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Social Pension Program for Senior Citizens in the Municipality of Balbalan

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Abstract

Aim: This research examined the implementation of the Social Pension Program for Senior Citizens, as outlined in Republic Act 9994 (Expanded Senior Citizens Act of 2010), in the Municipality of Balbalan, Kalinga Province. Aimed to describe the program's status, determine the attainment of its objectives, determine the extent of its impact on beneficiaries, and identify the extent of constraints affecting its implementation.

Methodology: Mixed-methods research design combined quantitative survey data with qualitative insights. Six hundred sixty senior citizen beneficiaries were sampled using a 30 percent random sampling method across Balbalan's fourteen barangays. Data were collected through structured questionnaires and supplemented with qualitative method that includes interviews and document analysis. Quantitative data were analyzed using descriptive statistics, including percentages, ranking, and weighted means, interpreted against a five-point Likert scale.

Results: The Social Pension Program in Balbalan has achieved 95% coverage among eligible seniors. Its objectives were perceived as "Much Attained" with a mean of 4.04, indicating the highest satisfaction regarding benefits granted, including death benefits, PhilHealth, and priority lanes. Strong attainment with positive perception does not necessarily translate to usage, as lodging discounts and educational privileges were underutilized due to mobility and relevance issues, despite overall positive perceptions, while rated as "High Impact" across social, economic, and cultural with mean of 4.0. Seniors gained financial independence, and active engagement, though economic ripple effects remained limited. Benefits like OSCA ID use and pensions were highly valued and empowering, as "Moderately affected" with a mean 3.09, significant issues in beneficiary monitoring and selection discrepancies. Lesser concerns include family awareness and systemic inequities.

Conclusion: The Social Pension Program in Balbalan successfully provided vital support and positively impacted the well-being of senior citizens, aligned with the objectives. However, administrative inefficiencies should be addressed, particularly in monitoring and consistently applying all benefits.

Keywords: Social Pension Program, Senior Citizens, RA 9994, Balbalan

INTRODUCTION

In the Philippines, aging often presents serious challenges to maintaining one's standard of living, particularly for those without stable income sources or retirement support. Many senior citizens express a desire to continue working; however, barriers such as age discrimination and the standard retirement age of 65 limit their employment opportunities (Cruz et al., 2025). These issues underscore the necessity for systemic social support programs that protect the dignity and welfare of older adults.

Republic Act No. 9994, or the Expanded Senior Citizens Act of 2010, enshrines the rights of senior citizens to social protection, financial assistance, and community inclusion. The law affirms the cultural value Filipinos place on elder care, recognizing senior citizens as vital contributors to societal progress. It ensures support not only through monetary provisions but also through mechanisms that encourage their involvement in community-building (Dugarova et al., 2017; Carvajal & Sanchez, 2024). Elders, with their wealth of life experience and wisdom, remain capable of shaping sustainable development goals, especially when their roles are acknowledged and supported.



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Despite these provisions, many senior citizens in the Philippines struggle with poverty. In 2006, the elderly comprised the eighth-largest basic sector with a poverty incidence rate of 16.2% (NSCB, 2014). A significant proportion receives little to no pension, making it difficult to cover basic needs (International Labour Organization, 2018). As highlighted by Carvajal et al. (2024), inclusive and responsive leadership must address social disparities, especially among vulnerable sectors like the elderly.

Introduced in 2010 as part of RA 9994, the Social Pension Program for indigent senior citizens aims to supplement the income of those aged 60 and above who are most at risk of health issues, hunger, and social exclusion (Simon, 2022). For example, in the Municipality of Balbalan, Kalinga, data from the 2020 Census indicated that senior citizens represented 12.94% of the population—an increase from 11.58% in 2015 (MSWDO, 2020). The gender distribution among the elderly was nearly equal, with 50.11% female and 49.88% male.

Eligibility and implementation of the program are guided by criteria set by the Department of Social Welfare and Development (DSWD), in coordination with local government units and barangay leaders (DSWD, 2024). However, the extent to which the program meets its objectives in Balbalan remains under-examined. Given the cultural and social expectations surrounding elder care in the Philippines, an assessment of the accessibility, effectiveness, and limitations of the Social Pension Program in this area is essential (Carvajal, et al., 2023; Pangilinan, 2025). This study provides insights that could inform policy revisions and enhance service delivery for senior citizens.

