

Original Article

Personal Budgeting Techniques Among Philippine 4Ps Beneficiaries: A Qualitative Study

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Abstract. Despite extensive research on the outcomes of the Pantawid Pamilyang Pilipino Program (4Ps), limited attention has been given to how beneficiaries manage their cash assistance through personal budgeting practices. This study explored the personal budgeting techniques employed by Philippine 4Ps beneficiaries and examined how these practices influenced their household financial management of the cash assistance they received. Guided by the Theory of Planned Behavior, the study employed a qualitative descriptive design using semi-structured interviews with 20 purposively selected 4Ps beneficiaries. Data were analyzed through Braun and Clarke's six-phase thematic analysis. Three major budgeting practices emerged: Conditionality-Driven Prioritization, where beneficiaries prioritized children's education and basic needs; Proactive Financial Planning, characterized by advance budgeting through written lists or mental planning; and Resilience Through Self-Agency, in which participants generated supplementary income and strengthened budgeting skills to cope with financial constraints. Participants perceived these strategies as helpful in managing their cash assistance and meeting essential household needs. However, they also reported continued financial vulnerability due to the limited and bimonthly nature of the cash grant and unexpected household expenses. The findings suggest that personal budgeting plays an important role in helping beneficiaries allocate limited financial resources more effectively while highlighting the need for stronger financial capability interventions to complement social assistance programs.

Keywords: 4Ps; Budgeting; Household financial management; Qualitative research; Theory of Planned Behavior.

Managing financial resources effectively is essential for household well-being, particularly among low-income families where limited income requires careful prioritization of expenditures. Budgeting enables households to allocate available resources, meet basic needs, prepare for unexpected expenses, and work toward financial stability. Beyond being a financial management practice, budgeting is also a behavioral process influenced by individuals' beliefs, decision-making abilities, and social environment. Understanding how economically disadvantaged households manage limited financial resources is therefore important in developing interventions that strengthen financial capability and improve long-term economic resilience.

In the Philippines, the Pantawid Pamilyang Pilipino Program (4Ps) serves as the government's flagship social assistance program aimed at reducing poverty by providing conditional cash assistance to economically

vulnerable households. The program encourages beneficiaries to invest in their children's education, health, and nutrition while promoting responsible use of the financial assistance through Family Development Sessions (FDS) and compliance with program conditionalities. Although the cash assistance provides immediate financial relief, beneficiaries continue to face challenges associated with limited income, rising living costs, irregular household earnings, and unexpected expenditures. These circumstances require beneficiaries to make deliberate budgeting decisions to maximize the limited assistance they receive.

Previous studies have consistently reported the positive contributions of the 4Ps program to household welfare. Abrigo et al. (2023) found that the program increased investments in children's education and improved educational participation, while Capulong et al. (2024) reported that beneficiaries primarily allocated their cash assistance to food, education, healthcare, and other essential household needs. These findings suggest that the program promotes responsible spending and contributes to improving the immediate welfare of beneficiary households. However, evidence also indicates that financial assistance alone does not necessarily translate into long-term financial stability. Rodriguez (2025) reported that beneficiaries with stronger financial literacy and budgeting skills make better financial decisions and are more capable of coping with economic challenges. Likewise, Lalusin et al. (2026) found that many beneficiaries continue to experience difficulties in tracking expenses, maintaining savings, and planning for future financial needs despite understanding basic budgeting principles.

Behavioral research likewise emphasizes that financial decisions are influenced not only by available resources but also by psychological and contextual factors. Overmans et al. (2024) explained that budgeting behavior is shaped by cognitive processes that influence how individuals prioritize scarce resources. Similarly, Pretnar et al. (2021) reported that households frequently rely on mental accounting and structured budgeting strategies to manage limited income, whereas Hamid et al. (2023) highlighted the importance of budgeting, saving behavior, and access to financial services in strengthening household financial resilience. These studies suggest that budgeting behavior among low-income households reflects an interaction between individual decision-making and broader socioeconomic conditions rather than financial knowledge alone.

The present study is primarily anchored in the Theory of Planned Behavior (TPB) (Ajzen, 1991), which explains that human behavior is influenced by three interrelated constructs: attitudes toward the behavior, subjective norms, and perceived behavioral control. Within the context of the 4Ps program, beneficiaries' attitudes toward budgeting influence whether they perceive financial planning as beneficial; subjective norms arise from program conditionalities, Family Development Sessions, family members, and community expectations that encourage responsible use of cash assistance; and perceived behavioral control reflects beneficiaries' confidence in managing limited financial resources despite economic constraints. While TPB provides an appropriate framework for understanding budgeting behavior, the study also recognizes that structural factors—including persistent poverty, irregular income, limited financial opportunities, and rising living costs—may constrain beneficiaries' ability to translate positive intentions into consistent budgeting practices. Consequently, insights from behavioral economics and financial literacy complement TPB by providing a broader explanation of household financial decision-making.

Although previous studies have extensively documented the effectiveness of the 4Ps program in improving education, health, and poverty reduction, considerably less attention has been given to how beneficiaries actually manage the cash assistance they receive through their everyday budgeting practices. Existing literature has focused largely on program outcomes rather than on the behavioral strategies, financial decision-making processes, and personal budgeting techniques that shape the allocation of cash assistance under conditions of economic scarcity. Furthermore, few qualitative studies have examined these budgeting practices through the lens of the Theory of Planned Behavior while simultaneously considering the influence of financial literacy and structural socioeconomic constraints. Addressing this gap is important because a deeper understanding of beneficiaries' budgeting experiences can provide evidence for strengthening financial capability interventions and improving the implementation of social protection programs.

