

## **Exploring the Gap Between Real and Ideal Poverty Graduation: A Case of Graduated 4Ps Household Beneficiary**



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**ABSTRACT:** In its effort to demonstrate an unwavering commitment to eradicate the adverse influence of poverty, the Conditional Cash Transfer (CCT) program, otherwise known as the Pantawid Pamilyang Pilipino Program (4Ps), distributes conditional cash handouts to the underprivileged households of the country. While numerous studies on the efficacy and effects of the 4Ps program have been undertaken, none of them have looked into the recent case of some household beneficiaries graduating from the program. Through this study, the gap between the real and ideal poverty graduation in the case of a graduated 4Ps household beneficiary was explored. The researchers utilized a single case study as a research design and interviewed one (1) graduate 4Ps household beneficiary of Tacloban City who was purposely selected. Furthermore, the data gathered were comprehensively examined through thematic content analysis. As a result, the definition of poverty graduation may vary depending on the household's level of self-sufficiency at the time of program exit. Thus, this finding was drawn based on the participant's identified challenges encountered, including high dependency on lifeline connections, insufficient financial support, and decadency of financial capability, as well as the employed coping mechanisms namely supplementary capital investment to business and shoestring budgeting.

**KEYWORDS:** Conditional Cash Transfer (CCT), Pantawid Pamilyang Pilipino Program (4Ps), Poverty Graduation, Household Beneficiary, Coping Mechanisms

### **I. INTRODUCTION**

#### **Background of the Study**

*"The State shall promote a just and dynamic social order that will ensure the prosperity and independence of the nation and free the people from poverty through policies that provide adequate social services, promote full employment, a rising standard of living, and an improved quality of life for all",* as vividly stated in the Section 9 of the 1987 Philippine Constitution, Article II Declaration of Principles and State Policies.

As a testament to deliver its mandate, there are numerous programs of poverty mitigation measures initiated by the Philippine government. One of which is the Conditional Cash Transfer (CCT), otherwise known as the Pantawid Pamilyang Pilipino Program popularly recognized as 4Ps.

Since its launching in the year 2008, there were about ninety percent (90%) or three million eight hundred twenty thousand and twelve (3,820,012) out of the 4.2 million active household beneficiaries of this government's poverty reduction strategy who are still within and below the poverty threshold yet may possibly be promoted as graduates from the program, according to a report by the Commission on Audit (COA).

Historically, this 4Ps is an adopted and replicated program patterned from the Conditional Cash Transfer (CCT) schemes in which its origin antedates to the 1990s in the Latin American countries. From the Bolsa Escola of Brazil (later known as Bolsa Familia in 2003), the Progres a of Mexico (as renamed into Oportunidades in 2001), and the Pantawid Pamilyang Pilipino Program of the Philippines, collectively known as 4Ps that was early introduced in the year 2008 (Cuizon, A., & Cuizon, C., 2022). These countries may be geographically and politically separated, but shares a mutual goal in breaking the poverty cycle across generations by cultivating positive changes in the attitudes and practices of every household and allowing them to value education, nutrition and health—as core components to upholding their welfare and a better future for all of the beneficiaries.

Through the years upon its implementation, the program has catered to a maximum of 4.2 million active household beneficiaries who remained recipients of this government subsidy. From its program implementation in 2008, during President Gloria Macapagal Arroyo, there were about five hundred sixty-nine thousand and seven (569,007) registered household beneficiaries. Succeeding administrations continued and enhanced this program most especially during the presidential term of Benigno Simeon C. Aquino III and Rodrigo R. Duterte, the number of household beneficiaries of the program have continually increased by 600 percent—that is

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about three million four hundred sixty-nine thousand and six hundred sixty-eight (3,469,668), and thus catering a bigger and wider population who are under the marginalized sector of the country.

While there are other means to combat or at least alleviate poverty itself such as the revitalization of the Philippine economy through appropriate investment on clear economic programs that would create more employment opportunities among the Filipinos. However, the power of the 4Ps as a poverty reduction policy should not be set aside regardless of how minimal its impact may be. From the study conducted by the Philippine Institute for Development Studies (PIDS), as commissioned by Department of Social Welfare and Development (DSWD), found out that the 4Ps has shown a desirable result on most of the target aspect such as education and health outcomes of children and pregnant women (Reyes, 2022).

On the other hand, with the legislation and passage of the 4Ps bill into law through the Republic Act No. 11310 or otherwise known as “An Act Institutionalizing the Pantawid Pamilyang Pilipino Program”, it serves the purpose of promoting for human capital development and breaking the intergenerational cycle of poverty in the Philippines (Legarda, 2019). Even if the said program is institutionalized, it is not a “cure-all” or assurance of eradicating the pestering poverty problem in the country. This law is hinged on the availability of government resources to sustain its implementation.

Considering that the said program is constrained by the government’s availability of funds. Each family beneficiary is subject to seven (7) years term limit—causing the immediate graduation of those who exceeded the seven-year rule notwithstanding if they have not completed their education, or even more so, have not yet risen above the inevitable influence of poverty.

Moreover, as the graduation of the 4Ps household beneficiaries constantly prevails, the more it becomes contentious due to the effects of the pandemic, the global economic recession plus the emerging domestic problems such as the rising inflation on basic commodities, depressed wages, and large-scale joblessness that would exacerbate the economic uncertainties faced by the people.

As cited in the study of Casimiro et al. (2019), the Pantawid Pamilyang Pilipino Program or 4Ps had spurred an increase in the students’ school attendance, which in turn, drastically reduced the drop-out rate. That means this program has become effective in transforming the lives of the beneficiaries. On one level, in the study of Caimol et al. (2019), the 4Ps program had a pivotal role in motivating and encouraging the learners to attend school, and eventually improve their overall scholastic performance.