Objectives

The primary objective of this study is to assess the attainment of the objectives of the Senior Citizen Program, particularly the Social Pension Program, in the Municipality of Balbalan, Kalinga, Philippines.

Specifically, the study sought to answer the following questions:

1. What is the current status of the social pension program in Balbalan?
2. To what extent are the objectives of Republic Act 9994 (Expanded Senior Citizens Act) attained through the social pension program?
3. How has the implementation of the social pension program impacted its beneficiaries?
4. What are the constraints affecting the implementation of the social pension program?

METHODS

Research Design

This study used a descriptive research design, integrating both quantitative and qualitative approaches to comprehensively assess the Social Pension Program's implementation in Balbalan. This mixed-method design enabled tabulation, description, and interpretation of data to better evaluate the program's effectiveness (Sanchez et al., 2024).

Population and Sampling

The research was conducted across the fourteen barangays of Balbalan, including Ababa-an, Balantoy, Balbalan Proper, Balbalasang, Buaya, Dao-angan, Gawa-an, Mabaca, Maling (Kabugao), Pantikian, Poswoy, Poblacion (Salegseg), Talalang, and Tawang. A 30% random sampling method was applied per barangay, resulting in a total of 660 participants, composed of senior citizens and barangay officers who possess in-depth knowledge of local program implementation.

Instrument

A structured questionnaire, aligned with the study objectives, served as the main data-gathering instrument. This was complemented by semi-structured interviews with senior citizens and barangay leaders to add depth and validate survey results. The instrument was reviewed and approved by the research adviser and panel prior to administration, ensuring content validity.

Data Collection

Data collection was conducted from June 4 to July 22, 2024. Printed questionnaires were distributed and retrieved in person by the researchers in barangay halls and community centers to ensure accessibility. On-the-spot administration improved data accuracy and response rates. In-depth interviews were also conducted at times convenient for participants to explore their experiences, views, and concerns.



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Treatment of Data

Survey responses were coded and analyzed using descriptive statistics, including frequencies, percentages, and weighted means via a 5-point Likert scale. These summarized the trends in program awareness and satisfaction. Qualitative interview data were subjected to thematic analysis, identifying recurring patterns that reflected the lived experiences and perspectives of senior citizens regarding the program (Carvajal et al., 2025; Abenojar et al., 2025).

Ethical Considerations

The study adhered to strict ethical protocols. Participation was voluntary, with informed consent obtained verbally or in writing. A formal communication was issued by the college and shared with LGU officials. Participant privacy and data confidentiality were safeguarded in accordance with the Data Privacy Act of 2012. Researchers conducted all interactions with empathy and cultural sensitivity, especially when addressing health and financial topics (Sanchez et al., 2024).

RESULTS and DISCUSSION

This section presents the analysis and interpretation of the data gathered from the respondents. The findings of this chapter answer the research objectives, which include the status of social pension, the level of attainment of objectives RA 9994 in the implementation of the program, the extent of impact, and the extent of constraints affecting the implementation of the social pension program in the municipality of Balbalan, to ensure its alignment.

Social Pension Program Status

Table 1. Social Pension Program Status

STATUS OF SOCIAL PENSION PROGRAM (2023)			
BARANGAY	PSA 60 AND ABOVE DATA 2020	TOTAL # OF SC QUALIFIED FOR SOCIAL PENSION	Percentage
1. Ab-abaan		56	4.00
2. Balantoy		204	13.00
3. Balbalan Proper		116	7.00
4. Balbalasang		112	7.00
5. Buaya		117	7.00
6. Dao-angan		97	6.00
7. Gawaan		158	10.00
8. Mabaca		108	7.00
9. Pantikian		114	7.00
10. Maling		45	3.00
11. Poblacion		157	10.00
12. Poswoy		116	7.00
13. Talalang		65	4.00
14. Tawang		122	8.00
TOTAL	1,670	1,586	100%

Source Office of the Municipal Social Welfare Development (OMSWD), Balbalan, Kalinga

The data in 2020 from the Philippine Statistics Authority (PSA) showed that there were thousand six hundred seventy (1,670) indigent senior citizens in Balbalan.

