role in improving the welfare of low-income households, particularly in the areas of education and health. Several recent studies have shown that the Pantawid Pamilyang Pilipino Program (4Ps) contributes to improving children's long-term educational participation and health outcomes among beneficiary households. For example, research examining the academic outcomes of students from 4Ps beneficiary families found that the program positively influences school participation and educational engagement among disadvantaged learners (Organo, 2023). These findings are consistent with the experiences of the participants in this study, who emphasized that the financial assistance allowed them to prioritize their children's educational needs such as school supplies, allowances, and transportation.

The results also align with studies indicating that conditional cash transfer programs improve access to healthcare services among poor households. In the Philippines, the compliance requirements of the 4Ps program—such as regular health check-ups and vaccinations—encourage families to utilize available health services and adopt better health practices (Villaflor et al., 2022). Similarly, recent policy analyses suggest that social protection programs like the 4Ps contribute to improved access to basic social services and help reduce short-term poverty among vulnerable households (Innovation for Poverty Action, 2021). These findings reinforce the narratives of the participants who reported that the program helped them become more consistent in attending health center check-ups for their children.

However, the findings of this study also reflect the limitations identified in recent literature regarding the long-term impact of conditional cash transfer programs on poverty reduction. Although the program supports education and healthcare, many beneficiary households continue to experience financial difficulties due to limited employment opportunities and rising living costs. National assessments have indicated that a large proportion of 4Ps beneficiaries remain economically vulnerable even after several years of participation in the program (Abrigo et al., 2022). This suggests that while conditional cash transfers improve human capital outcomes, they may not fully address the structural causes of poverty without complementary livelihood and employment programs.

Overall, the results highlight that the 4Ps program plays an important role in improving access to education and healthcare among poor households. Nevertheless, sustainable poverty reduction requires the integration of social protection programs with broader economic initiatives such as livelihood assistance, skills training, and employment opportunities that can strengthen the long-term economic stability of beneficiary families.

CONCLUSIONS

The findings of this study reveal that the Pantawid Pamilyang Pilipino Program (4Ps) has played a meaningful role in improving beneficiaries' access to education and healthcare services. Through financial assistance and program conditions, families were able to support their children's schooling and participate more regularly in health services. These improvements reflect the program's contribution to enhancing the long-term capabilities of children in marginalized households.

From a theoretical perspective, the findings support the principles of Human Capital Theory, which emphasize that investments in education and health can enhance individuals' future productivity and socioeconomic well-being. The experiences of the beneficiaries demonstrate that conditional cash transfer programs can help improve human capital outcomes by encouraging school attendance and access to healthcare. However, the persistence of economic difficulties among participants suggests that human capital investment alone may not immediately translate into sustained economic mobility for poor households.

Practically, the study highlights the importance of complementary interventions alongside conditional cash transfers. While the program has supported educational and health-related needs, many families continue to

struggle with daily expenses due to unstable employment and rising living costs. Strengthening livelihood opportunities, employment programs, and financial literacy initiatives may enhance the long-term effectiveness of social protection programs.

From a policy perspective, the findings suggest that government agencies and program implementers should consider integrating livelihood development and economic empowerment initiatives within the 4Ps framework. Providing sustainable income opportunities for beneficiary households may help ensure that improvements in education and healthcare translate into long-term socioeconomic advancement.

Several limitations should be acknowledged in this study. The research involved only five participants from a single community in Barangay Quirino, Solano, Nueva Vizcaya, which may limit the generalizability of the findings to other contexts. In addition, the study relied on personal narratives and retrospective accounts, which may be influenced by participants' memory and subjective interpretations.

Future research may explore comparative studies involving a larger number of beneficiaries across different communities to examine variations in program outcomes. Further studies may also investigate the long-term socioeconomic mobility of 4Ps beneficiaries, particularly focusing on employment opportunities, livelihood sustainability, and the educational attainment of beneficiaries' children.

Overall, the study affirms that while the 4Ps program contributes to improvements in education and healthcare access among poor households, broader socioeconomic support mechanisms are necessary to achieve sustainable poverty reduction and long-term improvements in the lives of marginalized communities.

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Conflict Of Interest

The author declares that there is no conflict of interest regarding the publication of this study. The research was conducted independently, and the findings presented in this paper are based solely on the data collected from the participants.

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