Nevertheless, despite the tangible positive impacts and benefits of this program in terms of alleviating families from impoverished situations—putting more priority on education, resolving hunger and malnutrition, and other poverty-rooted predicaments—the graduation (*as the government termed it*) of the beneficiaries would still continue. As reported by Jeanette Andrade of Inquirer (2022), the Department of Social Welfare and Development have expressed its intent to delist or remove an approximately 850,000 households from then 1.3 million households from the program as beneficiaries. The household beneficiaries who are no longer considered poor based on the conducted assessment will then be addressed as “graduates” of the program. However, for some household beneficiaries, to graduate from the program does not guarantee a successful exit from the poverty line. In fact, a statistical report from Philippine Statistics Authority (PSA) posits that the poverty incidence in the Philippines had risen to 2.6 percent during the pandemic. Thus, there is a need to explore the gap between the real and the ideal poverty graduation, the challenges encountered, and the employed coping mechanisms from a point of view of a graduated 4Ps household beneficiary.

### Statement of the Problem

This study aimed to explore the gap between real and ideal poverty graduation in the case of a graduated 4Ps household beneficiary. Specifically, it seeks to answer the following questions:

1. What is the real and ideal definition of poverty graduation in the context of a graduated 4Ps household beneficiary?
2. What are the challenges encountered by the graduated household beneficiary of the Pantawid Pamilyang Pilipino Program (4Ps)?
3. What are the employed coping mechanisms of the graduated 4Ps household beneficiary?

### Theoretical Framework

The theoretical underpinning for this study is the Poverty Graduation Approach that was formulated, and later on introduced by the Bangladesh Rural Advancement Committee (BRAC), one of the world’s largest international nongovernmental development organizations, to help every household graduate through education in terms of minimizing financial expenditures, marketing skills training for employment, transfer of asset, free access to financial, social, and legal services, and constant educative monitoring (Poverty Alleviation Coalition, 2015). In addition, it is also called as cash plus programming, economic inclusion, or social protection for employment that advocates economic opportunities and social inclusion empowering the poor and vulnerable sectors to achieve sustainable livelihoods, and in turn, becoming self-reliant or self-sufficient (Asian Development Bank, 2022).

Hence, the implementation of the Pantawid Pamilyang Pilipino Program or popularly known as 4Ps is a vivid representation of the Poverty Graduation Approach, precisely because the government continuously find ways to elevate every household above the poverty line in a matter of not only providing cash grants to poor households but also sources of sustainable livelihoods in the pursuit of sufficing and meeting their basic needs. And thus, enabling them to live productive and fulfilling lives while forging strong social,

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economic, and cultural bonds within their host population (United Nations High Commissioner for Refugees, 2014). Therefore, as this study sought to explore the gap between the real and ideal poverty graduation of a graduated 4Ps household beneficiary including the encountered challenges and its applied coping mechanism, this would be of greater help in the continuous effort of the government in bringing forward a massive social development.

### Scope and Delimitation

The study focused on exploring the gap between the real and ideal poverty graduation of a graduated 4Ps household beneficiary. In addition, it was conducted in Tacloban City from January to July 2023, where it was confined to one (1) purposely selected participant only.

Furthermore, the study was delimited to one participant only for these reasons: (1) the utilization of single case study as its research design, (2) the unwillingness of the projected participants to join due to the controversy and sensitivity of the topic, and (3) the uncertified graduation of some household beneficiaries from the program at the time of the data gathering process.

### Significance of the Study

This study aimed to explore the gap between the real and ideal poverty graduation of a graduated 4Ps household beneficiary, including the challenges encountered and the coping mechanisms towards the challenges. Hence, the result of this study would be beneficial to the following:

*Government.* The result of this study would serve as an avenue toward the persistent efforts of the government in fulfilling its commitment to the UN's Sustainable Development Goals (SDGs), specifically designed to end the prevalence of various social concerns such as poverty, hunger, inaccessible quality education to rural communities, gender inequalities, increasing child mortality, and issues on maternal health care.

*Legislators.* The result of this study can be best outlined in the careful legislation of laws that veraciously offers social protection among Filipino citizens, and eventually contribute to the sustenance of public welfare and safety.

*Graduated Household Beneficiaries.* The result of this study would be advantageous to the graduated household beneficiaries who share the same sentiments as the research participant—enabling their collective voices to be heard by the concerned institution, and thereby helping them recreate a sound, doable, justifiable, and practical program policy.

*Future Researchers.* The findings of this study will guide and provide additional description relative to exploring the gap between the real and ideal poverty graduation of a graduated 4Ps household beneficiary that will surely pave the way for more comprehensive research undertakings on the same field of interest.

### Definition of Terms

The following significant terms in the study are further defined in both operational and conceptual manner:

*Household Beneficiaries* – As cited in Law Insider, it means a household that is classified under a low-income stratum, as primarily determined by the local municipalities. In this study, it pertains to the poorest of the poor households that are most responsible, qualified, and authorized to receive the Conditional Cash Transfer (CCT).

*Ideal Poverty Graduation* – In this study, it posits the ideal perspectives of a graduated 4Ps household beneficiary concerning the eventual exit from the program.

*Poverty Graduation* – It is an approach developed by the Bangladesh Rural Advancement Committee (BRAC) to help every household graduate from poverty (Poverty Alleviation Coalition, 2015). Meanwhile, in this study, it describes a process of slowly rising above the poverty threshold.

*Pantawid Pamilyang Pilipino Program (4Ps)* – As defined by the Department of Social Welfare and Development (DSWD), it is the government's strategy to reduce poverty to extremely poor households. On the other hand, in this study, the 4Ps is a social protection policy that the researchers aimed to investigate.