Accordingly, this study explored the personal budgeting techniques employed by Philippine 4Ps beneficiaries in managing their cash assistance. Guided by the Theory of Planned Behavior and informed by complementary perspectives from behavioral economics and financial literacy, the study examined how beneficiaries' attitudes toward budgeting, perceived social influences, perceived behavioral control, and everyday socioeconomic

realities shaped their budgeting practices. The findings are expected to contribute to a better understanding of financial decision-making among low-income households and provide evidence that may inform financial education initiatives, social protection policies, and programs designed to strengthen the financial capability of social assistance beneficiaries.

Methodology

Research Design

This study employed a qualitative descriptive research design to explore the personal budgeting techniques used by beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in managing their cash assistance. A qualitative descriptive design was considered appropriate because the study sought to obtain rich, straightforward descriptions of participants' budgeting practices, financial decision-making processes, and perceived experiences without generating new theory or interpreting the essence of a lived experience. As described by Sandelowski (2000), qualitative descriptive research is particularly suitable for studies that aim to provide comprehensive summaries of events and experiences in everyday language while remaining close to participants' accounts.

Research Participants and Sampling Technique

This study involved 20 purposively selected beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) residing in selected barangays in Panaon, Misamis Occidental, Philippines. A criterion-based purposive sampling technique was employed to recruit participants who possessed direct experience in managing the cash assistance provided through the 4Ps program. This sampling strategy was appropriate because it enabled the researchers to obtain rich and relevant information from individuals who could meaningfully describe their budgeting practices and financial decision-making.

To be included in the study, participants had to (1) be active 4Ps beneficiaries at the time of data collection, (2) have received at least one cycle of 4Ps cash assistance, (3) be at least 18 years of age, and (4) voluntarily agree to participate in the study. Individuals who were no longer active beneficiaries, had not yet received cash assistance, or declined participation were excluded from the study.

Potential participants were initially identified with the assistance of barangay officials and community representatives who were familiar with eligible beneficiaries in the selected barangays. However, these individuals served only as referral sources and were not involved in selecting participants or influencing their decision to participate. The researchers independently verified that each participant met the inclusion criteria and informed them that participation was entirely voluntary. Participants were likewise assured that their decision to participate or decline would not affect their 4Ps benefits or access to government services, thereby minimizing potential coercion. Data collection continued until sufficient information had been obtained to comprehensively address the research objectives. Similar patterns in participants' budgeting experiences became evident after approximately the fifteenth interview, and five additional interviews were conducted to confirm the consistency and completeness of the emerging findings, resulting in a final sample of 20 participants. This approach is consistent with the concept of information power, which suggests that studies with focused research aims, specific participant groups, and rich interview data may require relatively smaller samples to adequately answer the research questions (Malterud et al., 2016).

Research Instrument

The primary data collection instrument was a researcher-developed semi-structured interview guide designed to explore the personal budgeting techniques employed by beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in managing their cash assistance. A semi-structured interview format was selected because it provided a flexible yet systematic approach that enabled participants to freely describe their budgeting experiences while allowing the researchers to probe for clarification and elaboration when necessary. This approach facilitated the collection of rich, detailed narratives while ensuring that all interviews addressed the same core topics relevant to the research objectives.

The interview guide was developed through an extensive review of the literature on household budgeting, financial literacy, behavioral economics, and the Theory of Planned Behavior (Ajzen, 1991). The interview questions were constructed to examine participants' budgeting practices, decision-making processes, financial priorities, challenges encountered in managing their 4Ps cash assistance, coping strategies, and perceptions

regarding the effectiveness of their budgeting techniques. In addition, several questions were designed to explore the behavioral dimensions of budgeting by eliciting participants' attitudes toward budgeting, perceived social influences arising from family members, community expectations, and program conditionalities, as well as their confidence in managing limited financial resources.

To establish content validity, the interview guide was reviewed by three experts with experience in qualitative research, social science research, and financial literacy or community development. The experts evaluated the interview questions for clarity, relevance, appropriateness, sequencing, and alignment with the research objectives. Their recommendations—including revisions to question wording, organization, and probing questions—were incorporated into the final version of the interview guide to improve its comprehensiveness and clarity.

Prior to the actual data collection, the interview guide was pilot-tested with three 4Ps beneficiaries who met the inclusion criteria but were not included in the final study sample. The pilot interviews were conducted to assess the clarity, flow, and comprehensibility of the questions, estimate the interview duration, and determine whether the questions effectively elicited detailed responses related to participants' budgeting experiences. Minor revisions involving question wording and interview sequencing were made based on the participants' feedback and the researchers' observations before the commencement of the formal data collection.

The final interview guide consisted of open-ended questions accompanied by follow-up probing questions that encouraged participants to elaborate on their experiences, explain the reasons behind their budgeting decisions, and provide concrete examples from their everyday financial management. The use of open-ended questioning allowed participants to express their experiences in their own words while enabling the researchers to obtain deeper insights into the behavioral and contextual factors influencing the management of their 4Ps cash assistance.

Data Gathering Procedure

Data collection was conducted from August to October, 2025 in selected barangays in Panaon, Misamis Occidental, Philippines. Prior to data collection, approval to conduct the study was obtained from the appropriate university authorities. Permission was likewise secured from the concerned local government officials and community representatives to facilitate access to eligible participants. These officials served solely as referral sources and did not influence participant selection or participation.

