THE PANTAWID PAMILYANG PILIPINO PROGRAM (4P'S): A PHENOMENOLOGY OF GRANTS IN PAWN

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Abstract

The Pantawid Pamilyang Pilipino program (4Ps) is the government's anti-poverty initiative aimed at improving the living conditions of the Filipino families particularly in health and education. However, there have been issues arise concerning cash card pawning among beneficiaries. This study explored the experiences of 4Ps beneficiaries who pawned their cash card grant in the municipality of Island Garden City of Samal, to understand the reasons influencing their decisions, coping strategies and reflections. Using a qualitative phenomenological approach, data were gathered through in-depth interviews and focus group discussions with 17 participants to gain a deeper understanding of their lived experiences. The findings revealed six major reasons for cash card pawning: Health crises, educational expenses, livelihood instability, shocks and disasters, and debt cycles trap beneficiaries. Participants coped through alternative livelihood and subsistence strategies, borrowing and debt management, and budgeting and education-first priorities. Their reflections reflected into four themes: responsible stewardship, debt erodes the cash grant, practice discipline and daily budgeting, value the program and seek improvements. The study highlights the need for policy makers and social workers to strengthen social protection through enhanced financial literacy, health insurance coverage and livelihood support for sustainable well-being among low-income families.

Keywords: social work practice, 4Ps beneficiaries, cash card pawning, phenomenology, Pantawid Pamilyang Pilipino Program, poverty, IGACOS

1. INTRODUCTION

Conditional Cash transfer (CCT) programs are one strategies used by developing countries to reduce poverty (Dou et al., 2017) Sri Lanka, Bangladesh, South Africa, Brazil, Chile, and Mexico implemented cash transfer programs which significantly improved the living conditions of the poor in terms of school attendance, and child welfare and reduced child labor (Ayoo, 2022; Salem et al., 2021). These programs are aligned with the goals of the United Nations Sustainable Development Goals (SDG), particularly in reducing poverty and improving access to education and health of poor families (Morton, et al 2017). Although research shows that CCTs have a favorable effect on healthcare access and school attendance, less focus has been placed on how recipients manage and use their cash transfers at the household level, especially when faced with financial difficulties. Their lived experiences especially in situations where they do not have a choice but to pawn or reallocate their cash grants. This gap emphasizes the need for more research on the ways in which financial difficulties affect the choices and actions of beneficiaries.

In the Philippines, the government adopted the Conditional Cash Transfer (CCT) programs from Latin America and African nations and called it the Pantawid Pamilyang Pilipino Program (4Ps) to combat poverty and ensure the well-being of the Filipino Children. Research evidence shows that the program has significantly improved the living conditions of the Filipino families, particularly with regards to the children's Health and Education. Work ethics, morals, self-sufficiency, and compliance with rules and regulations of 4Ps beneficiaries (Frufonga, 2016; Acupido et al., 2020; Parreño et al, 2022; Samuels & Stavropoulou, 2016; Blanquisa & Berdin, 2022; Attah et al., 2016). However, some studies shows that there have been issues concerning inappropriate ways of spending beneficiaries cash grant such as buying alcohol and tobacco (White & Basu, 2016), pawning of ATM cards as a collateral for loan sharks that have high-interest rates (Petinglay, 2022) and repair for their kitchen (Blanquisa, & Berdin, 2022). While these issues are documented, there is still a lack of deeper understanding of why beneficiaries engage in these practices and what are their experiences in doing this. Furthermore, majority of the research on 4Ps are quantitative in nature and focus on measuring program effectiveness, leaving a gap in exploring the personal experiences, struggles, and coping mechanisms of beneficiaries.

Studies of (Acupido et al., 2020; Blanquisa & Berdin's 2022), recommended to further investigate qualitative research to better understand the realities behind 4Ps beneficiaries' financial decisions such as pawning of ATM cards, gambling and buying of alcohol not just on the effectiveness of the program in terms of health and education. This suggests that there is a substantial study gap regarding the lived experiences of ATM card pawning among 4Ps beneficiaries. Thus, this study aims to explore the lived experiences of the 4Ps beneficiaries, including their struggles and challenges that led them to pawn their ATM Cards as a way of coping with financial hardships. Pawning of ATM cards is temporarily surrendering their ATM cards in exchange for immediate cash. The cash grants are accessible through ATM cards issued by the Land Bank of the Philippines, enabling 4Ps beneficiaries to easily withdraw their money. Moreover, this study will provide important improvement for Pantawid Pamilyang Pilipino (4Ps) policies (RA 11310) to evaluate salient features of the legislation and social protection programs of the government. Second, may aid in the development of fresh approaches to deal with the problem in the context of social work practice or any further study that would be useful to the program.

Concerning the inappropriate spending of the Pantawid Pamilyang Pilipino (4Ps) beneficiaries' cash grants to impulse the study of (Gennetian, et al., 2021) using the Behavioral Economics Theory which provide understanding on how people in difficult financial situations might make financial decisions. 4Ps beneficiaries tend to focus on addressing their present needs without taking future demands into account and prefer to select the easiest option over the best one. Another theory that could be related to this study is the Structural Vulnerability theory, it emphasizes that if a system failed to provide strong social protection such as livelihood opportunities and limited access to financial services to its citizens, these issues would result to pawning of ATM cards of 4Ps beneficiaries as a coping strategy (Rao et al., 2023). However, this is just a lens to understand the ATM card pawning of the 4Ps beneficiaries this study still guided by the phenomenological approach that focuses on the lived experiences allowing meanings to emerge from participants narratives.

This study contributes to existing literature by providing greater understanding of the real-life experiences of Pantawid Pamilyang Pilipino Program (4Ps) participants who participate in ATM card pawning. This study emphasizes fundamental financial vulnerabilities and coping strategies, whereas earlier research concentrated on the benefits of conditional cash transfer programs. Researchers and policymakers may use the findings as a guide to understand similar problems in other nations that have implemented social protection programs. This study is beneficial to society since it highlights the difficulties encountered by the disadvantage families, especially when it comes to handling financial resources. By understanding the reasons behind ATM pawning, this study may help in developing interventions, financial literacy programs, and policy improvements that promote responsible cash grant utilization and protect beneficiaries from exploitation (Calipay, 2024). The findings of this study will benefit numerous sectors and stakeholders. One of this is the Department of Social Welfare and Development (DSWD) the findings may be used to improve the Pantawid Pamilyang Pilipino Program (4Ps) implementation, monitoring, and policy creation, especially with regards to ATM pawning. It will also help 4Ps beneficiaries by increasing awareness and understanding of the risks and consequences of pawning their ATM cards and promoting better money management techniques. The results of this study may also be used by Local Government Units (LGUs) to create financial literacy initiatives and community-based interventions for families at risk (Munar, 2024) Additionally, Social workers and practitioners can gain knowledge that enhances their case management strategies and strengthens beneficiaries support services. In the field of the Academe, this study will also be used as a reference for teaching and learning purposes in social work practice. Lastly, future researchers will find this study to be a useful resource as it lays the groundwork for additional research on financial vulnerability, social protection programs, and initiatives to reduce poverty.

2. METHODS

This section presents the methods which were used in the study. It included the study participants, materials and instruments, and design and procedures.

Study Participants

The seventeen key informants of my study "The Pantawid Pamilyang Pilipino Program (4ps): A Phenomenology of Grants in Pawn" are from the Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries of the Island Garden City of Samal who experienced pawning their ATM cards and are currently a member of the said program seven (7) members for focus group discussion are coming from (Area 1) and 10 individual participants for in-depth interview coming from (Area 1, Area 2 and Area 3). These 4ps beneficiaries experienced pawning their ATM cards for at least one month and up. Additionally, I ensured that all participants data is anonymized, no identifiable information, such as names or addresses used in the final report through using of pseudonyms to protect the identities of my participants. The demographics of the participants is seen in Table 1 for FGD and individual interview.

Table 1. Participants Profile (FGD & IDI)

Informant	Age	Status	Gender	# of Children	Years in 4ps
FGD 1	43	LIP	F	5	13
FGD 2	55	Married	F	7	13
FGD 3	52	Married	F	10	13
FGD 4	45	Married	F	5	13
FGD 5	46	Married	F	4	1
FGD 6	41	Married	F	7	13
FGD 7	42	Married	F	3	13
IDI 1	39	LIP	F	4	7
IDI 2	51	Solo Parent	F	10	13
IDI 3	41	Single	F	5	7
IDI 4	51	Married	F	6	13
IDI 5	55	Married	M	5	12
IDI 6	43	Single	M	5	14
IDI 7	38	Single	F	3	4
IDI 8	42	LIP	F	5	13
IDI 9	36	Single	F	6	13
IDI 10	33	Married	F	6	6

There were three considerations in selecting these participants. First, I selected diverse participants that reflect various demographics such as age, gender and socio economic status to capture wide range of experiences and perspectives. Second, was the readiness of the 4Ps beneficiaries to openly discuss and share their experiences, challenges, coping mechanisms and insights. Lastly, was their willingness to cooperate and able to articulate their thoughts and feelings effectively through verbal communication in Focus Group Discussions and Individual Interview with the researcher until the end of the study.

For the inclusion criteria in the selection of participants, the selected participants whose age ranges from 33 to 55 years old, were the 4Ps beneficiaries of the Areas in the Island garden City of Samal (Area 1,

Area 2, Area 3) and have been pawning their ATM cards for at least one (1) month and up. For the exclusion criteria, 4Ps beneficiaries who pawned their ATM cards for less than a month and didn't experience pawning their ATM cards were deemed excluded from this study as they were not among those in the selection criteria. As a researcher, I did not force my participants to join the Focus Group Discussions and Individual Interview sessions, that their participation is voluntary, and they had the right to discontinue their participation in my study. They have the right to not answers questions that are emotionally distressing to them. Also, the participants are free to withdraw anytime they want, no judgement or questions asked no explanation needed.
The required written and signed informed consent was obtained from the research participants as evidenced by their affirmation to participate in my study. Highlighted in the informed consent the purpose of the study, how their data will be used, the steps taken to protect their privacy and confidentiality, the risks and benefits in participating in my study were carefully explained in a language they understand. The risk identified is emotional distress as they were asked to discuss personal and sensitive topics related to their financial struggles, which could evoke feelings of shame, anxiety, or distress. The tangible benefits they received from participating in my study is getting a one (1) mini grocery pack as a gesture of gratitude for their involvement. Questions and clarifications were carefully explained and answered. Moreover, observance of the ethical considerations were clearly explain to them stating that all their responses were treated with utmost confidentiality.

For the research locale, the study was conducted in 3 Areas (Area 1, Area 2, and Area 3) in the Island Garden City of Samal, Davao Del Norte . As a researcher, I chose this locality as my research study considering that I worked at UM Penaplata College as a Community Extension Coordinator and DSWD-4Ps COO IGACOS is our partner institutions as our target beneficiaries in community development. With this, I was aware of the pawning of 4Ps ATM card situations of the 4Ps beneficiaries in the Island. The data gathering were facilitated swiftly by the researcher due to its accessibility to the study area.

Materials and Instruments

As a qualitative researcher, I am more interested in determining the struggles and challenges faced by our 4Ps beneficiaries and determining their reasons for pawning their ATM cards. To achieve this, I audio record the Focus Group Discussion and in-depth interview session as the methods in gathering data from the key informants of the study (Sutton & Austin, 2015). Focus group discussions are facilitated discussion that involves gathering of people from similar backgrounds or experiences together to discuss a specific topic of interest. The participants talk freely with the other group members which encourages discussions with other participants (Baral et al., 2016). At the same time, the participant and the researcher have a one-on-one discussion during the in-depth interview (Dursun, 2023).