*Real Poverty Graduation* – As utilized in the study, it is defined as following the government's instituted policies as clearly stated through the implementing rules and regulations of Republic Act (RA) No. 11310 or otherwise known as “An Act Institutionalizing the Pantawid Pamilyang Pilipino Program”.

## II. REVIEW OF LITERATURE

### Poverty Graduation

Poverty is one of the world's leading social predicaments that demands immediate solutions as it becomes the root cause of some other existing social issues such as the inaccessibility to quality education, lack of employment opportunities, poor health conditions, hunger and malnutrition, social discrimination, and family-related problems. It is true, indeed, that poverty does not solely affect the economy because it entails more than just a lack of income and resources for sustaining lifelong financial security (Ghosh, 2019). As

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referred to by Chen (2022), poverty is defined as the lack of income or resources, which means that individuals and households do not have any other means to survive and meet their fundamental basic necessities in the pursuit of a prosperous life. The United Nations (UN) advocates the eradication of poverty by including it as the first out of the seventeen (17) sustainable development goals (SDGs), which the international organization plans to address by the end of the year 2030. That is why, the different member states of the United Nations put greater emphasis on the legislation of social protection policies or poverty reduction strategies that aim to diminish or at least control the prevalence of poverty within and among their citizens and political domain.

As one of the world's largest international nongovernmental development organizations, the Bangladesh Rural Advancement Committee (BRAC) is in one with the United Nations' goal of exterminating poverty and upholding the welfare of all the people regardless of their status, creed, and color. In fact, the BRAC first developed the so-called "Poverty Graduation Approach" in the pursuit of helping every household to graduate from poverty through education in terms of minimizing financial expenditures, marketing skills training for employment, transfer of asset, free access to financial, social, and legal services, and constant educative monitoring (Poverty Alleviation Coalition, 2015). Moreover, the promotion of economic opportunities, social inclusion, and self-sufficiency for the poor and vulnerable sectors is essential to achieving sustainable livelihoods pertaining to cash plus programming, economic inclusion, or social protection for employment (Asian Development Bank, 2022).

As the pandemic struck in early 2021, the Philippine Statistics Authority (2021) reported a sheer increase of poverty incidence in the country to 18.1 percent that was equivalent to 19.99 million poor Filipinos. In addition, the Philippines' economy has also dropped to its lowest level since World War II, and the GDP fell to 9.5% in 2020 (Future Learn, 2021). In retrospect, it had been considered to be the worst negative growth since its records began in 1947, and at the same time, it is also the very first time that the economy has shrunk since the 1998 mortgage crisis, when it contracted by 0.5%. Reuters (2021) stated that there were estimated four million people in the Philippines who became poor in the first half of the year of 2021 due to pandemic-induced lockdown measures. To that end, this report sets out to illustrate the difficulties faced by all the people in their daily lives, most especially their physical, mental, emotional, social and economic well-being, caused by a global pandemic. Hence, the abrupt discontinuation of government subsidy through the graduation of the 4Ps household beneficiaries does not make any sense at all.

In the Philippines, the high rates of poverty incidence and the absence of political will in favor of much-needed reforms are largely attributable to past economic policies that have damaged the potential economic benefits of the country (Gerson, 1998). And thus, that calls for a holistic and in-depth reforms that could speed up the reduction of poverty through the implementation of various social protection policies such as the existing law in support of poverty mitigation, the Pantawid Pamilyang Pilipino Program (4Ps), that would be advantageous for every household to combat the ravaging impact of poverty.

### Pantawid Pamilyang Pilipino Program

The Pantawid Pamilyang Pilipino Program or popularly known as the 4Ps is a poverty reduction strategy that provides cash handouts and other assistance to the poor Filipino households to further improve their health, nutrition, and education, as defined by the Department of Social Welfare and Development (DSWD). This program is patterned and inspired through the successful Conditional Cash Transfer or CCT in the Latin Americas such as Bolsa Familia in Brazil, Familias en Accion in Colombia and Oportunidades in Mexico. Reyes (2011) believed, on the other hand, that the important lessons from other countries that implemented conditional cash transfer (CCT) can be a framework to use in further developing the institutional capacity, most especially in the expansion of the program in its pursuit of targeting some essential aspects. There may have been different experiences in every country in the implementation of the CCT particularly on the challenges and its distributional outcomes, but in terms of the target population coverage, all are the poorest households of the country. For example, the Bolsa Familia in Brazil closely targets the extremely poor households notwithstanding their composition; meanwhile, the Oportunidades started in rural communities where extremely poor families are residing.

According to Fernandez and Olfindo (2011), the idea of Pantawid Pamilyang Pilipino Program (4Ps) was drawn from the universally recognized Conditional Cash Transfer (CCT) with the following conditions to be complied in exchange of cash grants: (1) regular preventive healthcare services for children aged 0 to 5 and pregnant women, (2) deworming for children aged 6 to 14 twice a year, and (3) the student beneficiaries' enrollment to any levels of education with a minimum of 85% attendance in class per month. Also, the parent beneficiaries are obliged to participate in mother's class and family development sessions (FDS) intended to develop their abilities, expand their worldly understanding on essential family values and responsible parenthood, and persuade them to be proactive in community engagements (Mangahas et al., 2018).

In relation to other CCT programs, the 4Ps is set to reduce and alleviate the existing influence of poverty by putting more emphasis on the ways of resolving the experienced financial instability of the household beneficiaries to meet their current demands, particularly in the aspect of education and health—few of the several determinants that may indicate the overall success of this investment on human capital. With this, it shows the need to consistently create concrete solutions to collectively fight against the detriments caused by the lifelong intergenerational cycle of poverty that has long been a problem for every household in the country.