The researchers individually approached eligible participants, informed them about the purpose and procedures of the study, and invited them to participate voluntarily. Before each interview, participants received an explanation of the study's objectives, the nature of their participation, potential risks and benefits, confidentiality measures, and their right to decline participation or withdraw from the study at any time without any consequences to their 4Ps benefits or access to government services. Written informed consent was obtained from all participants before the interviews commenced. Data were gathered through face-to-face semi-structured interviews conducted in Cebuano, the participants' primary language, to encourage natural communication and allow participants to express their experiences comfortably. The interviews followed the researcher-developed interview guide while allowing sufficient flexibility for probing questions that explored participants' budgeting practices, financial decision-making processes, challenges encountered in managing their 4Ps cash assistance, and strategies used to address these challenges. Each interview lasted approximately 30 to 60 minutes, depending on the depth of the participants' responses.

With the participants' permission, all interviews were audio-recorded to ensure the completeness and accuracy of the collected data. Field notes were likewise maintained throughout the interviews to document non-verbal cues, contextual observations, and preliminary reflections that supported data interpretation. Following each interview, the audio recordings were transcribed verbatim in Cebuano. The transcripts were subsequently translated into English for analysis and reporting. To preserve the meaning and accuracy of participants' responses, the English translations were carefully reviewed against the original Cebuano transcripts before coding and thematic analysis.

Throughout the data collection process, the researchers practiced reflexivity by maintaining reflective notes that documented methodological decisions, emerging observations, and potential researcher assumptions. These notes served as an audit trail that promoted transparency and helped minimize researcher bias during data interpretation. Data collection continued until sufficient information had been obtained to comprehensively

address the research objectives. Similar patterns in participants' budgeting experiences became evident after approximately the fifteenth interview, and five additional interviews were conducted to confirm the consistency and completeness of the findings. The resulting dataset was considered adequate to support a rich description of participants' budgeting practices and experiences.

Data Analysis Procedure

The data were analyzed using Braun and Clarke's six-phase thematic analysis (Braun & Clarke, 2006), informed by their updated methodological guidance (Braun & Clarke, 2021). This method was considered appropriate because it enabled the researchers to generate rich descriptions of the personal budgeting techniques employed by 4Ps beneficiaries while remaining grounded in participants' narratives. Braun and Clarke's six-phase thematic analysis (Braun & Clarke, 2006), informed by their updated methodological guidance (Braun & Clarke, 2021), ensured a systematic and rigorous process of coding, theme development, and interpretation. During the first phase, the researchers immersed themselves in the data by repeatedly reading the interview transcripts while reviewing field notes and reflective memos to become thoroughly familiar with participants' experiences. During the second phase, meaningful segments of text relevant to the research objectives were systematically coded. Initial codes were generated inductively from participants' narratives rather than being predetermined from the theoretical framework. In the third phase, related codes were grouped into broader categories based on conceptual similarities. These categories were then examined to identify potential themes that represented recurring patterns in participants' budgeting experiences. During the fourth phase, the preliminary themes were reviewed and refined by comparing them with the coded extracts and the complete dataset to ensure that each theme accurately represented participants' narratives and remained distinct from other themes. In the fifth phase, each theme was clearly defined and named by identifying its central organizing concept and determining how it contributed to answering the research questions. Finally, during the sixth phase, the themes were interpreted and integrated into the research report through a narrative discussion supported by representative participant quotations. Although the Theory of Planned Behavior served as the study's guiding theoretical framework, themes were developed inductively from the data and were interpreted in relation to the theoretical framework only during the discussion of findings rather than being used as predetermined coding categories.

Ethical Considerations

This study adhered to the fundamental ethical principles of respect for persons, beneficence, and justice throughout the research process. Prior to data collection, permission to conduct the study was obtained from the appropriate university authorities and the concerned local government officials in the selected barangays of Panaon, Misamis Occidental.

Participation in the study was entirely voluntary. Before each interview, the researchers explained the purpose of the study, the interview procedures, the expected duration of participation, and the participants' rights as research participants. Participants were informed that they could refuse to answer any question or withdraw from the study at any time without penalty or any effect on their eligibility for the Pantawid Pamilyang Pilipino Program (4Ps) or access to government services. Written informed consent was obtained from all participants before the interviews commenced. To protect participants' privacy and confidentiality, personally identifiable information was removed from the interview transcripts and research report. Each participant was assigned a coded identifier (e.g., P1, P2, P3), which was used when presenting quotations and discussing the findings. Only the researchers had access to the participants' identities and the corresponding codes. With the participants' permission, all interviews were audio-recorded to ensure the accuracy of data collection. Audio recordings, interview transcripts, consent forms, and other research documents were stored securely in password-protected electronic files that were accessible only to the researchers. These files will be retained only for the period required by institutional research policies and will thereafter be permanently deleted.

Considering that the participants were beneficiaries of a government social assistance program, the researchers took particular care to minimize any perception of coercion. Participants were clearly informed that their decision to participate or decline would have no influence on their eligibility for the 4Ps program or any government services. This assurance was reiterated before the interview to promote voluntary participation. Throughout the conduct of the study, the researchers maintained honesty, integrity, and objectivity by accurately recording, analyzing, and reporting participants' responses without fabrication, falsification, or selective omission of data. The interpretation of the data was driven entirely by human judgment, while AI tools served only a supporting role for data organization and linguistic refinement.

Results and Discussion

What Personal Budgeting Techniques are Commonly Used?

The thematic analysis identified three themes that describe the personal budgeting techniques commonly employed by Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries in managing their household finances. These themes are (1) *Conditionality-Driven Prioritization*, (2) *Proactive Financial Planning*, and (3) *Resilience Through Self-Agency*.