However, the number of senior citizens for 2021-2024 is not yet included in their data. According to the data source of the Office of Senior Citizen Affairs in Balbalan, a total of one thousand five hundred eighty-six (1,586) qualified social pensioners are on record. Barangay Balantoy has the highest number of social pension recipients, followed by Barangay Gawaan, and Barangay Maling has the lowest number of indigent social pensioners.

The Philippine Statistics Authority (PSA) and the Office of Senior Citizens Affairs (OSCA) must regularly harmonize and update their records to reflect the most current number of indigent senior citizens in Balbalan. The



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gap between PSA's 2020 data and the latest local OSCA data (2021–2024) specifies the need for more real-time or annual data sharing to ensure accurate program planning and implementation. Targeted validation and demographic profiling at the barangay level should be institutionalized as Barangay Balantoy boasts the most social pensioners and Barangay Maling the lowest. This can help identify underserved areas and update eligibility records for future beneficiaries.

Level of Attainment on the objectives of RA 9994 of social pension program

Table 2. Level of attainment of objectives of the social pension program n=660

SOCIAL PENSION PROGRAM OBJECTIVES	VMA (5)	MA (4)	MoA (3)	LA (2)	NA (1)	WM	D
1. Maximize the contribution of senior citizen to nation building.	380 (1,900)	228 (912)	52 (156)	0 (0)	0 (0)	4.50	VMA
2. A 20% grant from all establishments.	281 (1,405)	310 (1,240)	53 (159)	16 (32)	0 (0)	4.30	VMA
3. PhilHealth discount.	390 (1,950)	248 (992)	18 (36)	4 (8)	0 (0)	4.52	VMA
4. Death benefits of a 2,000.	467 (2,335)	160 (640)	9 (27)	24 (48)	0 (0)	4.62	VMA
5. Free influenza and pneumococcal vaccines.	242 (1,210)	368 (1,472)	46 (138)	4 (8)	0 (0)	4.28	VMA
6. Priority express lanes.	384 (1,920)	251 (1,004)	23 (69)	2 (4)	0 (0)	4.54	VMA
7. Discounted purchases of basic and prime commodities.	40 (200)	400 (1,600)	90 (270)	119 (238)	11 (11)	3.51	MA
8. 5 % discount on electric and water bills.	0 (0)	364 (1,456)	144 (432)	107 (214)	45 (45)	3.25	MoA
9. Income tax exemption.	0 (0)	358 (1,432)	216 (648)	70 (140)	16 (16)	3.38	MoA
10. Educational privileges shall be granted.	66 (330)	154 (616)	195 (585)	204 (408)	41 (41)	3.0	MoA
TAWM	4.04						MA

Legend: VMA – Very Much Attained

MA – Much Attained

MoA – Moderately Attained

LA – Less Attained

NA – Not Attained

WM – weighted mean

TAWM – Total Average Weighted Mean

D – Description

The results shown that the objectives of the social pension program were regarded as "Much Attained," based on a total average weighted mean of 4.04. The responses of the respondents on the identified indicators contributed to this finding. Among the indicator "Death benefits assistance with a minimum of ₱2,000" received the



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highest weighted mean of 4.62, interpreted as "Very Much Attained". Indicates that senior citizens are highly aware of and satisfied with this benefit, which is mandated under Republic Act No. 9994 (Cablao et al., 2019). According to senior citizen 1 "Uray nu natay kami, ada naitulong ti gobyerno ti pamilya mi nga mausar meting dagiti mabati nga kapamilya mi." ("death benefits assistance is helpful to our family members to use during our wake.") Priority express lanes in all commercial and government establishments" followed with a mean of 4.54, also interpreted as Very much attained showing that this benefit is consistently enforced in both public and private establishments (DSWD, 2021). Based on the Interviewed, senior citizen 3 said, "nu ada pila apan gumatang uray anya nga store ket paununaen da ka ta ammuda cgro nga lakayakon, haan nga natibker tumeng." ("If there is queue in any store always they say you can go first, maybe they know there is unstable condition of feet joints.") Senior Citizens discount through PhilHealth" ranked third with a mean of 4.52 reflects a strong implementation and utilization of health related privileges among senior citizens, as supported by findings from Abocejo et al. (2019). According to senior citizen 5 said, "dakkel nga tulong ti Philhealth ti senior ta nu senior ta gayam keta du adu ti marikriknan ti bagbagi sunga kanayon ta met nga maiospital, nu rumwar tan awan bayadan karkaro kenyami nga awan pagalaan mi pagbayad." ("Philhealth is a big help especially senior because elderly person was as vulnerable to diseases need to hospitalized free without thinking of payment.") In public hospitals, a no-billing policy is in place for senior citizens, exempting them from payment; however, they must purchase medications outside the hospital. In contrast, private hospitals still require payment of the remaining balance, as PhilHealth coverage is not comprehensive (Philippine Health Insurance Corporation, 2022).