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As reviewed in the study of Fernandez and Velarde (2011), the impacts of Pantawid Pamilyang Pilipino Program (4Ps) in developing the educational and health outcomes can help support the beneficiaries in achieving a better quality of living in the future. It is also purposely intended to bridge the gap between the educational and health outcomes among the children by supplementing them with immediate poverty relief services resulting in uplifting the morale of the household's socio-economic condition.

Olapane et al., (2021) stated that the 4Ps is a social action of the Philippines to foster the lives of poor households with the government through the Department of Social Welfare and Development (DSWD) as the head implementing agency. Consequently, the said social protection program has already been regularized by the national government through the legislation of Republic Act 11310 or "An Act Institutionalizing the Pantawid Pamilyang Pilipino Program", or briefly known as 4Ps Act.

Furthermore, the implementation of the Pantawid Pamilyang Pilipino Program (4Ps) is extensively supporting the Sustainable Development Goals (SDGs), such as eliminating poverty and hunger, achieving universal education, reducing child mortality, improving maternal healthcare, promoting gender equality, and empowering women (Olapane et al., 2021). In the same study by Olapane et al. (2021), which deeply thought about the promotion of human capital among poor family households, the following objectives must be taken into consideration: (1) the development of child and pregnant women's healthcare; (2) the increase of education enrollment among children at the elementary level; (3) the reduction of child labor; (4) the improvement of the consumption of nutritious food by the poor households; and (5) encouraging parents or guardians in the growth and development of children and the community.

As stated by late former Senator Miriam Defensor Santiago in her Senate Explanatory Note about the 4Ps, made her insights that "the Pantawid Pamilyang Pilipino Program (4Ps) is way beyond a social protection and welfare program as it addresses structural inequities in societal landscape and promotes human capital development for the poor, thus, breaking the long-standing intergenerational cycle of poverty".

The government programs that entail large funding and comprehensive coverage are subject to a lot of challenges. Tabuga and Reyes (2012) posited that the Pantawid Pamilyang Pilipino Program (4Ps) by far is the most organized, comprehensive, yet controversial poverty reduction program of the Philippine government, most certainly because of its larger funding expenditures.

In an initial study on some of the pilot areas of the program, it manifested an incredibly promising result. For instance, in both Esperanza and Sibagat of Agusan del Sur, there was an observable fifteen percent (15%) increase in elementary school enrollment. Thus, it can be inferred that the children served by the 4Ps have higher percentage of attendance in comparison to the rest of the population or the non-4Ps children in school. Aside from its positive repercussions on education, it has also persuaded the general public to utilize health services, and at the same time, there has been a vast acceleration in the country's vaccination rate and a decline in malnutrition cases among children. Considering the wide-ranging impacts of this program in pushing every household beneficiary to emancipate themselves from poverty, the need to ensure the sustainability of this program from one administration to another is a necessity (Santiago, 2010).

### Delisting

On the 19th day of July, the delisting of the household beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) was confirmed by the Malacañang itself (Flores, 2022), and that spurred different reactions, comments, and questions from the general public considering the inappropriateness of time and situation in the delisting; being in the verge of a pandemic and economic crises, for example.

To better serve the Filipinos who are truly in need of financial aid, the Department of Social Welfare and Development (DSWD), which was formerly headed by Secretary Erwin Tulfo has been staunch in eliminating "unqualified" and "ineligible" beneficiaries from the Pantawid Pamilyang Pilipino Program or 4Ps (Vera-Ruiz, 2022). Having been said, the department has previously planned to delist 1.3 million household beneficiaries, but perhaps because of the negative comments they received from the other lawmakers and the general public, the DSWD resorted to scaling down the 4Ps purge to 850,000 household beneficiaries (Andrade, 2022).

The prime motive behind the evaluation of the list of the 4Ps recipients is to ascertain those who should still deserve in the program. According to Savadogo et al. (2015), the households are considered poor if their income and consumption fall short from the predetermined poverty cut-off. For that reason, poverty can then best be defined in between these two aspects: income and consumption. Hence, by simply exploring the gap between the real and ideal poverty graduation in a case of a graduated household beneficiary of the Pantawid Pamilyang Pilipino Program (4Ps) including challenges encountered and the employed coping mechanisms to it, the researchers, the target audience, and the future researchers would be able to determine whether or not the 4Ps graduates had become self-sufficient, and thus successfully exited in the poverty line.

## III. METHODOLOGY

### Research Design

The type of research design employed in this study is qualitative. A qualitative study is a method of investigation that seeks to comprehend a social and human problem by creating a complex, comprehensive picture structured out of words and reporting specific

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details from informants in the real-life environment (Creswell, 1994, as cited in Lanka et al., 2020). Hence, it only formidably supported the appropriateness of this research type for obtaining the necessary data in the study, as it allows the researchers to explore the unquantifiable perspectives of a graduated household beneficiary of the Pantawid Pamilyang Pilipino Program (4Ps). The research design integrated is a case study, wherein it is defined as an empirical inquiry that seeks to investigate any present-time phenomenon within its natural settings, most especially when the borderline between phenomenon and settings is not clearly perceptible (Yin, 2009). As cited by Tinkler (2004) in her study, Creswell (2002) stated that a case study is referred to as a problem to be studied that unveils a comprehensive understanding of a “case”, a bounded system of a particular activity, procedure, circumstance, or one or more people. Specifically, the type of case study used is a single case study, which pertains to a broad definition for an exhaustive inquiry into a small-scale non-random sample that explores and understands an individual case (Hunziker & Blankenagel, 2021).