Table 1. Personal Budgeting Techniques of 4Ps Beneficiaries

Representative Quote	Initial Code	Category	Theme
PoR2: "Our top priority is the kids' education because the money is not mine, it is theirs."	Prioritize Kids Needs	Strategic Allocation Methods	Conditionality-driven Prioritization
SAR4: "The first thing we buy is rice because it is the most important. Then vitamins, snacks, or allowance for the kids, and school fees."	Prioritize Kids Needs	Strategic Allocation Methods	Conditionality-driven Prioritization
PoR4: "Before receiving the subsidy, I already make a list (of expenses)."	Plan Before Receiving	Advance financial forethought	Proactive Financial Planning
PuR4: "It is better to write it down, or you might run short."	Write down the expense	Strategic allocation methods	Proactive Financial Planning
SAR1: "Only in my thoughts."	Thought expense	Advance financial forethought	Proactive Financial Planning
PoR3: "I use thinking skills. I teach myself how to manage finances."	Self-thought Budget	Income resilience tactics	Resilience through self-agency
LuR1: "What do I do to save money? I set up a small business."	Supplement income strategy	Income resilience tactics	Resilience through self-agency

Theme 1: Conditionality-Driven Prioritization

Parents consistently described prioritizing their children's needs when allocating the 4Ps cash assistance, particularly expenses related to education, food, and health. One participant explained, "Our top priority is the kids' education because the money is not mine, it is theirs." This statement reflects the participants' perception that the financial assistance should primarily benefit their children rather than satisfy personal wants. Similarly, another participant shared, "The first thing we buy is rice because it is the most important. Then vitamins, snacks, or allowance for the kids, and school fees." These narratives indicate that beneficiaries deliberately allocate the limited cash assistance toward essential household and child-related needs before considering other expenditures.

This finding aligns with previous studies showing that the 4Ps program encourages households to prioritize children's education, health, and other essential needs when managing their financial resources. Ramos (2021) reported that the program contributes to improved school attendance and child well-being by encouraging compliance with program conditions, despite implementation challenges. Likewise, Capulong et al. (2024) observed that beneficiaries tend to allocate available resources toward food, education, and healthcare, particularly among economically disadvantaged households. The present findings extend this evidence by illustrating how beneficiaries themselves consciously organize household spending around their children's needs, demonstrating that budgeting decisions are strongly influenced by both household responsibilities and the objectives of the 4Ps program.

Viewed through the Theory of Planned Behavior, these findings are consistent with the construct of subjective norms. Participants described making financial decisions that reflected expectations arising from parental responsibilities and the program's emphasis on supporting children's education and well-being. These social expectations appeared to influence budgeting practices and encouraged beneficiaries to allocate the cash assistance in ways that aligned with both family obligations and program objectives.

Theme 2: Proactive Financial Planning

Participants described planning their expenses before receiving the 4Ps cash assistance to ensure that the limited funds would be allocated to priority needs. Several beneficiaries explained that they prepared written lists of expected expenses, while others relied on mental planning to monitor how the subsidy would be spent. One

participant shared, *"Before receiving the subsidy, I already make a list (of expenses),"* demonstrating advance preparation before the funds became available. Another participant explained, *"It is better to write it down, or you might run short,"* emphasizing the importance of documenting expenses to avoid overspending. Although some beneficiaries did not prepare written lists, they still monitored their expenditures mentally, as reflected in the response, *"Only in my thoughts."* These accounts indicate that beneficiaries intentionally organized their spending before receiving the cash assistance and used different budgeting strategies to maximize the limited financial resources available to their households.

This finding is consistent with previous studies highlighting the importance of advance planning in improving financial management. Ouyang et al. (2025) reported that households that establish financial goals and prepare for anticipated expenses are better able to cope with unexpected financial demands and maintain greater financial stability. Similarly, Keeney et al. (2025) emphasized that planning ahead supports better decision-making by allowing individuals to anticipate potential challenges rather than responding impulsively. The present findings extend these studies by illustrating how 4Ps beneficiaries apply advance planning in their everyday budgeting practices despite limited financial resources. Whether through written expense lists or mental tracking, participants demonstrated deliberate efforts to organize their spending before the subsidy was received, allowing them to allocate available resources more effectively.

Viewed through the Theory of Planned Behavior, these findings are consistent with the construct of perceived behavioral control. Participants described budgeting practices that reflected confidence in their ability to organize expenditures, monitor expenses, and allocate the subsidy according to household priorities. Their use of advance planning suggests that beneficiaries perceive budgeting as a practical strategy for maintaining control over limited financial resources despite economic constraints.

Theme 3: Resilience Through Self-agency

Participants described actively taking responsibility for improving their financial situation beyond relying solely on the 4Ps cash assistance. Their narratives reflected efforts to strengthen their budgeting skills, seek additional income sources, and make independent financial decisions despite limited resources. One participant shared, *"I use thinking skills. I teach myself how to manage finances,"* illustrating a self-directed effort to improve financial management. Another participant explained, *"What do I do to save money? I set up a small business,"* demonstrating the initiative to supplement household income rather than depending exclusively on the government subsidy. These accounts suggest that beneficiaries viewed budgeting not only as a way to allocate limited resources but also as an opportunity to improve their financial situation through personal effort and resourcefulness.

This finding is consistent with previous studies emphasizing the importance of personal initiative in achieving long-term financial stability among 4Ps beneficiaries. Matratar (2024) reported that disciplined budgeting, determination, and continued investment in education enabled beneficiary families to improve their living conditions over time. Similarly, David and Maroma (2025) observed that while the 4Ps program provides financial assistance, improvements in family well-being are strengthened when beneficiaries actively develop their capabilities and invest in their children's future. The present findings extend this evidence by demonstrating that participants did not rely solely on government assistance; instead, they sought additional ways to manage financial constraints through self-learning and income-generating activities.