The indicator "Maximize the contribution of a senior citizen to nation-building" with a weighted mean of 4.50, indicating a very high level of attainment that aligns with calls to strengthen Republic Act No. 7432, also known as the Senior Citizens Act, which promotes the active involvement of the elderly in various sectors of society suggests that older adults feel empowered to participate in civic and community activities, aligning with the advocacy for active aging (PIDS, 2022). This finding is complemented by the answer senior citizen 7 interview said, "that I am a retired teacher, this is the only time that I can help in my community because my time was used mostly in the school active in government service but now, I can used be an active senior citizen to inspire the younger generation to emulate". Senior citizens are encouraged to engage in part-time work, consultancy, and intergenerational programs that foster learning and interaction with the youth (Philippine Statistics Authority, 2021).

The indicator "A 20% grant from all establishments" relative to the utilization of transportation services, hotels and similar lodging establishments, restaurants, recreation centers, and purchases of medicine had a mean of 4.30. However, senior citizens from Balbalan do not fully utilize the 20% discount on lodging establishments due to poor transportation and age-related mobility issues. Complementing the interview from senior citizen 9 said, "nangeg ko dayta nga 20% discount ngem haan ko pay nausar ta haanak nga rumrumwar ta narigat ti agbibiyaye ti adayo nga lumakay, madi mi pay nga mangan ti panganan ta agderetso kami ayan ti balbalay anak ko, ken nu agas, ada maalalak nga itited ti barangay clinic mi nu awan ijay clinic mapanak ijay RHU ada met ited da ga libre." ("I am aware of the 20% discount but I am not travelling due to old age, I even not eating in restaurants but directly to the house of my children to rest immediately, there are medicine given free from the Barangay Health Unit if not available I go directly to the Rural Health Unit.") Awareness efforts have improved public understanding of the benefits provided under Republic Act No. 9994, which entitles senior citizens to discounts on essential goods and services. While widely known, some inconsistencies in enforcement were noted, especially in smaller businesses (COSE, 2020). "Free influenza and pneumococcal vaccines" also rated very high attained aligned with the Universal Health Care Act and underscores the DOH's commitment to strengthening immunization strategies nationwide (DOH, 2021). Senior citizen interviewer 10 said, "nu kayat ko pabakuna ada ti libre ibagbagada ijay clinic ngem uray libre haanak nga mapan ta ada buteng ko ti bakuna, bimaket nakun, bagbagada nga tapno haanka maakaran ti panateng haanak ladta agpapabakuna." ("I know the free vaccines are available, but I choose not to get vaccinated because I am afraid and feel risky at my age even though they say it protects me from flu, I have not gotten sick anyway.")

Moreover, the indicator "Educational privileges for senior citizens" received the lowest mean score of 3.0, which was interpreted as moderately attained. "In Balbalan, senior citizens primarily participate in non-formal education activities, including gardening, environmental initiatives, and wellness workshops, which promote healthy living and social engagement" said interviewed senior citizen 9. This may be due to the limited relevance for most senior citizens, as few pursue formal education at this stage in life (Abocejo et al., 2019).



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Extent of impact of the implementation of the social pension program

Table 3. Extent of impact of the implementation of the social pension program n=660.