### Research Locale

The research locale of this study is situated in a newly resided relocation site of displaced informal settlers in the northern portion of Tacloban City. Moreover, it was convenient for the researchers because one of them resides in the area, and that gave due advantage to familiarity in the social environment.

### Participant of the Study

The participant of the study was inadvertently restrained to only one (1) graduated household beneficiary of the Pantawid Pamilyang Pilipino Program (4Ps) in Tacloban City. The researchers believed that the single participant of the study had provided valuable and positive responses, which eventually helped in the completion of this research. The sampling technique applied in this study was purposive sampling, a non-probability sampling technique that fits the nature of the study (Nikolopoulou, 2022).

For the selection of the participant in this study, the researchers were guided based on the following criteria: (1) a 4Ps household beneficiary for seven-year long or more than, (2) married and living with their husbands and children, (3) graduated from the program in less than five months and not beyond, (4) with children aged eighteen (18) years old and below who have not yet finished any educational levels (*e.g., Senior High School*) at the time of program graduation, and (5) willingness to partake in this research venture.

### Data Collection Method

In gathering the data needed for this study, a semi-structured interview was utilized. In this method, a semi-structured interview depends on asking questions within a predetermined thematic framework (George, 2022). The prime reason for using a semi-structured interview as a research instrument is to acquire unquantifiable data—the qualitative and open-ended data per se, which allowed the researchers to focus on the topic of interest while independently exploring any related thoughts that had arisen throughout the whole interview process. However, before coming up with the final questionnaire, a protocol in the formulation of which was strictly observed. Such as the formulated pre-made and unplanned questions have been evaluated through dry run to ensure that it will give the researchers sufficient information in congruence to the objectives of this study—that is to explore the gap between real and ideal poverty graduation of a graduated 4Ps household beneficiary.

For the proper and actual data gathering procedures the same protocol was observed. A letter of request was given to the respondent for approval. Upon approval, an interview followed suit. To make accurate transcription of data, the duration of the interview was digitally recorded. While in the course of the interview, the researchers jotted down the respondent’s behaviors, non-verbal cues (gestures), and attitudes while answering all the interview questions. All these body languages or signals are part and parcel of critically assessing and evaluating the authenticity of the gathered information required in this study.

### Ethical Considerations

To maintain the ethical standards in the completion of this research, the researchers had adopted the principles of ethical considerations developed by Saunders, M., Lewis, P. & Thornhill, A. (2012). In regard to the participant’s involvement, voluntary participation is important and it is valued in such a way that the participant has all the rights to withdraw her involvement at any stage of the study, only if she wishes to do so. However, prior to the conduct of the study, the researchers had presented, first and foremost, to the participant the informed consent agreement with stipulated information about the assurances and implications of participating in the study, as well as, giving her the fullest autonomy to decide whether or not to partake in it. Also, the use of offensive, discriminatory, or any other unacceptable language at the time of the interview process was highly discouraged, so as to disclose the personal information of the single research participant. Therefore, privacy and confidentiality had been treated with utmost importance.

Moreover, to practice ethical sensitivity and moral responsibility, the researchers had appropriately acknowledged the works used in this study that were intellectually owned by some of the credible authors. In the whole process of this research, the researchers practiced the highest level of objectivity in the discussion and analysis of data gathered in order to avoid eliciting any forms of biases that may mislead information. For that reason, neither any deceptions nor exaggerations had been inflicted throughout the process of

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interpreting the data. Thence, the information provided by the single participant was solely interpreted and analyzed with honesty and transparency, leaving no trails of suspicion.

### Research Reflexivity

In this part, the researchers' role was presented to prevent issues of manipulation among the research subject that may largely affect the research process and its outcomes (Haynes, 2012). In the midway of the year 2022, while the country faces a pandemic and poverty-stricken crisis, the Department of Social Welfare and Development (DSWD) speed up the delisting or graduation (*as otherwise termed by the government*) of the household beneficiaries of the Pantawid Pamilyang Pilipino Program (Ronda, 2022). Through this study, the researchers were able to provide a good platform to a graduated 4Ps household beneficiary to get to know her point of views such as the sentiments concerning her graduation from the program, their household's experienced challenges thereafter program graduation, and their applied coping mechanisms to it. Furthermore, one of the researchers has a strong connection to the study because he is a member of a graduating 4Ps household beneficiary who is awaiting certification to be formally recognized as a program graduate. Because of that, to avoid eliciting biases and prejudices, the researchers employed bracketing to distance themselves from the participating household beneficiary, and therefore removed all the subjectivity on it throughout the collection, analysis, and interpretation of data with impartiality and integrity. Other than that, the researchers were also responsible for verifying, checking, and reviewing more data sources for transparency and accuracy, so that the obtained data would be highly reliable.

### Data Analysis Method

In the interpretation of the data, the researchers used a thematic content analysis. As adduced by Maguire & Delahunt (2017), this methodology sought to find the underlying themes in the data, those were the patterns that were interestingly drawn as an important means of addressing the research problems and making some comments on issues. The following are Caulfield's (2019) thematic analysis processes, which were modified by the researchers for this study:

1. *Familiarization of Data.* The researchers need to have a thorough overview of all the data gathered before its analysis. It includes the transcription and initial note-taking of ideas
2. *Initial Coding.* The researchers would come up with shorthand labels or codes to describe the phenomenon based on the participant's perspectives and other relevant information.
3. *Generating Themes.* The researchers would generate themes that classify or cluster the identified codes based on the resemblances or similarities of data content.
4. *Defining and Naming Themes.* The researchers should meticulously analyze the themes, so the specific names and definitions would be formulated with an ease of understanding.
5. *Interpretation and Report.* The researchers would make a write up about the analysis of the collected data. The result must be organized and addressed each theme.