Viewed through the Theory of Planned Behavior, these findings are consistent with perceived behavioral control. Participants expressed confidence in their ability to influence their financial situation by developing budgeting skills, creating additional income opportunities, and adapting to financial challenges. Their narratives indicate that self-efficacy played an important role in sustaining positive financial behaviors despite limited economic resources.

Collectively, the three themes indicate that the budgeting practices of 4Ps beneficiaries extend beyond simply allocating limited financial resources. Participants consistently described prioritizing their children's needs, planning expenditures before receiving the subsidy, and exercising personal initiative to supplement household income and strengthen financial management. Taken together, these findings suggest that beneficiaries employ deliberate and adaptive budgeting strategies that enable them to maximize the value of the cash assistance despite persistent financial constraints. These budgeting practices provide the foundation for understanding how beneficiaries perceive the effectiveness of their financial strategies, which is explored in the succeeding research

question.

How Do Beneficiaries Perceive the Influence of these Budgeting Techniques on their Household Financial Management and Well-Being?

The thematic analysis identified three themes that describe how beneficiaries perceived the effectiveness of their budgeting techniques in promoting household financial management and well-being. These themes are (1) *Perceived Benefits of the 4Ps Cash Assistance*, (2) *Budgeting as a Guide for Financial Decisions*, and (3) *Managing Financial Limitations Through Supplemental Support*.

Table 2. Perceived Influence of Budgeting Techniques on Household Financial Management and Well-Being

Representative Quote	Initial Code	Category	Theme
PoR1: "The 4P's cash assistance really helps; it allows us to buy food, pay school fees, and save from problems."	Meets Essential needs	Program effectiveness focus	Perceived Benefits of the 4Ps Cash Assistance
PoR1: "The 4P's program is a big help to us; it supports the kids' education and helps us survive, even if it is just a little."	Support Children's Education	Program effectiveness focus	Perceived Benefits of the 4Ps Cash Assistance
PoR2: "Budgeting is effective when we can pay for school expenses and buy necessities."	Achieves necessary payments	Program effectiveness focus	Perceived Benefits of the 4Ps Cash Assistance
PuR4: "When we received the 4P's, there was a big change; we were able to buy delicious food. I would not have been able to send (my kids) to school without the 4P's."	Life quality improvement	Program effectiveness focus	Perceived Benefits of the 4Ps Cash Assistance
PoR2: "Budgeting is a big help because it guides us on what to do."	Guides spending decisions	Technique and behavioral control	Budgeting as a Guide for Financial Decisions
PoR4: "If we waste money without budgeting, it is just like throwing money away; there is no return on investment."	Prevents financial waste	Technique and behavioral control	Budgeting as a Guide for Financial Decisions
PoR4: "We prioritize buying necessities and try to save."	Prioritize necessities first	Technique and behavioral control	Budgeting as a Guide for Financial Decisions
LuR1: "If you do not budget, you just scramble and rush to find a solution, but if you budget, you have a reserve."	Budgeting creates a reserve	Technique and behavioral control	Budgeting as a Guide for Financial Decisions
SAR4: "So I can track where the money goes and what I have spent it on."	Track money flow	Technique and behavioral control	Budgeting as a Guide for Financial Decisions
PuR1: "When someone gets sick, the money is not enough, that is my problem."	Illness causes a shortage	Threats to stability	Managing Financial Limitations Through Supplemental Support
PuR2: "Rice is always a problem; the 4Ps is only for two months, it is really lacking."	Grant among lacking	Threats to stability	Managing Financial Limitations Through Supplemental Support
LuR3: "It is just a supplement. It is not a full amount for the family's needs; it is only a supplement."	Purely supplementary fund	Threats to stability	Managing Financial Limitations Through Supplemental Support
PoR4: "I always put in my mind that it is just a help from the government, not a sole reliance."	Not sole resilience	Supplemental support mechanisms	Managing Financial Limitations Through Supplemental Support
PoR5: "We need to have a daily income to rely on, because the 4Ps cash is for the kids."	Need daily income	Supplemental support mechanisms	Managing Financial Limitations Through Supplemental Support
SAR3: "Our ML (Municipal Leader) always reminds us how to budget the subsidy properly."	The leader provides guidance	Supplemental support mechanisms	Managing Financial Limitations Through Supplemental Support
SAR5: "It is a big help that aside from the 4Ps subsidy, my husband also has a job."	Spouse income stabilizes	Supplemental support mechanisms	Managing Financial Limitations Through Supplemental Support
PoR2: "I find a way, find a way to earn an income."	Find a way to earn income	Supplemental support mechanisms	Managing Financial Limitations Through Supplemental Support

Theme 1: Perceived Benefits of the 4Ps Cash Assistance

Participants consistently described the 4Ps cash assistance as an important source of financial support that helped

them meet their families' basic needs, particularly food, education, and other essential household expenses. Many beneficiaries viewed the assistance as a means of reducing immediate financial difficulties rather than as a complete solution to poverty. One participant shared, *"The 4P's cash assistance really helps; it allows us to buy food, pay school fees, and save from problems."* Another explained, *"The 4P's program is a big help to us; it supports the kids' education and helps us survive, even if it is just a little."* Similarly, another participant emphasized that budgeting became effective when the assistance enabled the family to pay school-related expenses and purchase necessities, while another described how the subsidy improved their quality of life by allowing the family to buy better food and continue their children's education. Collectively, these accounts indicate that beneficiaries perceived the cash assistance as providing meaningful, although limited, support for their daily needs and children's well-being.