A. SOCIAL IMPACT	VHI	HI	MoI	LI	NI	WM	D
	(5)	(4)	(3)	(2)	(1)		
1.To augment capacity daily subsistence and medical requirements.	250 (1,250)	400 (1,600)	7 (21)	3 (6)	0 (0)	4.35	VHI
2. To reduce incidence of hunger.	300 (1,500)	310 (1,240)	38 (114)	12 (24)	0 (0)	4.36	VHI
3. To protect from neglect, abuse, or deprivation.	246 (1,230)	367 (1,468)	39 (117)	8 (16)	0 (0)	4.29	VHI
4. To improve a living condition.	283 (1,415)	311 (1,244)	58 (174)	8 (16)	0 (0)	4.32	VHI
5. To enjoy benefits and privileges stated in RA 9994 using the OSCA identification card.	454 (2,270)	202 (808)	3 (9)	1 (1)	0 (0)	4.68	VHI
6. Active attending meeting and other social functioning of senior citizen.	403 (2,015)	247 (988)	10 (30)	0 (0)	0 (0)	4.60	VHI
7. Important tool for reducing poverty among a growing elderly.	213 (1,065)	210 (840)	194 (582)	38 (76)	5 (5)	3.90	HI
8. Provide income to low-income seniors may spur increases in food consumption.	245 (1,225)	168 (672)	139 (417)	100 (200)	8 (8)	3.82	HI
9.Social pension program improve the well-being of seniors.	362 (1,810)	285 (1,140)	13 (39)	0 (0)	0 (0)	4.53	VHI
10.Reduce the level of depression and improve the mental health of the elderly.	354 (1,770)	290 (1,160)	10 (30)	6 (12)	0 (0)	4.50	VHI
Sub Mean	4.34						VHI
B. ECONOMIC IMPACT							
1. To promote protection of rights and independence.	345 (1,725)	252 (1,008)	55 (165)	5 (10)	3 (0)	4.41	VHI
2. To establish and enabling environment and provide supportive care.	330 (1,650)	248 (992)	81 (243)	1 (2)	0 (0)	4.37	VHI
3. To encourage participation and contribution.	520 (2,600)	93 (372)	32 (96)	15 (30)	0 (0)	4.69	VHI
4. To raise public awareness on the emerging issues/ concerns on the needs and aspiration.	285 (1,425)	324 (1,296)	41 (123)	10 (20)	0 (0)	4.34	VHI
5. To strengthen collaboration and partnership among government and non-government organization	320 (1,600)	260 (1,040)	65 (195)	12 (24)	3 (0)	4.33	VHI
6. Improving the economic well-being.	329 (1,645)	302 (1,208)	24 (72)	5 (10)	0 (0)	4.45	VHI
7. Enhance its efficiency to overall impact on senior citizens lives.	325 (1,625)	315 (1,260)	13 (39)	4 (8)	3 (0)	4.44	VHI
8. To recognize the important role of the private sector.	157 (785)	144 (576)	194 (582)	155 (310)	10 (0)	3.41	HI
9. Establish mechanisms whereby the contribution of the senior citizens is maximized.	224 (1,120)	215 (860)	196 (588)	15 (30)	10 (0)	3.94	HI
10. To encourage their families and the communities.	265 (1,325)	229 (916)	156 (468)	10 (20)	0 (0)	4.13	HI



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Sub Mean	3.82						HI
C. CULTURAL IMPACT							
1. It acknowledges contributions and value.	243 (1,215)	236 (944)	156 (468)	18 (36)	7 (0)	4.03	HI
2. Reduce the financial burden.	226 (1,130)	213 (852)	198 (594)	23 (46)	0 (0)	3.98	HI
3. Lead to increased spending on goods and services, stimulating local economies.	169 (845)	180 (720)	155 (465)	126 (252)	30 (0)	3.46	HI
4. Reduce stress related to financial concerns.	258 (1,290)	234 (936)	126 (378)	42 (84)	0 (0)	4.07	HI
5. Recognizing the rights and needs of older adults.	163 (815)	189 (756)	165 (495)	123 (246)	20 (0)	3.50	HI
6. Increased advocacy for policies	289 (1,445)	195 (780)	162 (486)	12 (24)	2 (0)	4.14	HI
7. Social pension programs can by supporting local economies and enabling older adults to remain active participants in community life.	223 (1,115)	256 (1,024)	146 (438)	25 (50)	10 (0)	3.98	HI
8. Provide financial independence.	300 (1,500)	265 (1,060)	95 (285)	0 (0)	0 (0)	4.31	VHI
9. In cultures where familial support for the elderly is traditional.	190 (950)	165 (660)	168 (504)	123 (246)	14 (0)	3.58	HI
10. Raise awareness.	178 (890)	165 (660)	152 (456)	156 (312)	9 (0)	3.51	HI
Sub Mean	3.86						
TAWM	4.0						HI