## IV. RESULTS AND DISCUSSION

The findings collected from the interview transcripts had produced pertinent and relevant themes that were consistent with the goal of the study. All these drawn themes and sub-themes presented comprehensive results, and unveiled the gap between real and ideal poverty graduation.

### Theme 1: Definition of Real and Ideal Poverty Graduation

This theme mainly exemplifies the definition of real and ideal poverty graduation in the case of graduated 4Ps household beneficiary. As succeedingly observed, it encapsulates multiple sub-themes namely the socio-economic transformation, membership extension due to an unfinished education, additive financial reinforcement, unattained program conditions, continuous reception of subsidy until secondary graduation, and program satisfaction. Additionally, the notion as regards the definition of poverty graduation varies from the government-instituted policies to the first-hand recipient of the program itself, the household beneficiaries. This being said, it only shows a clear gap between the government-based definition (real) and the beneficiaries (ideal) themselves.

#### *Sub-theme 1.1: Socio-economic Transformation (Real)*

The sub-theme 1.1 discusses the household beneficiary's socio-economic transformation as a prime determinant of real poverty graduation. From the obtained data, the single participant defined real poverty graduation by means of a positive life transformation—showing no signs of self-insufficiency or any struggles to provide the basic necessities of all the members of the household due to the financial assistance rendered through the Pantawid Pamilyang Pilipino Program (4Ps).

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Participant: “*Kun an iyo, an iyo kabutang hadto ngan yana, iba na ba? Sugad iton na, dire kana kuan, bagat dire kana ginkukuri ba hin duro kay mayda man bulig han 4Ps, oo.*” [Our economic condition then prior to 4Ps program was different... like the burden of poverty is not so heavy because of the aid from 4Ps.]

### **Sub-theme 1.2: Membership Extension Due to An Unfinished Education (Ideal)**

The sub-theme 1.2 entails an appeal for membership extension due to some dependent children still studying, in which the participant ideally perceived to be a determinant of poverty graduation. In this sub-theme, the concept of poverty graduation is closely paralleled and linked to a good education. This is why, the participant amplified her wish to at least allow the children of every household to finish their studies even just up to Senior High School. This is one way or another that has a greater chance to exit from poverty.

Participant: “*Karuyag ko kunta hadto maka-gradwar anay inin hira (grandchildren) ha Senior High nga duduwa pa nga nabibilin, kay para amo it ak karuyag signgon nga makagawas na ako hit poverty. Pero kun ako la it papagdesisyunon, dire ko pa karuyag mag gradwar kay adi pa an akon duduwa na apo nga karuyag ko mag gradwar anay hira hin Senior High, san-o ako mag gradwar gihap ha 4Ps.*” [If possible, I want to let my remaining grandchildren to first finish from the Senior High School; that only then I can officially consider myself as out of poverty. If only I were to decide, I still do not want to graduate from the 4Ps, so long as my grandchildren have not yet completed Senior High School.]

### **Sub-theme 2: Additive Financial Reinforcement**

The second sub-theme describes the role of the Pantawid Pamilyang Pilipino Program (4Ps) as an additional financial support of the participating household beneficiary. The participant affirmed that the subsidy from the program was a great help in augmenting their financial capacity in sustaining daily household expenditures and the students' educational needs.

Participant: “*Oo, dako an nabag-o. Tikang kami nagin member han 4Ps, dako an nabag-o kay nakakadugang naman an am nakakarawat ha 4Ps, bagan nakakadugang han amon kuan gurugastos. An mga kuan (expenditures) ha eskwelahan, an mga baraydan, an mga uniform. Bagan dire na kamo namomroblema, kay mayda man tikang ha 4Ps nga nakakarawat nimo. Amot dida an nabag-o.*” [Yes, a lot has changed. Since we became a member of the 4Ps, many have changed because of the monetary assistance we received as (4Ps) beneficiary, like it serves as an additional financial support to our family from all the school related expenses. For example, their uniform and some other miscellaneous fees. It somehow gives our family a sense of relief that we are receiving financial support through the 4Ps. These are the things that were changed.]

### **Sub-theme 3: Unattained Program Conditions**

The third sub-theme explains one of the negative consequences of unattained program conditions, more specifically in every household beneficiary's inability to regularly visit the nearby health center for some checkup resulting in a certain deduction on the monthly released grants. More so, this particular condition stated herein is just one of the several conditions that every household beneficiary must fulfill all throughout their years of membership to the program.

Participant: “*Oo, pero dire ka ngane, sugad, usa la nga, dire ka ngane makakadto ha health center para makapachek-up, kulang an imo makakarawat ha pay-out.*” [Yes, but if you fail even just once to visit and undergo a checkup in a health center, there is a reduction in your cash subsidy.]

### **Sub-theme 4: Continuous Reception of Subsidy Until Secondary Graduation**

The fourth sub-theme covers the sentiment of a graduated 4Ps household beneficiary towards a desire to make an appeal for the continuous reception of subsidy until secondary graduation. It is deemed necessary to secure every student beneficiary's goal to complete senior high school education with consistent financial support from the government.

Participant: “*Para ha akon, dapat kunta ginpapahaman la anay an mga kabataan ngadat ka Grade 12, para dire ba masayang an kuan han mga kag-anak tapos han kabataan. Takay it ibat na mga kag-anak kay nadeponder man la han 4Ps. Dire man iton pareha it iba nga magpapakabuhi. An iba nadeponder naman la ha 4Ps. Kun waray 4Ps, an iba dire magpapakapalit hin mga gamit. Hin mga paraliton ha eskwelahan. Asya ito.*” [In my perspective, I think the subsidy should continue until 4Ps student beneficiaries finish their studies up until Grade 12, so that the amount of effort exerted by both the parents and the students will not be wasted. Some other parents are totally dependent on the cash grants received through 4Ps. They are unlikely to have a source of livelihood as others do. Without 4Ps, some will not be able to buy their school requirements, or any things needed at school.]