These findings are consistent with previous studies demonstrating the positive contribution of the 4Ps program to household welfare. Obligado (2024) reported that the program generally improves the living conditions of low-income families, although the extent of its impact varies across communities. Likewise, Capulong et al. (2024) found that conditional cash transfers encourage households to allocate greater resources toward food and education while providing opportunities for modest savings among some beneficiaries. The present findings complement these studies by illustrating how beneficiaries themselves perceived the program's contribution to meeting essential household needs and supporting their children's education despite the limited amount of financial assistance.

Viewed through the Theory of Planned Behavior, these findings are consistent with the attitude component of the theory. Participants generally held favorable beliefs about the usefulness of the 4Ps cash assistance because it helped them address essential household needs and invest in their children's education. These positive evaluations appeared to encourage continued budgeting practices that maximized the benefits of the financial assistance.

Theme 2: Budgeting as a Guide for Financial Decisions

Participants consistently described budgeting as a practical guide that helped them make informed financial decisions and manage their limited resources more effectively. Rather than spending impulsively, beneficiaries explained that budgeting enabled them to prioritize essential expenses, monitor household expenditures, and prepare for future needs. One participant stated, *"Budgeting is a big help because it guides us on what to do,"* emphasizing that budgeting provided direction in allocating the family's limited resources. Another participant explained, *"If we waste money without budgeting, it is just like throwing money away,"* highlighting the importance of careful financial planning in avoiding unnecessary expenditures. Similarly, beneficiaries described prioritizing necessities, tracking where their money was spent, and maintaining a financial reserve to address future needs. These narratives suggest that budgeting functioned as a practical decision-making strategy that enabled beneficiaries to allocate the 4Ps cash assistance more deliberately and responsibly.

This finding is consistent with previous studies emphasizing the role of budgeting in improving financial decision-making. Overmans et al. (2024) noted that budgeting helps individuals organize financial decisions, although these decisions may still be influenced by cognitive biases and personal circumstances. Likewise, Pretnar et al. (2021) observed that budgeting is an adaptive process in which individuals continuously adjust their spending based on previous experiences and available resources. The present findings complement these studies by demonstrating that 4Ps beneficiaries use budgeting as a practical guide for prioritizing expenditures, monitoring household expenses, and reducing the likelihood of unnecessary spending despite their limited financial resources.

Viewed through the Theory of Planned Behavior, these findings are consistent with the construct of perceived behavioral control. Participants expressed confidence in their ability to organize household expenditures, monitor spending, and make deliberate financial decisions using simple budgeting strategies. Their narratives suggest that budgeting strengthened their perception of control over limited financial resources, thereby supporting more disciplined financial management.

Theme 3: Managing Financial Limitations Through Supplemental Support

Participants consistently acknowledged that although budgeting and the 4Ps cash assistance helped meet essential household needs, these were generally insufficient to sustain the family's overall financial requirements. Beneficiaries described the subsidy as a supplement rather than their primary source of income and emphasized

the importance of additional earnings and support systems in maintaining household stability. One participant explained, *"When someone gets sick, the money is not enough; that is my problem,"* illustrating the financial challenges that arise during unexpected circumstances. Another participant remarked, *"It is just a supplement. It is not a full amount for the family's needs,"* while another stated, *"I always put in my mind that it is just a help from the government, not a sole reliance."* Participants also highlighted the importance of having a daily source of income, support from spouses, guidance from municipal leaders, and personal efforts to earn additional income. These narratives indicate that beneficiaries viewed budgeting and the 4Ps assistance as valuable components of household financial management, but recognized that long-term financial stability depended on combining these with other economic resources and support systems.

This finding is consistent with previous studies emphasizing that financial resilience extends beyond receiving financial assistance. Hamid et al. (2023) reported that households are more likely to remain financially resilient when they combine financial knowledge with effective financial management practices. Similarly, a recent scoping review on household financial resilience emphasized that resilience is strengthened through budgeting, income diversification, expenditure management, and social support networks (Jalili et al., 2025).

Viewed through the Theory of Planned Behavior, these findings are primarily consistent with perceived behavioral control, as participants described taking active steps to manage financial constraints through budgeting, income generation, and the use of available support systems. At the same time, their narratives reflected positive attitudes toward financial self-reliance, with beneficiaries consistently recognizing that the cash assistance should complement rather than replace their own efforts to provide for their families.

Collectively, the three themes suggest that beneficiaries perceived their budgeting practices as effective in helping them manage the 4Ps cash assistance and address essential household needs. Budgeting served as a practical guide for financial decision-making, enabling participants to prioritize expenditures and make deliberate use of limited resources. At the same time, beneficiaries recognized that budgeting alone could not eliminate financial vulnerability, highlighting the continuing importance of supplementary income and social support in achieving greater household financial stability. These findings provide a broader understanding of how beneficiaries evaluate the effectiveness of their budgeting practices and lead to the examination of the factors that influence their continued use in the succeeding research question.

How Do Beneficiaries' Attitudes Toward Budgeting, Perceived Social Influences, and Perceived Ability to Manage Limited Financial Resources Shape their Budgeting Practices?

The thematic analysis identified three themes that describe the factors influencing the use and effectiveness of budgeting techniques among 4Ps beneficiaries. These themes are (1) *Budgeting Under Financial Constraints*, (2) *Child-Centered Financial Prioritization*, and (3) *Discipline and Guidance in Budgeting*.