I created the interview guide questions as part of the study process; (1) What are your experiences having your 4Ps grantees' cards being pawned? (2) How do you cope with the challenge of having your grantees' cards in pawn? (3) What lessons or insights can you share with the community in general and to fellow 4Ps beneficiaries, in particular about your experience? It focuses on capturing the participant's lived experiences, coping strategies, and learning insights. The researcher was able to obtain detailed insights and viewpoints from the opinions of the seven (7) focus group discussions and ten (10) individual interview participants regarding the questions asked through the research instruments, which included interview questions and probing questions. The four panel members from the university and one expert from outside the university reviewed and validated my research instrument. All these five (5) validators were experts on this matter that help improved my research instruments. The validation results reveal a rating of 9 with a Very Good description.

Limitations are not errors or flaws that render my research unreliable. They are only typical components of research and do not inherently diminish the value of my study, according to (Akanle et al. 2020). Rather, limitations are uncontrollable factors that could influence how I interpret my findings, such as time, resources, or participants (Theofanidis, & Fountouki, 2018). One of the limitations of this study is the study design which would not provide an overall scope of responses since the study focuses only on the Pantawid Pamilyang Pilipino Program (4Ps) in the Island Garden City of Samal. The findings do not fully represent the experiences and challenges in other regions and contexts. Next, the inability to perform member validation, the last step in Colaizzi's approach. From the viewpoint of the participants, this could have an impact on the validity of the results. However, the researcher used techniques like meticulous transcription and repeated reading to guarantee credibility.

Design and Procedure

This study is anchored in qualitative research, which seeks to understand the nature of phenomena through the exploration of participants' lived experiences, perceptions, and meanings (Busetto et al., 2020; Tenny et al., 2021). It is particularly suited to address the "how" and "why" of a phenomenon (Djsresearch, 2022). The researcher utilizes the transcendental (descriptive) phenomenological approach to explore the lived experiences of 4Ps beneficiaries who experienced pawning their ATM cards. This method seeks to capture the essence of participants' experiences while putting aside the researcher's preconceptions. It is based on Edmund Husserl's philosophy (as cited in Moustakas, 1994) and was expanded upon by Clark Moustakas (1994).

To ensure rigor, the researcher practiced bracketing (epoche) by purposely putting aside preconceived notions and biases about the phenomenon. This included rejecting earlier rulings, such as the notion that pawning ATM cards is an example of misusing public funds for pointless expenses. But rather, the researcher listened to the participants' stories with openness and attention, letting their real-life experiences come to life (Neubauer et al., 2019). The phenomenological approach is well suited in this study as it facilitates to described, understand and make meaning of 4Ps beneficiaries lived experiences. It allows the researcher to capture the essence of the phenomenon as described by the participants. (Delve & Limpaecher, 2022). The snowball sampling technique was used since the letter to the Department of Social Welfare and Development (DSWD) was disapproved. They lacked data on 4Ps beneficiaries pawning their ATM cards as this was prohibited in the program, beneficiaries discreetly pawn their ATM cards. Snow ball sampling is a non-probability sampling method in which the researcher begins with a small initial group of participants who fit the study requirements from her personal network. I just talked to 4Ps beneficiaries that I know, and I asked them to refer me to their friends or network who meet the requirements, and so on, starting a chain of referrals (Ting et al., 2025)

In the conduct of the Individual Interviews and Focus Group Discussion I ensure that it is held in a private locations or most convenient to the participants who took part in the discussions to safety their privacy and confidentiality. Moreover, during Focus Group Discussions, I reminded the participants not to disclose sensitive information about others after the session (WHO, 2011). The Individual Interviews and Focus Group Discussion sessions were conducted on April 27, 2025 and May 01, 2025, it lasted for about 8 hours more or less including the travel time from house to house visits. During the actual Individual Interviews and Focus Group Discussions, the session started with a brief introduction, explaining the purpose of the session and ensuring that all data or information shared during this process are strictly confidential and will be used solely in this study, with that participants willingly share their true feelings and experiences (Sim & Waterfield, 2019). I also asked permission from the participants to audio record the interviewing process and made some notes on their responses, reviewed and transcribed their responses before data analysis begin to identify core ideas and emerging key themes (Sutton & Austin, 2015).

I took on multiple roles as a researcher to access the thoughts and feelings of the study participants (Sutton & Austin, 2015). It was quite an experienced to learn their struggles, challenges and Insights as a 4Ps beneficiaries of the said program. I was the main facilitator of the study. Using the approved research instruments I was able to conduct the Individual Interview and Focus Group Discussions in a face to face sessions on the scheduled availability and comfort of the study participants. During the Individual Interview and Focus Group Discussions I was the interviewer, moderator, and recorder and I use my audio recording to write down relevant statements and information during the process. With this, I was able to capture the narration of the participants including their cheerfulness and sorrow from start to finished of the data gathering process. Moreover, I was the transcriber and translator of this study all statements and responses from the participants were transcribed and translated verbatim based on my notes and audio recording. After this, I submitted the transcribed and translated result to Data Analyst for coding and thematic analysis.

For documentation and protocol purposes, I prepared a letter request addressed to the office of the Department of Social Welfare and Development R-XI, signed and approved by the Dean of the Professional Schools, asking permissions to conduct my study. However, the letter was disapproved. I shifted to addressed the letter to the Punong Barangay in which my key participants resided. After the approval of the request letter, I proceeded with the Focus Group Discussions and Individual Interview process.

Data analysis consisted of 7 steps using the Collaizzi's approach: (1) Familiarization, I read all the participants narration to comprehensively understand their lived experiences. (2) Identification of significant statements, I extracted all the important statements of the participants based on the transcripts. (3) Formulation of meanings, I considered each significant statements in the perspectives of the participants narratives and opinions. I did not impose my own biases or personal judgement. (4) Clustering of themes, I grouped together similar meanings or statements to form themes that reflect participants experiences. (5) Developing an exhaustive descriptions, provision of a detailed narratives of the participants experiences based on combination of all identified themes. (6) Producing the fundamental structure of phenomenon, the researcher achieved this by presenting the essence of the lived experiences of the 4Ps Beneficiaries on ATM card pawning. Lastly, the final step of Collaizi's approach validation through returning the findings to the participants was not conducted due to time constraints and limited participants availability. In spite of this, the researcher maintained rigor by meticulously transcribing and accurately representing participant replies from both focus group discussions and one-on-one interviews (Ataro, 2020).

The researcher is responsible for obtaining reliable information and ideas from different authors and perspectives concerning the trustworthiness of my study. According to Ahmed, (2024). there were four terms in determining the trustworthiness of a study: credibility, transferability, dependability, and conformability, The first term credibility means confidence in the truth of the findings. The researcher is confident that the results are credible and based on facts through establishment of trust and rapport and observations with the participants during the data gathering process. The second term was transferability which means that, findings of this study are also applicable in other contexts, situations and populations. The researcher achieved this, through diverse characteristics of the research participants, research group and setting. The third term was dependability, consistent and reliable over time with the same researches due to the richness of data findings, analysis and utilization of the audit trail. The fourth term was confirmability, the researcher ensures that the research findings are free from biases focuses solely on the participants experiences and opinions through reflections during the research process.

In the context of data gathering, ethical considerations is properly observed. As emphasized by Hasan et al., (2021), every step of the research process must be guided by ethical principles. Before data gathering is conducted, the researcher ensures that research manuscript is reviewed by the panel of experts and the Approved Compliance Certificate from the UM Ethics Review Committee Research (UMERC-2024-312) is secured. Written and signed informed consent were obtained and explained in a language they understand after confirming to participate in my research study. The researcher commits to confidentiality of the data and will not be shared with anyone outside the research team and will solely be used in the purpose of this research (Bacatan & Sultan, 2022). Moreover, I ensured that audio recordings is only accessible by me (the researcher). For data retention and destruction, the researcher ensures that all acquired data will be kept for five years after the study is finished. After that time, all data will be safely destroyed by shredding or deletion of both physical and electronic copies (Li et al., 2012).

To determine the validity of my research and to make sure that all sources are correctly and suitably referenced and that the work is original, my study will go through a Turnitin and AI check (Chetia, 2023). In conducting this research, I pledge to uphold the highest standards of academic integrity. All data and findings are presented truthfully, and it is completely forbidden to manipulate, misrepresent, intentionally deceive, or fabricate information or data results. In the publication of this research paper, I acknowledged everyone who contributed significantly to my study, especially Dr. Minda Brigoli, my research adviser, who helped me along the way by offering advice and assistance.

3. RESULTS AND DISCUSSION

This section presents the data obtained from the participants of the conducted Focus Group Discussion and Individual Interview. Presented also are the themes, core ideas and significant statements of the respondents as product of the data analysis objectively focusing on the experiences of pawning their ATM cards, coping mechanisms and the lessons learned of the 4P's beneficiaries after pawning their cash card grants.

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Table 1. ***Experiences of 4Ps Grantees with Pawned Cards***

Emerging Themes	Core Ideas	Significant Statements
Health crises drive pawning	Hospitalization forces urgent borrowing	*…. the time I pawned my ATM was because my child was admitted to the hospital. I really didn't have any money to buy medicine outside the hospital, so I had to pawn my ATM card. That became my collateral because nowadays, you can't just easily borrow money if you don't have collateral or a guarantor. —* ***FGD-P1*** *tong time mam na prenda akong ATM tungod na admit akong anak sa emergency mam, wala gyud koy kwarta pangpalit ug tambal sa gawas mam mao to na prenda akong ATM card, mao to na guarantor nako akong ATM kay dili man gyud ka basta basta makahiram ug kwarta karun kong walay collateral or I guarantor. —* ***FGD-P1***
	Repeated medical crises drain resources	*For my grandchildren — this just recently happened, and now I'm planning again because someone got hospitalized. So, I'll have to find another guarantor and figure out where to get help. The money left in my hands is only 50 pesos now. That's how it is. Good thing some bills are covered by "MALASAKIT" — others are not. —****FGD-P6*** *sa akong mga apo, bag o ragyud tawon ni na na nakuan ug karun nagplano napod kay nahospital man gyud ang kuan karun I guarantor na sad. Mangeta nasad ug asa I kuan. I guarantor nako ni ug asa nako ni ipadulong. Karun ang nabilin sa akong kwarta nga naa sa akong mga kamot 50 pesos nalang gyud. Mao gyud na ay, may gani ang uban na malasakit ang uban wala man giadto nako didto may gani ning kantidad ra ug dosyentos kapin aw, hapit 300 ang kuan ang akong nabayran sa hospital. Kay ang reseta wla man sa sulod. Naa man sa gawas. —****FGD-P6***
	Prenatal and ultrasound needs trigger pawn	*I just recently pawned it. Since I got pregnant and have been doing prenatal check-ups, this Barangay Health Worker (BHW) told me that I should get an ultrasound right away. But as you know, ma'am, we don't have money. Still, it had to be done……. I pawned it just recently, and when I got the money, it was only ₱1,000 — just enough for the ultrasound****. - IDI-P6*** *karun ramn pod ko nagprenda kay sukad nagbuntis ko karun nagprenatal man ko dha ang kaning kuan ni mam basa kani bitawng BHW nga nagtugon man daw sa ilaha nga kanang ultrasound lagi daw ko dayun niya kabalo bya mam nga wa tay kwarta mam no. Mao nga ako nalang giprenda wala pako ka try ug prenda karun lang jud mao*