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### **Sub-theme 5: Program Satisfaction**

The fifth sub-theme presents the household beneficiary's level of satisfaction with the Pantawid Pamilyang Pilipino Program (4Ps). It includes the positive changes brought forth by the program itself in the life of the participating household beneficiary at the time of membership by simply empowering and thereby allowing every household to experience a never-before accustomed lifestyle as a self-sufficient one.

Participant: "*Satisfied ako. Kay sugad may pay-out ano? Makakapamalit kana hin mga gamit han kabataan, tapos makakadto kana ha downtown. An mga kabataan ig titreat mo man ngadto, han sugad pangaon ha gawas, sugad iton. An dire nira nakakamtan han una, nakukuan na nira yana, nahahatag na.*" [I am satisfied. If in case of pay-out, I am financially empowered to buy things for my grandchildren, and bring all of them together to the downtown. I treat them to dine in at any fast-food chain, like that. The things we cannot afford before were made possible because of our membership in the 4Ps.]

### **Theme 2: Encountered Challenges of 4Ps Graduate**

This theme postulates the challenges encountered by a graduated 4Ps household beneficiary. It can best be discussed by three themes, such as: 1) the high dependency on lifeline connections, 2) insufficient financial support, and 3) decadency of financial capability. All these drawn sub-themes truly represent the economic struggles and other everyday life challenges encountered by every household that impedes its eventual exit from the adverse impact of poverty.

#### **Sub-theme 1: High Dependency on Lifeline Connections**

The first sub-theme unveils the high dependency on lifeline connections as a primary challenge encountered due to the participant's inability to get employed in work considering her case as a senior citizen (*as commonly referred to the elderly people age 60 and beyond*).

Participant: "*Ako, waray ko (work). Nadepender la ako it suporta it akon mga anak, kay di naman ako pwede magtrabaho kay senior naman gud ako (implying susceptibility or higher risks from many health predicaments).*" [Personally, I do not have work anymore. Now, I am just completely dependent from the support of my older children, since I am no longer allowed to find one because of my condition as a senior (implying susceptibility or higher risks from many health predicaments) citizen.]

#### **Sub-theme 2: Insufficient Financial Support**

The second sub-theme further expounds on the participating household beneficiary's continuous financial struggles due to insufficient financial support, regardless of the number of supports received from the three (3) members of her immediate family.

Participant: "*Dire, ngaran tulo it hira (older children) nga nasuporta (financially) ha amon, dire la gihap kaya (insufficient).*" [No, even though I am receiving consistent financial support from my three older children, it is still not enough for us.]

#### **Sub-theme 3: Decadency of Financial Capability**

The third sub-theme posits the decadence of the financial capability of the participating household beneficiary. It delineates a comparison of the lifestyle indulged from the time of membership to the program up to its graduation. Hence, the financial empowerment extended was only a band-aid solution to poverty.

Participant: "*Kuan, nagkukulang na an amon pinansiyal na kapasidad ngan tapos an an pagkaon baga hin limitado na ba. Dire pareho an may bulig pa han 4Ps nga bagat okay la an mga pagkaon. Nakakaon na namon han mga dire nakakaon an una. Nakakakaon na kay mayda kay nakakahuruhaluag naman kami han may kuan pa (4Ps). Yana nga waray na (4Ps), hugot-hugot na liwat it budget.*" [After graduating from the program, our family's financial capacity declined resulting in food shortage. Unlike when there was still a financial aid from the 4Ps we got to eat comfortably because of a larger budget allocated for food. Now, that we are no longer a member of it (4Ps), we have to tighten our budget.]

### **Theme 3: 4Ps Graduate's Coping Mechanisms**

This theme narrates the employed coping mechanisms of a graduated 4Ps household beneficiary to the challenges encountered. It is briefly discussed in two sub-themes, such as: 1) supplementary capital investment to business and 2) shoestring budgeting as a coping mechanism. These two presented sub-themes reflect how a graduate 4Ps household beneficiary responsibly deals with all the graduation-induced challenges.

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### *Sub-theme 1: Supplementary Capital Investment to Business*

The first sub-theme deals with the supplementary capital investment to business through the livelihood grants received by the participating household beneficiary as part of the poverty alleviation intervention program provided after program graduation.

Participant: “*10k starter for Sari-Sari store (through the DSWD’s Sustainable Livelihood Program). Pero, iton na akon 10k an ak anak an nagpapalakat, adto ha New Hope. Kay dire man iton makakakuan dinhi hin imo hin sari-sari store. Pirahay man la it 10k nga igkukuan hin sari-sari store. Igindugang ko an akon 10k ngadto han ak anak. Hiya it nagpapalakat hito.*” [The ten (10) thousand pesos PhP (about US \$200 ) starting capital for a variety store grant from the government through the DSWD’s Sustainable Livelihood Program. I let my daughter manage the cash as an additional capital for her variety store in New Hope (a housing resettlement area situated in the northern portion of Tacloban City), because my location is not commercially viable. Besides, ten (10) thousand pesos is a small starting capital for a small variety store business. That is why, I let my daughter manage that money and use it as supplementary capital to her existing business.]

### *Sub-theme 2: Shoestring Budgeting as a Coping Mechanism*

The second sub-theme pertains to shoestring budgeting as a coping mechanism for the challenges that arose after the household graduated from the program amidst their depressing financial condition. As cited by Dollarhide (2022), the word “shoestring” is a colloquial term involving a relatively small, inadequate, and limited amount of money for its intended expenditures.