Table 3. Factors Influencing the Use and Success of Budgeting Techniques Among 4Ps Beneficiaries

Representative Quote	Initial Code	Category	Theme
PoR5: "Budgeting is not easy because there are many distractions; we prioritize buying what is necessary, even if it is just a little money."	Pressure Daily Needs	Financial Resource Constraints	Budgeting Under Financial Constraints
SAR4: "It is difficult to budget since it is released every two months."	Relying Makes Difficult	Financial Resource Constraints	Budgeting Under Financial Constraints
PoR4: "Actually, our own personal daily income is what sustains us, but the 4Ps is still a big help."	Daily Income Sustains	Financial Resource Constraints	Budgeting Under Financial Constraints
Pu4: "Some people go straight to shopping, but not me, because it is for the kids."	Budgeting For Children	Financial Resource Constraints	Budgeting Under Financial Constraints
PuR2: "It is hard because it is not our money, so it is just used for children."	Fund Restricted Children	Child-Welfare Prioritization	Child-Centered Financial Prioritization
SAR5: "It is easy as long as you know how to use the 4P's money properly, and it is solely towards the children and not for personal expenses."	Benefits Children Avoid	Child-Welfare Prioritization	Child-Centered Financial Prioritization
PoR2: "Every time I attend meetings with our Municipal Leader (ML) every month, s/he guides us on how to	ML Leader Guidance	Child-Welfare Prioritization	Child-Centered Financial Prioritization

<i>manage our money."</i>			
PoR5: "The one who guides us is our resource speaker in Family Development Session (FDS)."	FDS Speaker Guidance	External Support System	Discipline and Guidance in Budgeting
PoR4: "It is easy having a guide or plan helps, but it is hard if you do not follow it or take it for granted."	Follow the Budget Plan	External Support System	Discipline and Guidance in Budgeting
SAR2: "Some people spend like 'one-day millionaires,' buying fancy soft drinks and not following the rules only to budget."	One Day Millionaires	Personal discipline mindset	Discipline and Guidance in Budgeting
PoR2: "Writing things down techniques help guide us, so we do not struggle with decisions."	Writing Guides Decisions	Personal discipline mindset	Discipline and Guidance in Budgeting

Theme 1: Budgeting Under Financial Constraints

Participants consistently described limited financial resources as the primary factor influencing how they budgeted their household expenses. Beneficiaries explained that the amount of assistance received through the 4Ps program was often insufficient to cover all family needs, requiring them to make careful decisions about how to allocate available resources. One participant stated, *"Budgeting is not easy because there are many distractions; we prioritize buying what is necessary, even if it is just a little money."* Another participant noted that budgeting became more difficult because the cash assistance was released only every two months, while another explained that the family's daily income remained the primary source of financial support despite the subsidy. These narratives indicate that beneficiaries practiced budgeting within the realities of financial scarcity, making deliberate decisions to prioritize essential household needs despite limited resources.

This finding is consistent with previous studies showing that financial limitations strongly influence household budgeting practices among 4Ps beneficiaries. Lalusin et al. (2026) reported that while beneficiaries generally understand the basic principles of budgeting, they continue to experience difficulties in consistently applying financial management skills because of limited resources and competing household demands. Similarly, Rodriguez (2025) found that beneficiaries demonstrate positive financial behavior but continue to face challenges related to saving, delayed cash assistance, and meeting essential household expenses. The present findings complement these studies by illustrating how financial scarcity shapes everyday budgeting decisions and encourages beneficiaries to prioritize essential expenditures despite persistent economic constraints.

Viewed through the Theory of Planned Behavior, these findings are consistent with perceived behavioral control. Participants recognized the limitations imposed by their financial circumstances while simultaneously describing the budgeting strategies they employed to manage those constraints. Their narratives suggest that budgeting represented an effort to maintain control over household finances despite limited economic resources.

Theme 2: Child-Centered Financial Prioritization

Participants consistently described their children as the primary consideration when making household budgeting decisions. Beneficiaries emphasized that the 4Ps cash assistance should be used primarily for expenses related to their children's education, food, and other essential needs rather than for personal consumption. One participant explained, *"It is hard because it is not our money, so it is just used for children,"* while another stated, *"It is easy as long as you know how to use the 4P's money properly, and it is solely towards the children and not for personal expenses."* Participants also acknowledged the influence of external guidance in shaping these budgeting practices. One beneficiary shared, *"Every time I attend meetings with our Municipal Leader every month, s/he guides us on how to manage our money,"* while another noted that guidance from the Family Development Session resource speaker helped them manage the subsidy responsibly. These accounts indicate that budgeting decisions were strongly influenced by participants' commitment to meeting their children's needs together with the guidance provided through the 4Ps program.

This finding is consistent with previous studies showing that conditional cash transfer programs encourage families to prioritize investments in their children's welfare. Abrigo et al. (2023) reported that the 4Ps program contributes to improved educational participation among children by encouraging households to allocate available resources toward school-related needs. Similarly, Herrera et al. (2023) emphasized that while financial assistance supports child welfare, families continue to face challenges in meeting children's nutritional and

developmental needs because of persistent economic constraints. The present findings complement these studies by demonstrating that beneficiaries consciously prioritize child-related expenditures and actively follow the guidance provided through the program to ensure that the financial assistance is used for its intended purpose.

Viewed through the Theory of Planned Behavior, these findings are consistent with the construct of subjective norms. Participants described budgeting decisions that were influenced not only by their own parental responsibilities but also by expectations communicated through the 4Ps program, Municipal Leaders, and Family Development Sessions. These social influences appeared to reinforce child-centered budgeting practices and encouraged beneficiaries to allocate the subsidy in accordance with both family obligations and program expectations.

Theme 3: Discipline and Guidance in Budgeting

Participants identified both personal discipline and external guidance as important factors that influenced the successful use of their budgeting techniques. Beneficiaries explained that budgeting was more effective when they consistently followed their financial plans and avoided unnecessary spending. One participant shared, *"It is easy having a guide or plan helps, but it is hard if you do not follow it or take it for granted."* Another participant described how some individuals spend like *"one-day millionaires,"* emphasizing that impulsive spending weakens effective budgeting. Participants also highlighted the value of documenting expenses, with one beneficiary stating, *"Writing things down helps guide us, so we do not struggle with decisions."* In addition, guidance received from Family Development Sessions and Municipal Leaders provided practical advice that supported responsible financial management. These accounts suggest that effective budgeting depends not only on having financial knowledge but also on maintaining personal discipline and applying the guidance received through the program.