Legend: VHI – Very High Impact
HI – High Impact
MoI – Moderately Impact
LI – Less Impact

NI – No Impact
WM – Weighted Mean
TAWM – Total Average Weighted Mean
D – Description

The study revealed that the social pension program had a significant impact on elderly individuals in the Municipality of Balbalan, with a total average weighted mean of 4.0. The study's results were ascribed to the three (3) primary impact indicators. The sub-mean for social impact, 4.34, was labeled as Very High Impact, the economic impact sub-mean was 3.82, signifying a High degree of impact, and the cultural impact had a sub-mean of 3.86, described as High Impact.

The indicator "to enjoy benefits and privileges" under RA 9994, particularly through the use of the OSCA ID, received the superlative rating with a weighted mean of 4.68, well above the social impact total average weighted mean of 4.34. Based on the interview, respondent 27 said, "*Awit ko nga kankanayun daytoy senior ID ta isu inbaga dagjaj agtrabaho opis ti senior citizen uray nu haan ko kanayun nga mausar ta isu lng ti ada nga ID nga ususarek awan dadduma.*" ("I always bring my Senior ID with me wherever I go; it is the only ID I have in life.") HelpAge International (2020) emphasized that identification systems, such as OSCA cards, are crucial for ensuring that older persons can effectively claim their rights and access services.

Elderly beneficiaries in Balbalan experienced the economic impact of the Social Pension Program. With a top weighted mean of 4.69, the program was perceived as a potent stimulus for senior citizens to stay active and contribute meaningfully to their communities, aligning with the goals of the Expanded Senior Citizens Act of 2010 (RA 9994). Based on the respond of the interviewed senior citizen 40 said, "*akas maysa nga senior ket nagasat ti agsenior ta ado nga wagas ti inted gobyerno tapno matulungana ti kala kenyak, uray man nu tagabassit importante makatulong ti gastusin ken ada ti makuna nga bagim nga kwarta.*" (Being a senior citizen is now privileged because more government programs are regularly given, especially assistance from a monthly stipend, even in a small



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amount) supported by the second highest weighted mean of 4.45 highlighted how the pension helped meet basic financial needs, as it continuously said that, "*makagatangak met jay kayat ko nga gatangen kala baboy nga taraknen ken jay 'kotkot' ket ada makunkuna nga maigatang.*" ("I can buy the things I want, like a piglet to raise or tobacco rolls as my simple vice."). While a mean of 4.41 emphasized its role in protecting seniors' rights and independence. A recent study reveals that social pensions are a crucial tool in reducing poverty and food insecurity among the elderly, particularly in rural areas where formal employment and retirement savings are limited (DSWD, 2023; HelpAge International, 2020; Philippine Institute for Development Studies, 2022).

The findings under the Cultural Impact clearly show how the Social Pension Program in Balbalan uplifts the lives of senior citizens not just financially but emotionally and socially revealed a generally positive discernment of the social pension program's effect on community norms and values (Department of Social Welfare and Development, 2022; HelpAge International, 2020). Indicator with the highest mean of 4.31: Provide financial independence. According to senior citizen 120 said, "*dakkel nga panagyaman ko ti gobyerno ta napanunot da ti kastoy nga programa ta makapalag-an ti panagbiyag, mano lng met ti gastusen mi maysa nga bulan, bassit lng sunga umanay didjay nga itited da nga allowance ti senior kada bulan, panag-usto nga panggatang ti kangrunaan nga magatang haan kami nga dumawat ti anak mi ta ada bain nga kanayon dumawat.*" ("I believe that the government senior citizen program helped very much, as I can buy things without asking my children, sometimes, I am humiliated.") These outcomes align with the spirit of RA 9994, which values and enables an elderly society. Some elders have even used their pensions to start small endeavors, such as backyard agri-business or craft-making, that connect them to cultural traditions and community life. Moreover, proposed legislation, such as senior employment, seeks to increase their participation in the workforce by offering tax incentives to employers and support for senior-led enterprises. For those still able and eager to work, the pension serves as a safety net, providing them with the freedom to pursue flexible or part-time jobs without financial strain (DSWD, 2023; PSA, 2022).