		to pagkuha nakog kwarta isa Kalibo rmn prenda para ipa ultrasound lang. - ***IDI-P6***
	Child accident requires urgent treatment	*That's when I pawned my ATM card — right after I became a beneficiary of 4Ps. My child's bone got misaligned from the accident, and the person who hit him gave us only a small amount of money. —****IDI-P3*** *pagsulod gyud nako sa 4Ps mao tong naprenda nako kay na dis align man iyang bukog nadisgrasya niya gamay ra kaaug ghatag ang kuan ba ang naka bangga sa akong anak. —****IDI-P3***
	Costly post-surgery supplies push pawning	*At that time, we didn't have any other choice — we needed to buy a colostomy bag. My child had just been discharged from SPMC (Southern Philippines Medical Center) ....So we had a problem — how to get a colostomy bag? I had no choice but to pawn the ATM card so we could buy one. Colostomy bags are expensive — one costs ₱170. With the ₱3,000 we got from pawning it, we were only able to buy a few. —* ***IDI-P10*** *wala mn mi kuan gud kanang choice nga pang colostomy ato kay ktong tungura bag o pami gawas ato sa SPMC niya karun prblema mi unsaon paghimu ug colostomy no choice ko nga nag prenda ko anang Atm kay ipalit namog colostomy bag kay mahal baya ang colostomy 170 ang isa pila ra among napalit sa tresmil nga among gikuan ana niya. —* ***IDI-P10***
Education expenses strain families	Tuition fees demand immediate payment	*My ATM was pawned, ma'am, and the money was used to pay for school tuition. —* ***FGD-P4*** *Naprenda ang ATM mam gigamit ang kwarta pangbayad sa tuition sa eskwelahan. —* ***FGD-P4***
	School-related fees strain household budget	*It was for school payments. —* ***FGD-P5*** *kuan sa eskwelahan mam nay mga bayronon —* ***FGD-P5***
	Multiple children increase school expenses	*Of course, I already had four kids going to school, so I couldn't rely on him [husband] for everything. I really had to borrow money just so my children could go to school. All four of them were studying at the same time — all under my care. —* ***IDI-P1*** *unya syempre naa koy upat kaanak daan sa pagskwela alang akng isalig tanan sa iyaha makautang2 gyud ko mam uy pra makaswela lang ang akng mga anak kuan gud na upat gud na sila nga nagswela jd tanan naa jud sa akong kamot, —* ***IDI-P1***
	Deductions limit children's educational	*We also have weekly loan payments and other bills. I feel buried in debt already. I really want to redeem it. If I*

	needs	*could, I'd like to receive the full payout again — to bring my children with me and buy them something. They'd be so happy, ma'am. That's what I used to do before. But now, I can't — I can't even buy them something new anymore. (laughs sadly) —* ***IDI-P1*** *Naa pay mga senimana nga loan loan ug uban pang mga bayronon. Gusto jud nako lukaton wajuy ilukat gani gusto nako nga buo jd akong madawat ba nga madala nako akng mga anak inig pay out ba mapalitan nako, malipay baya sila mam no, kay mao akng ginabuhat sauna karun dli na hahhaha dli na mapalitan ug bag o. —* ***IDI-P1***
Livelihood struggles fuel vulnerability	Seasonal fishing yields uncertain income	*Our income is not enough, ma'am — it's hard, especially with many children. My husband's job is just fishing, and the income is small. Sometimes, there's even no catch. —* ***FGD-P2*** *kulang ang income mam pait kaau unya daghan mga anak kay ang trabaho sa bana mangisda ra pila ray income ana dli pirmente ang isda usahay wlay isda. —* ***FGD-P2***
	Irregular work triggers repeated pawning	*We're really struggling, especially when there's no work. And my husband's job is only seasonal, so there's really nothing sometimes. —* ***FGD-P7*** *gipit man, labi nag way trabaho, unya seasonal pod ang trabaho sa bana aw wa gyud. —* ***FGD-P7***
	Small business disruptions stall income	*There were so many things going on, ma'am — that's why I ended up pawning my ATM card. We had absolutely nothing at the time……. our small buy-and-sell business was on hold. —* ***IDI-P3*** *daghan mam uy mao tong na prenda akong ATM sa walang wala mam ba walay tarung trabaho na pending amoang Negosyo nga pamakal. —* ***IDI-P3***
	Jobless partner and unpaid bills cause pawn	*…. when I was really in a difficult situation, but I was able to redeem [the ATM] after a while. The thing is, my partner didn't have a job — so of course, that also meant no rice. Then we also had to pay for electricity and water. Where would I get the money when he couldn't work? He only gets to work when there's something available. That's why I ended up pawning the ATM for the meantime. —* ***IDI-P6*** *katong pait gyud ko pero gilukat nako to, kanang kuan jud na way trabaho akong partner syempre way bugas ana gni niya naa poy bayronon kurente ug tubig asa man ko mukuha nga wamay trabaho kau ang isa, maktrabaho lang na siya kanang makasugod na mao to gprenda najud nako ang ATM sa kadali .—* ***IDI-P6***

	Women endure heavy labor to survive	*It's still hard, haha. Everything is difficult. I take on whatever kind of work—hauling sand, clearing land—even if it's not supposed to be women's work. —* ***IDI-P10*** *nagkalisud2 ghapon, haha kalisud2 tanan kuan trabaho apilan manghakot ug balas bisan unsa mang manglampas bisag dli atong trabaho, mag unsa na, mga trabaho sa lalaki akoa nalang sudlan. —* ***IDI-P10***
Shocks and disasters worsen hardship	Fire destroys home and documents	*What we went through, ma'am, was a fire. Our house burned down before, so we had to relocate here. After the fire, some important documents like ID's and birth certificates were also lost — it was difficult. —* ***IDI-P5*** *ang among naagian mam sunog, nasunog mi sauna na relocate mi dri niya ang uban ato pagkasunog nangasunog ang mga kuan Id mga birth perteng lisura ato. —* ***IDI-P5*** *I had to pawn it again because our house burned down — that was back when we were living near the shore in Purok 2. Since our house burned, and we lacked materials, we just built a makeshift shelter, so we'd have a place to sleep.* ***- IDI-P1*** *paghuman npod ato mam nabalik napod ug prenda kay nasunog among balay sauna ato mam sa baybay sa purok 2, niya syempre nasunog niya kulang to ilang mga kuan mga nagbalay mi para naa lang mi katulgan. -* ***IDI-P1***
	Storm wipes out livelihood assets	Back when I was fishing in Peñaplata, I was caught in a storm — my boat was destroyed. All my equipment was gone, and we couldn't do anything about it. I couldn't go back to fishing after that. That's why we had to pawn the ATM card while looking for a way to get a new boat. It took us a long time to get another one, and that's why we really had no choice but to pawn it. We took an additional loan on the ATM, adding to the previous amount. — **IDI-P4** kuan kadtong nanagat ko sa penaplata naagian kog bagyo nabungkag akong bangka niya wa nakoi kuan mga gamit tanan gamit wa gyud mi mahimu ba wala nagyud ko kapanagat mao tong naprenda namo nangita pod mig kuan makabangka dugay mi kakuan ug bangka mao tong nakuan gyud namo ang kuan nadungagan pagyud. — **IDI-P4**
	COVID-19 lockdowns cut income sources	*We experienced COVID. My husband had no job then, and they told us not to go outside, but we still had to go out to earn a living — we went fishing, but only with facemasks on……. Our City Link asked us why we pawned our ATM card. I told them, ma'am, that it was really because of that*

		situation — the COVID. That was the start — the COVID situation in 2019 why I pawned the ATM. — ***IDI-P5*** *naagian napod mig COVID wala baya tarbaho ang bana ato no niya muingon sila nga bawal mag gawas2 pero mugawas man gyud ta maoy panginabuhe muadtog dagat niya facemask lang gyud mao to among naagian sauna uy grabe mao toy hinungdan nga nakuan namo gipangutana mn mi sa among CL unsa daw hinungdan nganu na prenda daw namo ingon ko nga mam kato gyung pagkakuana mao gyud tong sinugdanan tong nag covid gyud kuan mn to 2019. —* ***IDI-P5***
	Imprisonment of partner triggers pawn	*I had to pawn my ATM card when my husband was sent to jail. We had no more money, and I had no other means to get any. —* ***IDI-P2*** *kaning akong ATM naprenda nako na kay tong na preso ang akong bana wala njud mi laing kwarta wala njud koi lain makwartahan mahawiran. —* ***IDI-P2***
Debt cycles trap beneficiaries	Payouts reduced by deductions	*Ma'am, it helped solve the problem somehow, but not completely. We were able to pay for my older sister's tuition, but with the later payouts, we struggled because the amount we received was already reduced — like we were only getting half since deductions were already made. —* ***FGD-P4*** *kuan mam, nakatabang siya nga ma solve ang problema, pero dili kayo kay nakabyad mi sa tuition sa akong ate pero sa kadugayang pay out naglisud mi kay ang maabot sa amua Katunga nalang ba mabawasan, kay makaltasan naman ang kwarta. —* ***FGD-P4***
	Interest surpasses principal; debts pile up	*What I receive now is only ₱4,900, and I have three children — but the interest is ₱3,000. The interest is even higher than what I loaned. I really can't redeem (the ATM), ma'am, because our income only covers daily needs. -* ***IDI-P1*** *kuan akong madawat run kay 4900 naman kay tulo man sila interest tres mel naglabaw pang intrest kaysa kuan lagi. Dli jud nako malukat lukat jud mam kay ang among income igo ra jud sa konsumo. -* ***IDI-P1***
	High rates reduce take-home cash	*That's my problem — I keep thinking about it because they deduct 20%. With ₱5,000 as the loan amount, we only receive around ₱3,000 or so. So how much do we actually get? A little over ₱1,000 after the deductions of interest. That's where we get our money in situations like this. —* ***IDI-P10***

		mao na naprblema ko maghuna2 kay 20% baya no niya sa karun nga 5thousand pila ramn among madawat tresmil ra kapin pila nalay amoa di 1thousand nalang kapin kay 20%-man kuhaan man nila sa anak oh mao na dha mi gakuhaan sa ing ana. — ***IDI-P10***
	Loss of ATM ends credit opportunities	*Things were better when my ATM card was with me because I could borrow from the store and just pay them back when the payout comes. But now, it's difficult because they deduct a percentage. There was even over a year when I didn't receive anything. Before, we were under IPs (Indigenous Peoples), and when we transferred to 4Ps, I think it took about a year before I received anything. And the debt accumulates interest—it's hard. —* ***IDI-P8*** *maau mn tong naa akuang ATM no kay makakuan man ko kanang maka, naa sa akua unya human makautang ko sa tindahan niya inig pay out mabayran nako niya karun kay murag kuan jd ko kay kanang makuhaan pbya nilag porsyento no niya naa poy tuig nga isakatuig kapin man guro mi nga kami nga nibal., IP's man mi sauna, IP's ko niya nibalhin mig 4Ps mga isa katuig jud nga wla ko kadawat oh niya. Magtubo bya didtu no hmm, pait kaau. —* ***IDI-P8***

Presented in table 1 are the themes emerge as experiences of 4Ps grantees with pawned cards. The themes include Health Crises Drive Pawning, Education Expenses Strain Families, Livelihood Struggles Fuel Vulnerability, Shocks and Disasters Worsen Hardship, and Debt Cycles Trap Beneficiaries.