The present findings highlight the complementary roles of personal discipline and external support in promoting responsible budgeting practices. Participants consistently described how guidance received during Family Development Sessions and from Municipal Leaders reinforced their understanding of appropriate financial management, while their own commitment to following budgeting plans helped translate that guidance into practice. These findings suggest that financial education alone may be insufficient unless accompanied by consistent application in everyday household decision-making. This interpretation is closely aligned with the participants' narratives and underscores the importance of combining knowledge with disciplined financial behavior.

Viewed through the Theory of Planned Behavior, these findings are consistent with the interaction of subjective norms and perceived behavioral control. External guidance from Family Development Sessions and Municipal Leaders reflects the influence of subjective norms by shaping participants' perceptions of appropriate budgeting practices. At the same time, participants' commitment to following their financial plans, recording expenses, and avoiding impulsive spending reflects perceived behavioral control, as beneficiaries expressed confidence in their ability to manage the 4Ps cash assistance responsibly despite financial limitations.

Collectively, the three themes indicate that the interaction of financial circumstances, child-centered priorities, and behavioral influences shapes the successful use of budgeting techniques among 4Ps beneficiaries. Participants described budgeting within the realities of limited financial resources, consistently prioritizing their children's needs while relying on both personal discipline and guidance from the 4Ps program to manage household finances. These findings suggest that effective budgeting is influenced not only by economic conditions but also by the social and behavioral factors that encourage responsible financial decision-making. This synthesis provides the basis for the conceptual model presented in Figure 1, which illustrates how these factors interact within the Theory of Planned Behavior to explain household financial management among 4Ps beneficiaries.

Figure 1 illustrates the conceptual model developed from the study findings and interpreted through the Theory of Planned Behavior (TPB). The model shows that beneficiaries' household financial management practices can be understood through three interrelated behavioral determinants: attitudes toward responsible spending, subjective norms arising from parental responsibilities and program expectations, and perceived behavioral control over limited financial resources. These TPB constructs provide an interpretive lens for understanding the budgeting techniques identified in the study, namely Conditionality-Driven Prioritization, Proactive Financial Planning, and Resilience Through Self-Agency. Together, these techniques represent the practical strategies beneficiaries employ to allocate limited resources, prioritize essential household needs, and adapt to financial constraints.



Figure 1. *TPB-Based Conceptual Model of Household Financial Management and Financial Resilience Among 4Ps Beneficiaries*

The model further illustrates that these budgeting techniques are associated with beneficiaries' perceptions of financial effectiveness, reflected in the themes Perceived Benefits of the 4Ps Cash Assistance, Budgeting as a Guide for Financial Decisions, and Managing Financial Limitations Through Supplemental Support. The findings further indicate that these budgeting practices are influenced by contextual factors identified in the study, namely Budgeting Under Financial Constraints, Child-Centered Financial Prioritization, and Discipline and Guidance in Budgeting. Collectively, these behavioral, social, and contextual influences help explain how beneficiaries manage their household finances and develop financial resilience despite persistent economic challenges. Rather than serving as a causal model, the framework synthesizes the qualitative findings and demonstrates how the Theory of Planned Behavior provides a useful lens for interpreting budgeting practices among 4Ps beneficiaries.

Conclusion

This study explored the personal budgeting techniques employed by beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in managing their household finances. The findings indicate that beneficiaries adopt practical budgeting strategies centered on conditionality-driven prioritization, proactive financial planning, and resilience through self-agency to allocate limited financial resources and address essential household needs. Participants perceived these budgeting practices as beneficial in guiding financial decision-making and supporting the responsible use of the 4Ps cash assistance, although beneficiaries also recognized the continuing need for supplementary income and external support because of persistent financial limitations.

The study further found that the successful use of budgeting techniques is influenced by financial constraints, child-centered financial priorities, and the combination of personal discipline and external guidance received through the 4Ps program. These factors collectively shape how beneficiaries manage available resources while balancing household needs and program expectations. Interpreted through the Theory of Planned Behavior, the findings suggest that budgeting practices are influenced by beneficiaries' attitudes toward responsible spending, subjective norms arising from parental responsibilities and program guidance, and perceived behavioral control over limited financial resources.

Overall, the study contributes to a deeper understanding of household financial management among 4Ps beneficiaries by illustrating how budgeting serves as an adaptive strategy for managing limited resources within the context of conditional cash assistance. The findings suggest that the Theory of Planned Behavior provides a useful interpretive framework for understanding budgeting behaviors and may serve as a basis for strengthening

financial capability initiatives and future qualitative and quantitative research on household financial management among conditional cash transfer beneficiaries.

Contributions of Authors

Jeneffer P. Malinao: Data gathering, data organization, thematic analysis, interpretation of qualitative data, manuscript refinement.

Honey Vie M. Undag: Data gathering, research documentation, proofreading, reference checking, manuscript revision, and final manuscript preparation.

Analiza B. Sarausa: Proposal writing, review of related literature, preparation of the initial manuscript draft, data gathering.

Sarah Jane R. Rabacca: Data gathering, data validation, literature review, manuscript editing, formatting, and quality review.

Jed Anthony A. Ceballos: Conceptualization, research design, research framework development, data gathering, project coordination, manuscript writing and revision.

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Conflict of Interests

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