Participant: “*Budget. Initial budget gud talaga, oo. Kinahanglan, bubudgeton gud nimo an an hatag ha imo, an suportan han akon mga anak, budgeted gud talaga hiya.*” [It is really essential to budget, yes. It is a must that I should carefully budget the financial aids I got from my older children, so it is really a matter of budgeting.]

## V. SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

This chapter laid out the summary of findings, conclusions, and recommendations drawn from the collected and examined data provided by the single participating graduate 4Ps household beneficiary.

The primary purpose of this research is to explore the gap between the real and ideal poverty graduation in the case of a graduated 4Ps household beneficiary, taking into consideration their self-insufficiency upon exit from the program. In this way, the researchers were able to explore the participant’s personal exposition of real and ideal poverty graduation as a graduate of the program, identify the underlying challenges encountered after program graduation, and the coping mechanisms employed.

### SUMMARY

The following findings of the study were summarized and condensed according to the statement of the problem:

1. The definition of real and ideal poverty graduation in the context of a 4Ps graduate may vary depending on their household’s level of self-sufficiency at the time of program exit, which eventually causes this gap between the former and the latter.
2. The Pantawid Pamilyang Pilipino Program (4Ps) is highly regarded as an additive financial reinforcement that revitalizes the household’s financial capacity to provide their basic necessities. Therefore, program graduation may significantly engender challenges, including the household’s insufficient financial support resulting in its high dependency on lifeline connections and decadency of financial capability.
3. The participating 4Ps graduate employed supplementary capital investment to business and a strict shoestring budgeting scheme as coping mechanisms to counter the challenges after program graduation.

### CONCLUSIONS

The present study aimed to explore the gap between real and ideal poverty graduation, the challenges, and the employed coping mechanism of a 4Ps household graduate. Exploring this gap would certainly aid in coming up with better and justifiable amendments to the existing 4Ps implementing rules and regulations as stipulated in the R.A. No. 11310 (An Act Institutionalizing the Pantawid Pamilyang Pilipino Program or 4Ps).

Based on the results and findings of the study, these are the following conclusions that have been made:

1. The graduate of Pantawid Pamilyang Pilipino Program (4Ps) defined poverty graduation differently from that of the government-instituted policy to the expected experiential outcomes of the household beneficiary—resulting in the development of these two terms in this single case study: (1) real poverty graduation (*former*) and (2) ideal poverty graduation (*latter*). Based on the analysis of acquired data, there were drawn sub-themes that truly represent the personal interpretation

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of the participating household beneficiary regarding the concept of poverty graduation. In the real perspective, the participant perceived successful poverty exit through a socio-economic transformation that is manifested through the household's increasing capacity to provide their basic necessities, and showing more signs of an improved lifestyle, in general. On the contrary, in the ideal perspective, the participant put a premium on her personal conviction of what, when, and how she would want to graduate from the program. In this case, the participant strongly appealed to extend the years of program membership up to the point that her remaining grandchildren finished their senior high school education. Moreover, the single participant aired not only their household sentiments regarding the conditions of the program but also to those of the rest of the beneficiaries with the same predicament, like the inability to send their children to school and provide their daily sustenance. Therefore, there was an observed disparity between the definition of real and ideal poverty graduation in the case of a graduate 4Ps household beneficiary—drawing a gap that needs to be filled in the pursuit of positively translating both the real and ideal poverty graduation in the same direction.

2. The graduation to the Pantawid Pamilyang Pilipino Program (4Ps) had been favorable to some household beneficiaries, but not to everyone else on the list. Others considered themselves self-sufficient already at the time of program graduation; however, not in all cases. To further support the preceding claims, Cudis (2022) reported the data with identified three hundred thousand (300,000) 4Ps household beneficiaries who were recognized as self-sufficient. In contrast, the Commission on Audit (2022) affirmed that 90% of the household beneficiaries continued to live in poverty even after participating in the program for a considerable amount of time. In this single case explored throughout the study, there were several challenges that have been encountered by the single participating 4Ps household beneficiary namely: (1) the high dependency on lifeline connections, (2) insufficient financial support, and (3) decadency of financial capability. Thus, these sub-themes may significantly represent the shared struggles of those household beneficiaries who are undeserving of graduation from the program.
3. Based on the results, the coping mechanisms employed towards the challenges were drawn into two sub-themes, as follows: (1) supplementary capital investment to business, and (2) shoestring budgeting as a coping mechanism. The former is a product of a livelihood intervention program through parting cash aid provided by the Department of Social Welfare and Development (DSWD). Meanwhile, the latter adapted a shoestring budgeting scheme in the household's expenditures as a countermeasure to the financial constraints. And thus, all these coping mechanisms have played a pivotal role to the household beneficiary in dealing with the challenges brought by the program graduation.

## RECOMMENDATIONS

After a rigorous and meticulous process of analyzing the findings of the study, the following recommendations were drawn:

1. The Department of Social Welfare and Development (DSWD) must be more vigilant and exercise due diligence in the selection and monitoring of the household beneficiaries. In delivering their mandates, they should act impartially, professionally, and free of any political interference or maneuvering that would jeopardize their projects and programs.
2. The government should continually support and enhance the implementation of the Pantawid Pamilyang Pilipino Program (4Ps), so long as traces of poverty incidence remain high among every household beneficiary.
3. The government must incessantly pursue and develop the program through an increase of budgetary allotment and open for probable partnership with major private sectors, philanthropists, charitable organizations, and civil society groups. Through such arrangement, the accumulation of greater resources becomes possible that could cater more deserving destitute families in the country. This consequently aligned the primary United Nations' Sustainable Development Goals—No Poverty.

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