Experiences of 4Ps Grantees with Pawned Cards

Health crises Drives Pawning. This theme flourished as the experiences of 4Ps beneficiaries that push them to pawn their ATM cards as they do not have any other means to pay the hospital needs of their children. This was emphasized as they stated:

> *tong time mam na prenda akong ATM tungod na admit akong anak sa emergency mam, wala gyud koy kwarta pangpalit ug tambal sa gawas mam*. (…. the time I pawned my ATM was because my child was admitted to the hospital. I really didn't have any money to buy medicine outside the hospital,) — **FGD-P1**

> *na dis align man iyang bukog nadisgrasya niya gamay ra kaaug ghatag ang kuan ba ang naka bangga sa akong anak.* (My child's bone got misaligned from the accident, and the person who hit

him gave us only a small amount of money). —**IDI-P3**

As observed on the responses of the participants, they consistently shared that medical emergencies such as hospitalizations of their children and motor accidents push them to seek immediate cash as not all hospital expenses are covered by the Philippine Health Insurance (PhilHealth) or MALASAKIT programs. Some of the prescribed medicines are not available in the hospitals they needed to buy it outside the hospital (Ambong & Gonzales, 2024). This situation shouldn't be delayed as it is an emergency. It is a life and death situations where immediate medication is needed to prevent further complications and can get out of the hospital right away. Although, the purpose of the 4Ps grants is to provide for the health situations of their children, it is still not enough especially when the household income and resources is limited it is just enough for their daily needs. Moreover, another finding shows that a participant pawned her ATM Card to buy a colostomy bag for her child with birth defects that prevents her to release waste naturally. The need for colostomy bag is expensive and continuous making it difficult for beneficiaries to sustain daily needs relying only to 4Ps grants. This will result to financial exhaustion especially when family members require long-term medical needs. Though government hospitals offer free operations for this kind of situations but as was mentioned earlier not all hospitalization fees are covered by the PhilHealth or MALASAKIT programs such as transportation, food allowances and external medicines (Ambong & Gonzales, 2024).

These findings were supported by (Aduku et al., 2023) who states that one of the most unstable shocks for low-income households is medical costs which frequently force them to adopt temporary measures with a lasting financial impact. This is also supported by Lasco, (2024), who argued that social protection programs in underdeveloped countries are not enough to safeguard families from medical emergencies, resulting in coping mechanisms like informal borrowing or asset pawning. Therefore, social protection programs should improve financial support and medical assistance programs, such as easily accessible government lending cooperatives that assist low-income households with minimal requirements and offer sustainable livelihood opportunities that can help generate extra income, and employability rather than merely offering training or seminars to reduce the burden on low-income families during health emergencies.

In addition, findings reveal that some participants resort to ATM card pawning to support the prenatal care and ultrasound needs during pregnancy. This suggests that 4Ps beneficiaries find it difficult to pay for even basic maternal health services. This finding was supported by (Jamandre et al., 2026) who states that socio economic status of families plays a vital role in accessing quality health care, this structural vulnerability limits their ability to afford maternal health services. The vulnerability of pregnant beneficiaries is reflected in this situation, where protecting the mother's and the child's health takes precedence, even if it means jeopardizing their financial grants. To keep beneficiaries from turning to risky financial behaviors like pawning their ATM cards, this study highlights the need to further increase maternal health support and guarantee that vital prenatal services are completely accessible and affordable.

Education Expenses Strain Families. This theme emerged as participants have explicitly shared that school and tuition fees strain their limited budget:

> *Naprenda ang ATM mam gigamit ang kwarta pangbayad sa tuition sa eskwelahan* (My ATM was pawned, ma'am, and the money was used to pay for school tuition) — FGD-P4
>
> *sa eskwelahan mam naay mga bayronon* (It was for school payments). — FGD-P5

The findings above reveals that education expenses such as tuition and school fees pushed 4Ps families to pawn their ATM Cards. Many Filipino families believed that education is a pathway to get out of poverty, it can get them better paying jobs that uplift the living conditions of their families that is why even if life is difficult due to insufficient and unstable source of income Filipino families still send their children to school even at the cost of surrendering their ATM cards as collaterals. This statement is supported by studies of (De Jesus et al., 2023; & Asuamah Yeboah, 2024) which states that 4Ps beneficiaries prioritizes and invest in their children's education even under the conditions of poverty. Although the main purpose of the 4Ps program is to provide cash assistance so that school age children can go to school, cash assistance alone is insufficient buffer to support the educational needs of 4Ps children due to its minimal amount and several school aged children (Caasi, 2025). Studies of (Zuhra et al., 2025) reveals that students considered tuition fees as the major deciding factor in which school to enrol since Private Schools offer higher tuition fees excluding transportation, food allowances and cost of school projects. Though, there were available public schools that offers free to minimal tuition fees, not all Filipino children can avail of this because of its entrance exams and maintaining grades. Moreover, there were available scholarship programs from the Government and private institutions but delayed released of grants and higher tuition fees in private schools pushes beneficiaries to borrow against future payouts (Iligan et al., 2023; Paqueo et al., 2025; Bituin et al., 2025; & Medina, 2025).

In addition, 4Ps beneficiaries mentioned that bills and other weekly loan payments add up to the burden that hinder them to provide the essential educational needs for their children such as bags and school shoes. This statement is consistent with the study of (Asuamah Yeboah, 2024) who states that low-income household expenditure focuses on food, shelter, and utilities, leaving very little money for other expenses. Thus, they often struggle to afford educational expenses. It also highlights low-income households' financial difficulties in repaying debts especially with high interest rates since they do not have emergency funds or savings. These situations really create financial strain to 4Ps beneficiaries that pushes them to pawn their ATM cards even though it is prohibited to meet urgent educational needs. This is consistent with a study by Tropico et al. (2025), which states that despite being aware of the long-term financial burden, families often turn to informal lenders or pawning systems to meet immediate needs due to socioeconomic pressures like educational costs. These situations highlight the need to strengthen educational scholarships to low-income households that not just cover tuition fees but include allowances for school projects, transportation, and free breakfast meals in all levels.

Livelihood Struggles Fuels Vulnerability. This theme emerged when participants were asked about their experiences that pushes them to pawn their ATM cards. They have irregular source of income. This was highlighted as they stated:

> *kulang ang income mam, kay ang trabaho sa bana mangisda ra pila ray income ana dili pirmente* (Our income is not enough, ma'am. My husband's job is just fishing, and the income is

small. — *FGD-P2*

*kanang kuan jud na way trabaho akong partner syempre way bugas ana (*The thing is, my partner didn't have a job)- IDI-P6

Based on the responses above, participants shared similar sentiments that pushes them to pawn their ATM Cards. They have insufficient income. The beneficiaries' source of income is seasonal such as fishing, labouring, buy and sell business. Sometimes there are work and sometimes none and the pay is very little that it is almost not enough to suffice the basic needs of the family. One participant also shared that she did all kinds of work even if the work is physically demanding not suitable for women anymore, yet the income is still not enough. This shows that beneficiaries are hardworking, actively seeking ways to earn and not just relying on the support or grants from the government yet they still belong to the poorest of among the poor. Why? I believe this is not Filipino's irresponsibility and laziness at all, but it shows that the system failed to provide sustainable livelihood or job opportunities for all especially on Filipino families or household who have low educational level.

Even college graduates now a days find it difficult to find job how much more this individual who only finishes primary level. The system does not really provide much for this kind of individual. There were too little opportunities given. This situation may be better understood through the Structural Vulnerability Theory which posits that economic conditions are shaped by systemic factors that limit individuals access to regular employment, education and sustainable livelihood opportunities which resulted to ATM card pawning of 4Ps beneficiaries as a coping mechanism to meet immediate financial needs (Rao et al., 2023; & Paninsoro et al., 2024). This statement suggest that it is difficult to achieve financial sustainability or self-sufficiency among 4Ps beneficiaries if the government failed to provide livelihood and employment opportunities (Sudario, 2025; & Mohammed et al., 2023). These findings reveal that conditional cash transfer alone is not enough buffer to sustain the financial needs of the beneficiaries, there is a need to strengthen livelihood and employment opportunities for low-income households especially on low educational level individuals.

Increasing their access to sustainable and inclusive work opportunities may help them become more financially stable and less dependent on financial aid.

Shocks And Disasters Worsen Hardship. This theme flourished when participants were asked about the reasons or their experiences that pushes them to pawn their ATM cards. They shared that unforeseen shocks and disasters worsen their hardship.

*nasunog among balay sauna ato mam. (*our house burned down) - *IDI-P1*

naagian kog bagyo nabungkag akong bangka (I was caught in a storm — my boat was destroyed). — IDI-P4

Unforeseen shocks and disasters such as fires that destroys home, storms that destroys fishing boats and equipment and Covid-19 Pandemic pushes 4Ps beneficiaries to pawn their ATM cards as the last resort since they don't have any other means of coping with the shock. These 4Ps beneficiaries are always on survival mode every day, their limited income merely able to sustain their basic needs since they have irregular or seasonal sources of income. Thus, experiencing these shocks would really create financial strain on their lives. Participants shared how their houses and documents such as valid Ids and Birth certificates were consumed by fire. They stated that it was so difficult, there were no savings or emergency fund to rebuild their houses. Thus, they pawned their ATM cards to be able to build a makeshift shelter just so they have a place to sleep. Good thing, they were relocated by the government in a safer location and was provided with a land they just needed to pay it through minimal monthly payments.

In addition, one participant also recounted how his boat was being destroyed by a storm while he was at sea in the Peñaplata area. He shared that the fishing boat was his source of income, when the boat was destroyed it means no income. That is why he pawned his ATM card to get additional funds to buy a new one since fishing boat is costly. This narrative aligns with the findings of Aldaba & Geronimo, (2025) who states that large-scale risks, such as economic disruptions and natural disasters, jeopardize the financial stability of Filipino households and drive them into poverty. Moreover, in more complicated cases, husbands' imprisonment eliminated a primary source of income, requiring women to take full responsibility for their households' finances. Furthermore, another participant shared how the COVID-19 pandemic disrupted her husband’s source of income as a carpenter during that time no one is allowed to go out, not to interact with other people. It means no income. That is why even with the restrictions they go fishing just so they could earn a living to get by. Although the government provided a grocery pack and minimal amount of cash just so this low-income households could survive this shock. It is still insufficient in the long run. This finding is supported by Gazi (2018), who claimed that governments responses to disaster risk reduction initiatives should go beyond short-term cash assistance and focus on strengthening sustainable livelihood opportunities and providing capacity building programs. These interventions can lessen vulnerability and increase low-income households' capacity to withstand shocks in the future.

Debt Cycles Trap Beneficiaries. This theme flourished when 4Ps beneficiaries was asked about their experiences that pushed them to pawn their ATM cards. They shared that high interest rates of their loans push them into poverty which highlighted the challenges associated with repaying them:

> *naglabaw pang interest kaysa kuan lagi. Dli jud nako malukat lukat jud mam kay ang among income igo ra jud sa konsumo.* The interest is even higher than what I loaned. I really can’t redeem (the ATM), ma’am, because our income only covers daily needs. — *IDI-P 1*

> *mao na naprblema ko maghuna2 kay 20% baya no.* (That’s my problem — I keep thinking about it because they deduct 20%) — IDI-P10

Based on the responses of the participants, they consistently shared that the repayment for their loans have high interest rates that exceeded the capital amount thus making it difficult for them to redeem and being trapped by the cycle. As their source of income is just barely enough for their basic needs, repayment becomes a burden. They highlighted that their situations were very difficult. It was emphasized as one participant shared that she had difficulty redeeming the card. She received around ₱4,900 and the interest rate is ₱3,000 it is higher than what she loan. Similarly, another participant shared that the loan has a 20% interest rate leaving her with only more or less one thousand pesos after deductions of the interest.