Conversely, the lowest rating was seen in "Lead to increased spending on goods and services, stimulating local economies," which had a mean of 3.50, still described as High Impact. Despite its high impact categorization, the relatively lower score indicates that participants perceive economic ripple effects as less central compared to direct social benefits (Commission on Audit, 2021; Williams, 2017). According to senior citizen 11, "*maigatang mi winnu naiyutang mi karkaru nu ada aglako baboy kada tabako ti naibus ket pan mi iyutang ti store, ikkan dakami met ammuda nga ada ti maura nga pagbayad.*" ("Pension from seniors is not always a purchase, but it is already a payment of our debts, especially for the untimely selling of a piglet or the consumption of my tobacco while credit to the store owner is not a problem.") Believes that the program has helped many elderly individuals to feel more financially independent, allowing them to manage their daily needs with dignity.

Extent of constraints affecting of social pension program

Table 4. Extent of constraints of social pension program n=660.

SOCIAL PENSION EXTENT OF FACTORS AFFECTING INDICATORS	VMA	MA	MoA	LA	NA	WM	Description
	(5)	(4)	(3)	(2)	(1)		
1.Non-participation of senior citizen during meetings and activities.	120 (600)	143 (572)	256 (768)	131 (262)	10 (10)	3.35	MoA
2. Discrepancy or inconsistency in the selection of beneficiaries.	163 (815)	159 (636)	167 (501)	130 (260)	41 (41)	3.41	MA
3.Lack of monitoring conducted to beneficiaries.	198 (990)	189 (756)	135 (405)	88 (176)	50 (50)	3.60	MA
4. Compliance to the requirements in receiving the stipend.	98 (490)	110 (440)	164 (492)	238 (476)	50 (50)	2.95	MoA
5. Beneficiaries are indigent, frail, and sickly.	113 (565)	128 (512)	197 (591)	135 (270)	87 (87)	3.07	MoA
6. Lack of awareness of family members.	0 (0)	130 (520)	145 (435)	289 (578)	96 (96)	2.47	LA



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7. Lead to inequities.	0 (0)	135 (540)	165 (495)	296 (592)	64 (64)	2.56	LA
8. Delay of stipend.	97 (485)	190 (760)	250 (750)	117 (234)	6 (6)	3.39	MoA
9. The LGU staff claimed that they need a source of information about the history of the beneficiary in the program.	140 (700)	170 (680)	200 (600)	90 (180)	60 (0)	3.27	MoA
10. Due to inaccurate data, double or multiple payments for one beneficiary were reported.	67 (335)	138 (552)	165 (495)	190 (380)	100 (100)	2.82	MoA
TAWM	3.09						MoA

Legend: VMA – Very Much Affected
MA – Much Affected
MoA – Moderately Affected
LA – Less Affected

NA – Not Affected
WM – Weighted Mean
TAWM – Total Average Weighted Mean
D – Description

Based on the study's results on factors affecting the Social Pension Program, the overall outcome showed a Total Average Weighted Mean (TAWM) of 3.09, indicating a moderate level of Impact.

Among the indicators, "Lack of monitoring conducted to beneficiaries" ranked first and got the highest weighted mean of 3.60, which is interpreted as much affected. Under Republic Act No. 9994, regular monitoring and evaluation are mandated to ensure that opportunities for senior citizens are enhanced and their program effectiveness is assessed (Republic of the Philippines, 2010). However, rigid monitoring by the assigned personnel was often lacking. An interview from senior citizen 7 said, *"In Balabalan, there were four barangays that is visited through walking and hiking for more or less 5 hours (remote locations) that affects the implementation of the program, not mentioning environmental factor and member of conflict barangay make a valid reason for the once monitoring in a year."* Not to the extent that some cases may suggest, corruption and mismanagement contribute to the deliberate avoidance of monitoring, allowing for the concealment of fund misuse or inefficiencies within the program (Commission on Audit, 2021), particularly in some areas of Kalinga.