These incidents demonstrate how these financial structures drastically lower the loan's real benefit. This resonates with Sugianto & Rini, (2025) who states that pawning is a strategy to manage financial difficulties temporarily. As what the participants shared It helped solve the problem somehow, but not completely. She was able to pay for her children’s tuition fee, but with the later payouts, she struggled because she only received half of the grants after deductions. Similar situations were observed in communities where loan shark practices persist due to quick releasing of funds and high interest rates of informal loans, leading to cycles of indebtedness and limited exit strategies for borrowers (Jubaedah et al., 2024). Additionally, 4Ps beneficiaries are forced into traditional pawn arrangements that may be exploitative and legally risky due to their lack of financial awareness and restricted access to financial institutions which result to debt dependency and psychosocial stress (Wistara, 2025; Labitad, 2025; & Safari et al., 2026).

Furthermore, ATM card pawning affects beneficiaries’ social and economic interactions. One participant mentioned that she was unable to obtain informal credit from local store owners because she did not have her ATM card. She used to be able to request necessities on credit and pay them back after the grants were disbursed. But she lost this kind of financial liberty when she lost control of her ATM card. In addition to reducing people's immediate financial flexibility, this change in access to informal lending also has an impact on their social networks and mental health. To lessen reliance on unofficial borrowing, the results emphasize the necessity for the government to offer easily available, low-interest or zero-interest emergency lending facilities and strengthened sustained financial literacy programs including topics of credit management. Without these actions, high-interest loans will continue to deplete beneficiaries' already meager funds, trapping them in debt cycles and jeopardizing the government's initiative to reduce poverty.

Presented in Table 2. are the emerging themes, core ideas and significant statements of the participants when they were asked about how they cope with the challenge of having a pawned card. The following themes emerge Alternative Livelihood and Subsistence Strategies, Borrowing and Debt Management and lastly, Budgeting and Education-First Priorities.

Table 2. ***Coping Mechanisms of 4Ps Grantees with Pawned Cards***

Emerging Themes	Core Ideas	Significant Statements
Alternative Livelihood and Subsistence Strategies	Engage in wage labor and odd jobs	*Well, I just work in eateries, ma'am, to earn extra income, to have a sideline.* ***— FGD-P2*** *aw manarbaho nalang ug mga karenderya mam ana aron maka side line.* ***— FGD-P2*** *We really have to work, works at UM Canteen."* ***— FGD-P3*** *oh manarbaho gyud mam, trabaho sa canteen sa UM.* ***— FGD-P3*** *I really do a lot of work—sweeping, cleaning, whatever job my neighbors give me. I'll do anything just to earn something. I'm just thankful that people still call me when there's work to be done.* ***— IDI-P10*** *oh daghan man kog mga trabaho, manilhig, manilhig bisan unsa man ipatrabaho sa akong mga silingan, mang guna bisag unsa lang, kaloy an ramn pod nga naa rajud tanan manawag, bisan unsa nga trabaho,* ***— IDI-P10*** *My sideline is just doing laundry for others. Sometimes, I go and ask the Barangay Captain if I can sweep or clean for them—just to have some work.* ***— IDI-P8*** *kanang pagpanglabada lang jud, umhhm muadto ko manghangyo ko didtua sa ila Kapitan nga manilhig ko ana.* ***— IDI-P8*** *When someone asks for a massage, I do it — I give massages because there are many people here who ask for that.* ***— IDI-P4*** *usahay kanang kuan naay magpahilot manghilot ko kay naa man pod daghan magpahilot, daghan kaau magpahilot diria.* ***— IDI-P4*** *My partner sometimes has work, sometimes none. He's a carpenter, so there are days with jobs, and days without.* ***— IDI-P8*** *niya usahay pod akong pares naa siyay trabaho usahay wla pod panday man akong pares usahay naa usahay wla.* ***— IDI-P8***

	Participate in small-scale trading and vending	*I just really worked hard—worked hard to start a small business, work hard in buying and selling just to be able to pay for school expenses, to feed my children, and to buy what they need.* ***— IDI-P3*** *ningkamot nalang ningkamot ug kuan Negosyo ningkamot pamakal para maka byad sa kuan ba skwelahan makapakaon makapalit ug unsay kailangan sa bata.* ***— IDI-P3*** *We sell fruits like star apples and avocados at Sasa 11 or Bankerohan,—just so we can survive.* ***— IDI-P5*** *kanang kuan namaligya mig kanang prutas nangaimito mi mangavocado didtu sa kuan sa onse sa bankerohan ana ba para lang makuan mabuhe lang mi.* ***— IDI-P5*** *I also had a small sari-sari store before. I sold a few things—at least it helped a bit with daily needs.* ***— IDI-P2*** *naa pod koy sari-sari pod sauna tinda tinda pod kog ginagmay maau nalang pod makasapar sapar,*
	Practice home food production	*I plant vegetables, ma'am. I grow some veggies so that at least we have something to cook. I have kangkong (water spinach) there—it's a free dish sometimes. Others even come to buy vegetables from me, and I can bundle up enough to make even just ₱100—that's already enough for the kids' school allowance.* ***— IDI-P1*** *Tanom kug mga kuan mam mga gulay, naa koy mga tinanom dha aron makasulbad lang sa sud an naa koi tangkong libre na sud an usahay naa pod mamalit driag mga gulay makabugkos ko anag bisag 100 lang pangbaon sa mga bata. Makasulbad na mam sayo kay ko mukuan musuroy dha sa mga karenderya ai kanang mga nanguan ug sud an usahay ihapit nako didtu para naa silay baon para makasulbad lang sa ilang mga baon naa pod koy mga gabi dha, oh nananom ko diha mam mga galay sideline lang gud pang adlaw2 aron makaskwela lang gyud sila ba muabsent bayag way baon mam noh looy pod kaaug way baon mam no maibog bya sila no.* ***— IDI-P1***
	Gather natural resources for food and income	*I go gleaning at night during low tide—I walk along the shore because I don't have a boat. I just go out at night when the tide is low. I go around in the neighborhood to sell it.* ***— IDI-P4*** *kuan manulo ko magabii sa hunasan isuroy nako kay wla man koi bangka manulo nalang ko magabii kung naay hunas.* ***— IDI-P4***

		We harvest fruits, whatever we can find… anything that can earn us money, we get into it just so we can rise out of poverty. ***— IDI-P3*** *mangharvest mi ug prutas bisag unsa nga kuan usahay maglabor mi ug kaning mag haul mig kahoy bisan unsa nga makwartahan among sudlan para lang makalingkwas mi sa kalisud ba.* ***— IDI-P3***
	Create crafts and recycled goods for small earnings	*Sometimes, I even make rags—like this one (points to the rag she made), for the feet or for pots. I've tried every kind of side hustle.* ***— IDI-P10*** *usahay maghimu pod kog rag, rag oh, ing ana nga trapo ba, (sabay tudlo sa iyang trapo nga nahimu) trapo sa tiil ug sa kaldero. Tanan lagi raket nasudlan na, oh sudlan na.* ***— IDI-P10*** *I have some small side hustles, ma'am—what they call 'barya-barya' (small earnings) from home-based efforts. Not big-time businesses, just small things like making wallets and coin purses from recycled materials.* ***— IDI-P9*** *naa koy ginagmay nga kanang diskarte lang mam kung baga ginatawag nila nga barya barya sa sulod pamaryas mam dili pamilgan pamaryas parehas anang nagapamuhat ko ug wallet, mga pitaka bitaw mga recycle.* ***— IDI-P9***
Borrowing and Debt Management	Access microfinance and small loans	*We borrow money, ma'am, from microfinance institutions — for the children's needs.* — ***FGD-P7*** *mangutang mi mam sa kuan sa micro finance para sa pangailangan sa mga bata.* — ***FGD-P7*** *Even ASA (a microfinance lending group) is included in this now.* — ***FGD-P5*** *apil gyud ang ASA ani run.* — ***FGD-P5*** *We take out loans.* — ***FGD-P4*** *magloan mam ana.* — ***FGD-P4***
	Negotiate terms with lenders	*I also have some things I can pawn (ATM). The lender doesn't really take out everything all at once. Sometimes I only get half of the value. Even if you pawn something and you get like ₱3,900, you can just ask to pay the interest for now. You keep the item with them, and they usually agree. You just have to ask nicely.* — ***IDI-P7*** *naa man poy ma prenda nako diman pod ingon nga hutdon jud*

		ug kuha oh usahay Katunga ana bisag makakuha ka ug mga 3900 aw pwede man pod nimu mahangyo nga interest lang sa atong bayran imuha lang sa ang kuan sugot man. Hangyoon lang. — ***IDI-P7***
	Repay school obligations in installments	*The PTA dues alone were over a thousand pesos. I couldn't pay in full, so I paid little by little—three installments just to complete it. —* ***IDI-P1*** *bago ra graduate akong isa senior high kailangan jd daw ma impas jud daw ang kuan katong PTA sobra libo. Anam2 nako katulo jd nko g anam2 ug bayad bayran lang aron maka graduate. —* ***IDI-P1***
	Rely on 4Ps payout	*I can only pay for school expenses when I get my 4Ps payout—that's really all I depend on. That's the only time I can pay for school. —* ***IDI-P6*** *makabayad ko sa skwelahan kanang maka pay out napod ko para sa 4ps kay mao ramn jd saligan jud ana rmn jd na makabyad rmn jd ta sa skwelahan. —* ***IDI-P6***
	External help/remittances for consumption	*There was someone who supported me—when I chatted or called, he would send me money for our daily needs. That money was really intended for our consumption, and I made sure to use it wisely. I didn't waste a single peso of what was given to me. —* ***IDI-P2*** *naay nitabang nako pag muchat ko sa iyaha mutawag ko padal an ko niyag kwarta pangpalit namog konsumo. Kay magpadala na siyas akoag konsumo, akoa jud na, gipalit jd nako na wla jd nako na usik usiki ang iyang ghatag nga kwarta sa ako. —* ***IDI-P2***
Budgeting and Education-First Priorities	Prioritize school fees upon payout	*I paid the graduation fees from 4Ps funds, after withdrawing the 4Ps funds I paid the school fees right away. —* ***FGD-P5*** *graduation ni mar2 didtua nako to gikuha pag widraw nako gibayad dayun nako sa bayronon sa eskwelahan. —* ***FGD-P5***
	Allocate remaining funds for children's needs	*As for school-related expenses, I use what I receive from 4Ps to buy rice, and I always ask for a receipt. Whatever is left, I divide it among my children—for school payments and other needs. —* ***IDI-P2*** *Parte pod anang sa eskwelahan kana akong dawat sa 4Ps pangpalit nako nag bugas din mangayu kug resibo ang bilin ana akua na bahin bahinon sa akong mga anak pangbayad sa eskwelahan. . —* ***IDI-P2***
	"Bit-by-bit" saving	*If today I earn ₱500, I'll set aside ₱100 for the kids' schooling.*

	from daily earnings	*It's like a "bit by bit" system. — **IDI-P10*** *ug kuan karun 500 imung kita ang 100 budget didtos eskwelahan ana ba, murag silbi data data na ba kay ug magpaabot paka katong kuana dili jud ka kaabot ana. — **IDI-P10***
	Keep children in school despite debt	*I really do my best so they can stay in school, even if life is hard. It's important to have an education. It's our responsibility. It's heartbreaking when a child can't go to school. — **IDI-P1*** *Paningkamotan jud nako makaskwela jud sila bisan pait kay ta naa juy grado. Obligasyon jud, louy pod dika skwela. — **IDI-P1***

Participants utilize coping mechanisms to regulate uncomfortable feelings and deal with stress. These actions help them deal with issues and stress in both positive and negative ways (Bailey, 2025).

Coping Mechanisms of 4Ps Grantees with Pawned Cards

Alternative Livelihood and Subsistence Strategies. This theme flourished when the participants were asked of their coping mechanisms after pawning their ATM cards. They shared that they engage in multiple income generating initiatives to meet basic needs. This was emphasized as they stated:

oh, manarbaho gyud mam. (We really must work) — FGD-P3

kuan manulo ko magabii sa hunasan isuroy nako kay wla man koi bangka (I go gleaning at night during low tide) — IDI-P4

Most of the participants responses centered on finding alternative livelihood. They engaged in a variety of income-generating activities to survive to make ends meet and provide for their family's basic needs. Many works in informal and irregular jobs such as laundry, cleaning, sweeping or working in eateries and massage services for additional income. This was emphasized as one participant shared on creating handmade crafts and recycled products for small profits. Some participants also participated in home food production by growing vegetables for their own use and sale, while others turn to small-scale vending and trade, selling fruits or operating small sari-sari stores. A few also gather natural resources such as shellfish or fruits and sell it to earn additional income.

This narrative aligns with Pede et al., (2024) who states that one of the most common strategies used by households to reduce economic instability and guarantee food security is having numerous sources of income. However, while this demonstrates 4Ps beneficiaries' resilience and resourcefulness this highlights a critical analysis that these tactics are largely survival-driven rather than growth oriented. Most of the stated livelihoods are unstable, low-paying, and informal, with few prospects for long-term financial mobility. These findings suggest that beneficiaries cope with the demands temporarily but not necessarily enable them to break out of poverty. Additionally, the dependence on several low-paying initiatives could also reflect underlying structural vulnerability, such as restricted access to formal employment options, education, and skill development. As participants have attained low educational level which hinders them to secure stable and sustainable jobs (Blockley et al., 2002).

Furthermore, these coping mechanisms might have unforeseen consequences. As working several informal jobs might result in physical tiredness, less time for childcare, and irregular income, all of which can worsen household instability. A cycle of vulnerability is reinforced when recipients must constantly look for alternate sources of income because there is insufficient social protection to shield them from financial shocks. These findings emphasized a need to shift from survival-based interventions to sustainable livelihood initiatives that strengthen access to skills training and capacity building programs that aligns with market demands to secure stable employment opportunities. Also, strengthen microenterprise development by providing capital assistance, mentoring and market linkage that can help transform informal activities into more sustainable income.

Borrowing and Debt Management. This theme emerged as 4Ps beneficiaries coping mechanisms after pawning their cash card. Participants stated they take microfinance loans, pay on instalments and negotiate with the lenders. This was emphasized as they stated:

> *mangutang mi mam sa kuan sa micro finance para sa pangailangan sa mga bata.* (We borrow money, ma'am, from microfinance institutions — for the children's needs). — FGD-P7
>
> *Anam-anam nako katulo jud nko gi anam anam ug bayad bayran lang aron maka graduate.* I couldn't pay in full, so I paid little by little—three installments just to complete it. — IDI-P1

Aside from hustling through numerous income generating activities, another participant coping mechanisms is the reliance on microfinance institutions and informal lenders. Most of the participants statement focuses on borrowing money or taking out loans as a means of survival to meet their families' basic needs. This statement aligns with Sulemana et al., (2023) who states that, people in Ghana Africa take out loans to cover necessities such as food and clothing. Similarly, this analysis shows a pattern of consumption-driven debt since borrowing is mostly utilized for subsistence rather than investment or income growth. Moreover, some participants shared employing short-term debt management approach such as negotiating with the lender that they would just extend payment deadlines or just pay the interest and keep the ATM with them. Although this flexibility offers instant relief, it also reveals a hazardous financial situation in which recipients are unable to fulfil their payback responsibilities in full.

These actions point to a debt rollover cycle in which current loans are extended rather than settled, gradually raising the total amount of debt. This demonstrates the vulnerability of 4Ps beneficiaries, who are driven into extreme poverty and under pressure to pay off their debts due to high interest rates and short repayment terms (Aguja et al., 2024). It now contributes to financial insecurity rather than a means of achieving financial stability. This is made worse by the fact that loan deductions have reduced 4Ps grants, which restricts beneficiaries' ability to take care of other necessities. In response, some participants develop constrained strategies like paying school fees on instalments. While this shows setting priorities on the educational needs of their children, It also shows how the programs' intended benefits are being compromised since the grants are insufficient anymore to cover the educational expenses. Additionally, when coupled with other conflicting demands, this partial payment scheme may put households under more financial strain.

Furthermore, some beneficiaries rely significantly on the 4Ps payout and remittances from acquaintance to survive. It serves as their lifeline for addressing immediate needs such as children's school fees, buying rice, and other urgent needs. This reliance on government's program is consistent with the findings of Semanero, (2025), who highlighted that, while 4Ps improves household welfare by providing access to essential resources such as education and financial assistance it is still insufficient to lift families out of poverty. These results suggest that to lessen beneficiaries' reliance on high-interest unofficial lenders and borrowing for basic needs, access to regulated, reasonably priced credit choices and cash assistance sufficiency must be improved.

Budgeting and Education First Priorities. This last theme emerged as their coping mechanisms after pawning their ATM cards. Participants shared that despite financial difficulties, they still prioritized their children's education by paying school fees after release of grants and setting aside small amounts from income. This was emphasized as they expressed:

> *pag widraw nako gibayad dayun nako sa bayronon sa eskwelahan*. (after withdrawing the 4Ps funds I paid the school fees right away). — FGD-P5

> *ang 100 budget didtos eskwelahan ana ba, murag silbi data data na ba.* (I'll set aside ₱100 for the kids' schooling. It's like a "bit by bit" system). — IDI-P10

Based on the findings above, most 4Ps beneficiaries' responses focuses on prioritizing their children's education and well-being despite financial limitations. They always ensure to pay immediately the school fees when grants received. Another participant shared that she allocated a small amount from her daily income and pay bit by bit for school related expenses since if she waits for a huge income, it will never happen. This shows that 4Ps beneficiaries actively plan to satisfy their children's needs even in times of scarcity, reflecting a proactive and disciplined financial attitude. This action demonstrates a deeper value system based on "education as a means of escaping poverty" in addition to financial decision-making. They highly prioritized their children's education and view it as a long-term investment even when it requires temporary sacrifices like debt or reduced spending. This finding is consistent with Lundy et al. (2020), who stressed the need for both financial means and steady employment possibilities to promote children's rights, especially access to education. In this situation, beneficiaries' efforts show that they are determined to protect these rights despite systemic constraints.

Moreover, the desire of parents to face challenges to support their children's education displays tremendous parental autonomy and resilience. As supported by the studies of Roksa and Kinsley (2019) shows that children's academic performances is greatly influenced by family support, highlighting the emotional and material commitment of parents. In crucial analysis, however, it shows that although such dedication is admirable, it frequently results in more financial burden, especially when families must borrow money or neglect other necessities to cover educational costs. The results also point to a generational drive to end the poverty cycle. As a common characteristic of low-income Filipino households, participants reported a great desire for their children to attain higher levels of education than they did. This aligns with Pratysto (2025), who found that obtaining higher education lowers poverty and boosts income, allowing people to achieve long-term financial security. However, the sustainability of these goals is called into question by the dependence on limited and frequently inadequate financial resources. The cost of education may increase household vulnerability in the absence of sufficient support networks. This emphasizes the necessity of critically analyzing whether current social protection programs, like the 4Ps program, are enough for both encouraging school attendance and guaranteeing that children may finish their education without excessively demanding household resources.

Presented in Table 3. are the emerging themes, core ideas and significant statements of the participants when they were asked about the lessons or insights they've learned after pawning their ATM cards. The following themes emerge Responsible Stewardship of the 4Ps ATM Card, Debt Erodes the Cash Grant, Practice Discipline and Daily Budgeting, Value the Program and Seek Improvements.

Table 3. ***Lessons and Insights of 4Ps Grantees with Pawned Cards***

Emerging Themes	Core Ideas	Actual Answer in English and Bisaya
Responsible Stewardship of the 4Ps ATM Card	Prioritize children's needs over pawning	*We really shouldn't pawn our ATM cards because the children end up suffering... what should be theirs gets lost.* — ***IDI-P1*** *Dapat jud diay nga dili iprenda ang ATM kay looy ang mga bata diay, dili jud angay iprenda ang atong ATM kay mabawasan pod ang mga kuan sa mga bata ang angay*

		sa ilaha mawala. — ***IDI-P1***
	Keep the ATM Card with the rightful grantee	*ATM cards really shouldn't be pawned or used as a guarantor…*— ***FGD-P1*** *dapat gyud dili gyud unta angay I prenda or ma guarantor ang ATM. …*— ***FGD-P1*** *For the new beneficiaries, they really shouldn't pawn their cards.…*— ***FGD-P7*** *Sa mga bago mam, dapat dili gyud nila I prenda.…*— ***FGD-P7***
	Holding the card ensures proper budgeting	*…. it's better when I have it [ATM] in my hands, ma'am. That way, I can properly budget everything—for food, for daily needs, and most importantly, for my children who are studying. When I'm the one holding it, I can make sure it's really used for them.* — ***IDI-P8*** *...mas ok man jd to ang ATM naa sa kanang akoang kamot gani mam kay kanang maka budget ko ba oh, maka budget tapos kanang sapar napod sa akoang mga anak mangeskwela.* — ***IDI-P8***
	Pawning only for true emergencies	*If it's not really an emergency, we won't use our ATM as a guarantor.* — ***FGD-P7*** *kung dili lang gyud emergency dli gyud namo I guarantor.* — ***FGD-P7*** *A lot of the people I know who pawned theirs didn't even use the money for anything important. But for me, if it weren't for my colostomy child—if I didn't have that problem—I wouldn't have pawned it.* — ***IDI-P10*** *ang uban mag prenda wa may mga ayo haha kay daghan pd bya kog mga kauban naprenda wla may mga bili ang ilahang gipadulngan nga kwarta kadtong akua kung wla lang koy kanang ning ana colostomy kung wla lang koy problema ng ing ana di na maprenda uy.* — ***IDI-P10***
	Avoid pawning for minor or non-urgent needs	*Don't pawn it unless it's truly the last resort. I mean, when you've really exhausted everything else and there's no other option,*

		only then should you consider using your ATM as collateral — and even then, it should be for a very serious reason. — ***IDI-P9*** *dli ka pwede muprenda ug mga ATM nga wlay klarung rason kanang pinakabug at gyud kanang kung sabaga pa kanang lubog na btaw kaau mam last resort nalang kanang kini wla najud koy laing kuan kani njud ang pinakalast I collateral nko akong ATM kung sa ing ana nga sitwasyon. —* ***IDI-P9***
Debt Erodes the Cash Grant	Interest deductions reduce cash aid	*From my ₱3,700, I'm only left with ₱300 because so much is deducted, especially when there are no classes — because the cash grant is smaller. Like now, there are no classes, so I think I'll only have ₱300 left. —* ***IDI-P5*** *mas nindot gyud unta tong wla na prenda no mag cge nlng tag paabot sa duha kabuwan naa napod dawat npod bya karung mayo no gamay nalang madawat kuhaan pas tubo ug kuan inahan ang akua gning madawat tag 3700 raman niya murag 15% man guro na amua dha niya sa duha ka buwan oh pila niya kuhaan ug inahan ug tubo hmm pila nalay sobra nimu usahay lagi akong masobra 300 maghilak nalang gyud ko mouli mag baktas pako sa 3700 nako 300 nalang mabilin kay kuhaan man tanan labi na wlay klase kay gamay nmn lang kuan mabilin parehas karun oh wlay klase pila nalang khay sobra 300 nalang. —* ***IDI-P5***
	Lenders control access and timing	*They're the ones who withdraw… decide how much to give. —* ***FGD-P4*** *sila man gud mu widraw mam. sila mag desisyon pila ilang ihatag sa amua.. —* ***FGD-P4***
	Shared collateral and repeated loans worsen burden	*For example, if my ATM is pawned, and you want to tag along on the loan both you and I are getting money from it, what do you call that — 'abay'? Or 'sabay'? Something like that. That's why until now, Analyn and*