Secondly, "Discrepancy or inconsistency in the selection of beneficiaries," with a weighted mean (of 3.41), indicates significant effects on the process when the eligibility criteria for the program are not clearly defined or are too broad, leading to inconsistencies in the selection of beneficiaries (DSWD, 2022). Mistakes in the data collection and processing stages can lead to eligible beneficiaries being overlooked or ineligible individuals; these errors are due to human oversight in the data management systems (Commission on Audit, 2021). If the verification processes to confirm eligibility are weak or non-existent, it can lead to inconsistencies. Without proper checks, some individuals may provide false information to qualify for benefits (NCSC, 2025). However, sometimes when delayed staff support or lack of assistance contributes to discrepancies in implementation and monitoring (Republic of the Philippines, 2010). According to interviewed senior citizen 60 said, *"haan nga ti barangay mi ada basol na ti maawan nagan na, nasukatan winu naikkat la ketdi dagijay taga opisina ti Municipyo, ada record mi ken papeles nga mangpaneknek nga sikami ket senior."* ("The barangay that reports a senior member is not to blame, either by name, replacement, or removal, because all documents are passed to the municipal social welfare office.")

"Lack of awareness of family members" had the lowest mean of 2.47, described as "Less Affected." Without a clear understanding of a senior's health conditions, limitations, or daily needs, the family members may not provide the appropriate care or support, which can result in worsening health conditions, neglect, or unmet needs. This lack of awareness among household members may contribute to inconsistencies that impact the health and well-being of senior citizens (Cruz & Lim, 2023). Republic Act No. 9994 (Expanded Senior Citizens Act of 2010) provides more benefits and privileges to senior citizens. The "Lead of inequities" also had the lowest mean of 2.56. Granting lower scores, biases are rooted in deeper concerns within the structure, such as nepotism or outdated data. For many older adults. Seniors in far-flung or marginalized parts had been hit the hardest, frequently excluded from essential services. As the World Health Organization (2021) emphasized, such disparities in access can lead to poorer health outcomes and deepen social exclusion. Davis (2016) also noted that biases in social welfare programs reveal



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systemic defectiveness. Generally, senior citizens reported that the extent of constraints affecting the program was moderate. As reflected from their interview conducted their survey respond similarly said, "*ti maysa nga pamilya ket ammu tayo nu anya ti kailangan ti kabalay tayo, jay ugali tayo nga unaem ti Pamilya ket isu ladta ti makitkita nga maysa nga panakkel tayo nga Pilipino*". ("Our family always comes first, as is the best culture being a Filipino.")

Conclusions

The study concludes that the social pension program was deemed "Much Attained" with a mean of 4.04, with high satisfaction in death benefits, PhilHealth, express lanes, and social involvement. Discounts and vaccines were well received, though underused due to age-related limitations. Educational privileges lagged and were seen as less relevant.

Overall, the benefits under Republic Act No. 9994 were valued but vary in their application and implementation. The Social Pension Program in Balbalan had a significant impact, especially in enhancing seniors' social roles, financial stability, and cultural participation. With a 4.0 weighted mean, seniors benefited most from the use of OSCA ID, monthly pensions, and access to PhilHealth. The program fosters dignity, independence, and active aging, though economic ripple effects remain limited.

The Social Pension Program was moderately affected with a mean of 3.09 by several issues, includes a weak monitoring, discrepancies in beneficiary selection, and limited awareness among families. Geographic isolation, mismanagement, and systemic inequities further hinder its effectiveness, especially in remote areas, underscoring the need for stronger oversight. Enhancing the program's implementation is essential to securing dignity, equity, and quality support for senior citizens in the municipality.

Recommendations

To achieve actionable insights in light of the social pension program in the municipality of Balbalan, it was necessary to improve tracking and targeting, establish a centralized PSA and OSCA data system, and conduct regular barangay-level validation every quarter to ensure accuracy. Regarding adult education, senior citizens should be offered basic computer, crafts, and even entrepreneurship classes by local government units through community-based learning centers and workshops, which can be both formal and informal. Bringing these programs closer to barangays will increase access and encourage lifelong learning among senior citizens, as well as foster partnerships with LGUs to provide transportation support for seniors with mobility challenges. Establish regular field monitoring schedules with trained personnel, and deploy digital tracking tools to manage beneficiary data securely and transparently. At the same time, include barangay health workers or volunteers in year-round follow-up visits to reinforce equitable access across all the barangays. Audit beneficiary lists periodically and cross-check eligibility using official records.

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