		Marisa haven't been able to get theirs back because they share one ATM like that. — ***IDI-P6*** *pero duha ang nakuan duha ba pwede diay na duha ang mukarga pananglitan atm nako prenda ikaw mukuan ka sa akua unsay tawag ana mam abay? Sabay? o ana no mao na hangtod karun wla nakuha si analyn ug si marisa nag abay mana sila di pila na katuig naman. —* ***IDI-P6***
Practice Discipline and Daily Budgeting	Restraint prevents loss of benefits	*The lesson, ma'am, is really to restrain ourselves — it's much better when the ATM card stays in our own hands. Because when there's a payout, you can go anytime and anywhere to withdraw. —* ***FGD-P1*** *ang leksyon mam magpugong gyud kay gwapo gyud nga naa gyud ang mga ATM sa among mga kamot. Kay ug naa nay payout maskn asa naka pwede muadto. . —* ***FGD-P1***
	Daily budgeting to sustain children's schooling	*But I budget every day—literally every single day—without fail. That's how it is.* ***IDI-P3*** *pero budget lang jud nako kada adlaw jud kada adlaw gyud wala gyud nay putol.* ***IDI-P3***
	Allocate funds for children's education	*And all our effort, it should go to our kids. It's really a waste if it doesn't. That money should go to them—they are the ones who should benefit from our payouts not to the lenders. I should be able to buy them new school supplies or bags every two months—things they need for school. -* ***IDI-P1*** *niya imung kahago ba kay paingon ra sa ilaha sayang pod ang kuan dapat paingon jud sa mga bata sila nay nakapahimolos sa among mga payout dapat mapalitan nako silag mga bag o kada duha ka bulan mga gamit nila kanang, pang skwela nila, kay murequest baya sila ma bag o akong bag, sandal nako ma oh kuan na muana ba mao. -* ***IDI-P1***
Value the Program and Seek Improvements	Express gratitude for 4Ps support	*The 4Ps (Pantawid Pamilyang Pilipino Program) really helps a lot. —* ***FGD-P5***

		dako gyud kaau ug tabang ang 4Ps. — ***FGD-P5*** ***The 4Ps really helps a lot — we've been receiving it for 13 years. They said it was only for around 5 years, but the earlier batches got bigger amounts. - IDI-P5*** *dakog tabang ang 4ps abot gud mi anag 13 years ingon sila kuan radaw mi ana mga 5 years radaw pero ang kato rang permero nakadawat kay dagko kaug dawat.* ***IDI-P5***
	Call to extend coverage while children are in school	*What I'm hoping for, ma'am, is that even though there's a limit of 7 years in the program, they could still consider extending our membership. We still have students in school — many of them are still young. Even if we've already reached the 7-year limit, I hope they would base the continuation of support on whether the children are still studying. Because if we still have school-aged kids, we still need help — it would really ease the burden, especially with school expenses and other needs of the children. -* ***IDI-P1*** *Akong hangyo unta ba nga naa man jud nay limit 7years raman daw kaning unta among gkuan naa pamn jud mi mga studyante naa pay daghan gagmay nga bisan pag 7 years unta nga mulabaw pa unta nga maextend pa nga hangtod mugraduate pa ang mga bata mao unta toy basehan nila mam ba mga studyante mam ba bisan pag naa nami sa limit nga 7 years naa pamay gipa skwela mam nga angay pajud pasweklahon may nalang makatabang pod sulbad sulbad sa kalisud mga bayrunun sa mga kailangan sa mga bata*
	Increase grants to match rising costs	*They should increase the grant. For example, rice costs ₱1,200 now — they should add more. ₱300 for elementary, they should add more because things are more expensive now, but the amount remains the same as before. ₱750 for Senior High. They really should increase it. —* ***FGD-P7***

		dungagan, unta dungagan pa ang grant. Halimbawa sa bugas mam 1200 mana dapat dungagan, 300 ang sa elementary ilaha pa dagdagan kay mahal na kaau karun ang mga kuan kay mao ra ghapon ang kantidad sauna ug karun. 750 ang senior high. Pun an pun an pa gyud nila unta. — ***FGD-P7***

Lessons and Insights of 4Ps Grantees with Pawned Cards

Responsible Stewardship of the 4Ps ATM Card. This is the first theme emerged when participants were asked about the insights they've learned after pawning their ATM cards. They shared a realization that the ATM card shouldn't be pawned. They developed awareness of moral obligation and duty. This was emphasized as they stated:

Dapat jud diay nga dili iprenda ang ATM kay looy ang mga bata diay.
*(*We really shouldn't pawn our ATM cards because the children end up suffering*)* **…— IDI-P1**

dapat gyud dili gyud unta angay I prenda or ma guarantor ang ATM. (ATM cards really shouldn't be pawned or used as a guarantor) …— **FGD-P1**

Based on the findings above, most of the responses focuses on the realizations that ATM cards should not be pawned. They have grown to have a strong sense of accountability when it comes to managing their cash grants. Based on their experiences they now learned the negative consequences of pawning especially on their children's well-being. One participant shared that their children end up suffering emphasizing that "what should be theirs gets lost" demonstrating how the intended benefits for children are hindered by the misuse of financial grants. This change in perspectives implies that lived experiences of hardship have shaped the development of financial awareness. This resonates with the study of Rodriguez, (2025) who states that 4P's beneficiaries are now financially disciplined reflecting conscious spending, prioritizing and careful cash management. Additionally, beneficiaries also recognize that having their ATM card with them ensures proper budgeting and enables them to prioritize food, household expenses and especially for the educational needs of their children. This illustrates a shift in financial behavior from reactive to more planned and needs-based budgeting strategies.

Moreover, participant also shared that pawning should only be considered during emergency situations, indicating a change from reckless financial decisions to mindful ones. However, a careful examination shows that this increased financial consciousness reframes pawning as a last resort coping strategy rather than completely eradicating the behavior. Despite improved financial discipline, they are still vulnerable to outside shocks such as disasters and health emergencies such as a family member needing a colostomy bag that prompted them to pawn their ATM cards despite knowing the negative consequences. This demonstrates the disparity between actual financial capacity and financial knowledge, where awareness is not enough to stop negative coping mechanisms. This is consistent with the findings of De Jesus & Rivera's (2020) research, which shows that 4Ps beneficiaries utilizes their cash grants on education and food. However, the continuation of pawning behavior during difficult circumstances suggests that structural limitations such as low income, insufficient savings, and restricted access to emergency assistance continue to take control over cautious financial intentions (Blockley et al., 2002). The results highlight the significance of both behavioral and structural interventions in enhancing the efficacy of social protection programs by indicating that financial discipline among beneficiaries is not only a result of program compliance but is also learned through unfavorable experiences. Thus, there is a need to strengthen emergency support mechanisms and integrate financial literacy programs to prevent ATM card pawning during crises and develop responsible cash management.

Debt Erodes the Cash Grants. This theme flourished when participants were asked about the learnings they've learned after pawning their ATM cards. Participants shared that because of the high interest rates of the loan, beneficiaries left with almost nothing from their cash grants to sustain their families' basic needs. This was emphasized as they stated:

*sa 3700 nako 300 nalang mabilin kay kuhaan man tanan. (*From my ₱3,700, I'm only left with ₱300 because so much is deducted**,)— IDI-P5**

ila man gud mu widraw mam. sila mag desisyon pila ilang ihatag sa amua.. (They're the ones who withdraw… decide how much to give*).* **— FGD-P4**

As observed on the participants responses they consistently shared that the lenders are the ones who takes control on withdrawing their cash grants, that they almost left with nothing due to the high interest rates and automatic deductions of their loans. This approach removes beneficiaries' control of their own financial resources, which disempowers them in addition to drastically lowering the actual worth of the aid they get. Because of this, beneficiaries are unable to use the grants as intended, especially for their children's health and educational needs. As a result, the 4Ps program's primary goal to subsidize the development of people capital is compromised. This statement is supported by the study of (Ashraf et al., 2024; Jean-Baptiste et al., 2024) which states that cash transfer programs can help households immediately however their effectiveness is greatly reduced if beneficiaries encounter obstacles like excessive debt, high interest rates and lack of financial literacy conditions that prolong financial vulnerabilities and impede long-term poverty alleviation.

Furthermore, participants also explained about shared collateral or "sabay" borrowing where a single loan arrangement is related to multiple people. While this may give people short-term access to money, but by spreading responsibilities among people and raising the possibility of group debt, it further perpetuates financial entrapment. This aligns with the study of (Alcaire, 2024) which shows that individuals take out loans from illegal lenders like Bombay because they are readily available and have no requirements, but the high interest rates and other loans cause them to be trapped in the cycle of debt. As an analysis for these practices, it reflects a system of informal financial control where unofficial lenders take advantage of community members, exacerbating structural disparities within these susceptible groups. The cash grant is partially absorbed by informal lending structures rather than serving as a safeguard of the beneficiaries instead of public help it turns into private profits. Based on these findings, it is now become clear that integrating financial capability training into cash transfer programs is essential to empowering recipients to manage resources, reducing the dangers of debt and the need for a stricter monitoring and regulation of informal lending practices that prevents exploitation of 4Ps beneficiaries (World Bank Group 2018; Detanno et al., 2019).

Practice Discipline and Daily Budgeting. This theme emerged as participants lessons learned after pawning their ATM Cards. Participants stated that they really need to control their spending and budget everything carefully so that the grants would be used on to the school needs of their children. This was emphasized as they shared:

> *ang leksyon mam magpugong gyud kay gwapo gyud nga naa gyud ang mga ATM sa among mga kamot.*. — (The lesson, ma'am, is really to restrain ourselves — it's much better when the ATM card stays in our own hands). **FGD-P1**

> *pero budget lang jud nako kada adlaw jud kada adlaw gyud wala gyud nay putol.* But I budget every day—literally every single day—without fail. That's how it is. **IDI-P3**

As observed on the responses above, participants realized the most significant lessons they have learned from this experience it is to restrain themselves and maintain control over their ATM cards. Participants shared that it is much better when they are the one who holds their ATM cards so that when payout comes, they can immediately withdraw their grants and provide the school needs of their children such as bags, school supplies and educational expenses. This indicates a growing understanding that their children should be the one benefiting the cash grants not the lenders. A shift toward more financial accountability and ownership among beneficiaries is highlighted by the realization that pawning results in a loss of benefits. This realization also highlights the significance placed on education as an escape out of poverty. By prioritizing long-terms goals for their children, they ensure that grants are used for their children's education. This supports the findings of Pratysto (2025), who pointed out that education is a key mechanism of escaping poverty as well as, Roksa and Kinsley (2019) who emphasize how important parental participation is to raising children's academic achievement. In this situation, financial control becomes an investment in children's future results as well as an economic choice. Moreover, another participant shared that she budgets everything every day without delays so that the income or financial resources would be enough for their daily needs they can still eat three times a day. This illustrates the growth of effective financial management abilities in times of scarcity.

Recent research study supports this statement, that it has been demonstrated that financial literacy and budgeting abilities greatly enhance beneficiaries' financial resilience and well-being, especially when these components are methodically integrated with cash transfer delivery methods (Ausare, 2025; Kariuki & Musau, 2025). Even if these behaviours show resilience and better financial discipline, a critical analysis shows that they are still primarily survival-oriented and fragile. Their limited and frequently inadequate resources impede their capacity to budget wisely. Because of this, unanticipated shocks like medical problems or income loss can easily disrupt even well-managed finances, forcing households to turn to unhealthy coping mechanisms like borrowing or pawning. This shows that without proper structural support; financial discipline alone cannot guarantee long-term stability. Although the findings reveal beneficiaries' positive behavioural changes there is a still a need for financial literacy interventions that prioritized budgeting, savings, and practical application that can greatly enhance financial stability and economic self-sufficiency (Austrian et al. 2021; Ahmad et al. 2025). To guarantee that improvements in financial behaviour are not compromised by ongoing economic vulnerability, these must be supplemented by more comprehensive support networks.

Value the Program and Seek Improvements. This last theme emerged as lessons learned after pawning their ATM cards. Participants express gratitude that the 4Ps program had a huge help in their lives and they wish to extend the coverage and increase the grants to match rising needs. This was emphasized as they reflected:

> *dako gyud kaau ug tabang ang 4Ps. (*The 4Ps *(*Pantawid Pamilyang Pilipino Program really helps a lot). — **FGD-P5**

> *dungagan, unta dungagan pa ang grant kay mahal na kaau karun ang mga kuan* (They should increase the grant because things are more expensive now). **FGD-P7**

Based on the findings above, most of the participants responses focuses on acknowledging the 4Ps long-term beneficial benefits. They conveyed deep gratitude for being included as not all low-income families can avail of the program. Many reported that the program has greatly helped them in providing for their families' basic needs, especially in maintaining their children's education for an extended period. Some have been getting assistance for almost 13 years. These narratives emphasize the program's function as an essential safety net, allowing households to sustain a minimal standard of living despite ongoing financial difficulties. These positive experiences are consistent with findings from other social protection programs. For example, Ubisi et al. (2023) found that recipients of South Africa's Child Support Grant had better access to food, clothing, and educational possibilities for children. Similarly, Hue et al. (2023) highlighted that social assistance enhances household welfare and children's socio-emotional well-being in addition to providing material help. Furthermore, combined social protection actions significantly reduce poverty, according to Mwaijande and Mwakalikamo (2024), highlighting the significance of ongoing government assistance for disadvantaged groups.

Although recipients acknowledge these advantages, they also hope for some program enhancements, demonstrating a more critical and deeper awareness of the program such as raising cash grants to compensate the growing living expenses. The current amount is no longer sufficient to pay basic family and educational expenses. This statement is aligned with Zembe-Mkabile et al. (2022) who emphasized that the performance of cash transfer programs is directly related to the grant's sufficiency and the overall state of the economy, which includes the availability of reasonably priced and wholesome food. Additionally, concerns over the length of program membership were also mentioned; some participants pointed out that, even in cases when families are still economically poor, removal from the program is frequently based on criteria like children finishing education. This draws attention to a possible discrepancy between program exit guidelines and households' true readiness to become self-sufficient. This calls into question if beneficiaries can continue to live in better conditions after leaving the program. According to Lundy et al. (2020), which suggests that governments should give low-income families options for employment and ongoing educational support. These findings highlight the need to evaluate the sufficiency and length of 4Ps assistance and to expand support in higher education and post-program transition to ensure it remains responsive to rising living costs and beneficiaries' long-term requirements.

ESSENCE OF THE LIVED EXPERIENCE

The essence of the lived experiences of the 4Ps beneficiaries who experience pawning their ATM cards is fundamentally driven by structural vulnerabilities as they are hindered by poverty, insufficient income, and limited access to resources. When they experienced unforeseen life shocks like health emergencies, disasters, and irregular or seasonal work they turn into pawning their ATM cards in exchange for a temporary and immediate relief with a long-term negative consequence. This situation is characterized by a cycle of debt dependence, high interest rates and loss of financial independence of their grants that push them into the depths of poverty. This is not driven by financial irresponsibility or misuse of grants, this phenomenon reveals systemic gaps in social protection, particularly the absence of adequate safety nets during times of crisis.

But these experiences are also characterized by adaptive resilience, as beneficiaries engaged in multiple income generating initiatives to overcome financial limitations to address pressing needs particularly in their children's well-being in the aspect of education. At the same time, they experience moral conflict as beneficiaries deal with the emotional strain of not being able to provide the needs of their children emphasizing that "what's meant for their children gets lost". Also, tension in program compliance as ATM pawning is prohibited. In the end, the phenomena represent a lived experience of constrained agency, where resilience is used within the bounds set by systemic inequalities and survival methods are developed by necessity.

4. IMPLICATIONS AND CONCLUDING REMARKS

Implication for Practice

The findings of this study have several implications for the Pantawid Pamilyang Pilipino Program (4Ps), social work practice and policy implementation.

In social work practice, the findings of this study indicate that the 4Ps program should be strengthened by providing 4Ps beneficiaries individualized and family-centred case management. Instead of being used for compliance-based monitoring, social workers need to be given manageable caseloads, sufficient time, and resources to do in-depth assessments and interventions. Additionally, participatory feedback systems must be improved so that beneficiaries can safely share their experiences and challenges such as ATM pawning without judgment. For policy implications government should offer sustainable livelihood programs to emphasize long-term employability, job placement and marketable skills rather than one-time trainings to ensure income sustainability. Policies aimed at reducing tax on basic needs such as foods, medicine and fuels would help low-income households better manage their limited income or resources. Strengthen collaborations with local companies and cooperatives to conduct financial education programs on topics including savings, budgeting, debt management and emergency coping mechanisms for the responsible use of cash grants.

Moreover, strengthen regular local monitoring of unregulated financial practices, including coordination with LGU, barangay councils to identify and discourage ATM Pawning that takes advantage of 4Ps beneficiaries. Also, government should offer easily available, low interest or zero interest emergency lending facilities that assist low-income households during emergencies. Lastly, the government should digitize the screening and appointment process so that people may easily obtain emergency funds or crisis support for things like health, natural catastrophes, and man-made disasters. In addition, strengthen educational scholarships that not just cover tuition fees, but include allowances for school projects, transportation and free breakfast meals in all levels. By adopting these measures, 4Ps households may become more financially resilient and less dependent on high-interest loans.

Implication for Future Research

This study provides a thorough understanding of the lived experiences of 4Ps beneficiaries who resort to pawning their ATM cards. Future researcher may consider conducting quantitative or mixed-methods studies to determine the extent and frequency of ATM pawning among 4Ps beneficiaries across different regions. Moreover, to have a deeper understanding of the limitations and challenges encountered at the frontline level, researcher may also look at the perspectives of the service providers, such as social workers and barangay officials.

Concluding Remarks

The Pantawid Pamilyang Pilipino Program (4Ps) is a governments poverty alleviation strategy that aims to improve the health and educational needs of Filipino children, while previous studies show beneficial effects on Filipino lives. Issues concerning mismanagement of grants such as buying alcohol, tobacco and pawning of ATM cards arise. This study aims to explore the lived experiences of the 4Ps beneficiaries who pawned their ATM cards and to specifically uncover the reasons or experiences that push them to pawn their ATM cards, their coping mechanisms and learning insights after pawning their ATM cards.

The findings reveal that, 4Ps beneficiaries experienced health emergencies, insufficient income due to seasonal job, limited access to formal financial support and shocks and disasters that push them to pawn their ATM cards as a coping strategy to financial vulnerabilities despite high interest rates and its negative consequences. The essence of the phenomenon is not driven by misuse of grants or irresponsibility but a survival strategy to address structural vulnerabilities and systemic gaps in social protection that left them with limited options. This situation led them into the depths of poverty due to cycle of debt dependence, loss of autonomy of their cash grants, emotional strain as they struggle to provide the essential needs of their children. Despite this, they still show resilience as they engage into different multiple income generating strategies and still prioritizes their children's needs.

These findings imply that there is a need to strengthen policy interventions, such as enhanced PhilHealth coverage to private hospitals up to 80% on hospital bills and 100% medicine assistance, educational assistance, accessible financial services, sustainable livelihood and job opportunities, reduced tax on necessities such as food, medicine, and fuel. Stricter monitoring and regulation of informal lending practices that prevents exploitation and reliance on informal borrowing of 4Ps beneficiaries. Lastly, to evaluate the sufficiency of the 4Ps assistance to ensure its responsiveness to the rising cost and long-term well-being. Overall, the study shows that addressing the problem of ATM pawning requires systemic changes that address the realities of poverty, vulnerability, and survival among marginalized households in addition to individual-level interventions.

As for my personal reflections on the results of this study, at first, I thought that the beneficiaries misuse their grants that they just spend it irresponsibly, however the results show a different scenario. The plot twist is plot twisting, I mean it is beyond poverty that push them to pawn their ATM cards. It is systemic vulnerabilities that compels them to pawn because of lack of safety nets that protects them in times of emergencies. I realized that it is difficult to be poor here in our country especially when we experience unforeseen shocks because of the government's poor social protection response. They just plundered billions of moneys that the poor is always end up suffering. If they could just provide it to 80% PhilHealth coverage in private hospitals and 100% coverage in medicine assistance in a government accredited pharmacy people's lives would really be protected in times of health emergencies. As based on my experience when my father got hospitalized and billed two hundred thousand in a private hospitals the PhilHealth coverage is only nineteen thousand excluding here the laboratory fees and medicine that we purchase outside the hospital. WTH!

I went to PCSO to avail hospital bill assistance, I travelled from Bansalan Davao Del Sur to Davao City they just said that my requirements are insufficient and said I just needed to apply online in their MAP system but I couldn't get a queue number because when you log into their system at exactly 8am the system lag and 8:02 there were no slots anymore. I line to CIU DSWD they just give me 5000 pesos; the cash assistance I received is not enough to cover my effort, time and money. I also got affected even though I have a regular job how much more this 4Ps beneficiaries who have a seasonal job and insufficient income. They have also a policy that you cannot process different assistance on the same day, you need to go back on another day to process it. This policy adds additional burden to the family of the patient; the time and money is compromised. The systems response to our crises only adds to our stress. There is really a need to improved hospital bill assistance that families of the patient shouldn't go anymore to queue in agencies for cash assistance. The government should subsidies private hospitals that it will automatically be deducted in our bill regardless of our economic status. I believe the governments can do this because we have lots of money, almost everything is taxed. I pray that there is still hope for our country that the system would change, all corrupt politicians will die. God bless Pilipinas!

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