

The Effectiveness of the Department of Social Welfare and Development's Cash Assistance on Public Administration Students in the Philippines

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Abstract: This study evaluates the effectiveness of the Department of Social Welfare and Development's (DSWD) cash assistance program on second and third-year public administration students at North Eastern Mindanao State University (NEMSU) in the Philippines. Utilizing a quantitative descriptive-analytical methodology and a structured survey questionnaire, the research surveyed 128 student beneficiaries selected through purposive sampling. Findings indicate that while the program partially meets students' day-to-day financial needs, such as for transportation, allowances, and boarding house rentals, its impact is less pronounced in other critical areas like academic confidence and non-academic needs. The study reveals several significant barriers to assistance, including a burdensome application process with too many requirements and a short application period, as well as geographical challenges for students in rural areas. The results show that the assistance is effective in promoting educational stability, but administrative and logistical issues hinder its full potential. The study concludes with recommendations to streamline the application process, extend application periods, and enhance communication and outreach to improve program accessibility and overall effectiveness.

Keywords: *DSWD, Cash Assistance, Public Administration, Student Effectiveness, Educational Stability.*

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I. INTRODUCTION

Programs that provide financial assistance to students are essential for those who are experiencing financial difficulties. They help children pay for their basic education, cut their living costs, and do better in school. These monies pay for school fees, supplies, allowances, and other expenses related to education. The effectiveness of the Department of Social Welfare and Development's (DSWD) cash aid program is evaluated in this study, which focuses on second and third-year public administration students at North Eastern Mindanao State University. The primary purpose of the study is to investigate whether this financial aid helps people with their money problems, improves their academic performance, and increases their motivation. It also looks into how financial aid affects students' overall academic performance.

The Bachelor of Public Administration program takes students from all over the world and from all walks of life, each with their own educational needs and issues. Many people have trouble with money, and this is sometimes made

worse by not getting enough help with school costs. Many students live far away from the institution, which means they have to pay a lot for transportation in addition to the cost of living and studying. Students from low-income households and marginalized groups are especially vulnerable to mobility barriers that can impede academic achievement (Vadivel et al., 2023). Moreover, some students balance educational demands with family responsibilities, intensifying financial pressures.

While previous research has examined the execution of the DSWD cash support program, a deficiency persists in analyzing its direct influence on the academic performance of BPA students at the Tandag main campus. This study fills this gap by looking at how financial aid affects both academic success and financial alleviation right away. Learning how cash aid affects kids' educational progress gives us helpful information about how the program might have a long-lasting effect. Moreover, examining the obstacles encountered by economically disadvantaged students in obtaining and

utilizing this assistance will guide suggestions to improve the program's inclusion and efficacy.

The objective of this study is to measure the effect of the DSWD cash assistance on certain BPA students who received help. The researchers contend that education is an indispensable and empowering asset; yet, numerous students have challenges in attending in-person sessions and meeting their educational requirements due to budgetary limitations. Through this study, the researchers aim to discern how cash assistance influences the behavior, development, and academic progress of these students.

II. THEORETICAL FRAMEWORK

This research study is based on Jean Jacques Rousseau's Social Contract (1762), which says that people live together in a community because they agree to a set of moral and democratic principles. The theory asserts that individuals choose to live ethically by adhering to a moral contract, not under duress from a superior authority, but through voluntary agreement (Ethics Unwrapped, 2022). The social contract is an agreement between the government and its citizens in which people give up some of their rights in exchange for safety and the promotion of the common good. This is good for both the government and the people.

The Social Support Theory, as examined by Kort-Butler (2017), complements this by including other philosophical grounds. This idea posits that access to knowledge and psychological assistance can markedly diminish the probability of delinquent behavior and criminality. Social assistance is therefore a crucial method for mitigating poverty, augmenting the capabilities of marginalized individuals, promoting economic and community engagement, and generating opportunities for upward mobility. In this context, social support encompasses both the perception and the actuality of getting care, aid, and resources from one's household and community.

The literature on financial behavior also backs the idea of combining these different theoretical points of view. Dewi (2022) discovered that demographic characteristics, including gender, age, and expertise, are highly correlated with disparities in financial skills, knowledge, competence, awareness, experience, goals, and decision-making. Societal and demographic characteristics also affect the link between financial knowledge and performance, which affects how

customized financial literacy programs are made. Policymakers can determine areas with insufficient information and devise customized solutions by assessing financial literacy across various demographic and socioeconomic categories.

Xu et al. (2022) also point out that being financially literate is very important for both short-term and long-term spending habits and for adapting to changing financial situations. Their findings highlight the interaction among behavioral predispositions, cognitive processes, and financial decision-making. The satisfaction gained from consuming goods or services is the foundation of economic theories that assess value. However, modern behavioral finance knows that social and psychological factors have a significant effect on how people handle their money.

➤ Connection to the Present Study

The amalgamation of Social Contract Theory, Social Support Theory, and financial behavior literature establishes a thorough framework for this study's examination of the influence of social institutions, community support, and individual financial competencies on behavior and decision-making. Rousseau's framework emphasizes the mutual obligations between institutions and citizens, which is relevant in assessing how governance and policies safeguard welfare and promote economic resilience. The study's goal of enhancing people's socioeconomic well-being through long-lasting support networks is in line with social support theory, which emphasizes the value of interpersonal and community-based help. On the other hand, the financial literacy component connects abstract ideas to real-world results. It demonstrates how demographics, attitudes, and knowledge impact economic behavior. These theories collectively establish a multidimensional framework that directs the analysis, interpretation, and development of strategies for addressing the research problem.

III. CONCEPTUAL FRAMEWORK

This study investigates the effects of the Department of Social Welfare and Development (DSWD) cash assistance program on students enrolled in the Bachelor's degree program in Public Administration at North Eastern Mindanao State University (NEMSU). The main goal is to find out which parts of the DSWD program have the most significant impact on students' academic experiences and performance.



Fig1 Schematic Diagram of the Study

The input element comprises the Respondents' Profile, which has essential demographic information including their sex, age, marital status, year level, and economic status. These variables furnish foundational data crucial for comprehending the diversity of the study population and for discerning potential relationships between demographic features and the effects of DSWD cash assistance.

The process section addresses the Effectiveness of DSWD Cash Assistance for Bachelor of Public Administration students at North Eastern Mindanao State University, as well as the problems encountered by the respondents. The method looks at how financial aid affects students' access to school, academic performance, and overall well-being. It also keeps track of the problems and obstacles that come up while trying to use and get this kind of help.

The last part is the Research Intervention Program, which is the proposed set of steps that can be taken based on the results. This stage turns the results into specific actions that will make cash assistance programs more efficient and successful. The bigger goal is to improve academic outcomes and address identified problems.

In general, the schematic diagram shows how the study's ideas move, from identifying the respondents, to examining the effects and problems of DSWD cash support, to developing evidence-based intervention plans.

IV. SCOPE AND LIMITATIONS OF THE STUDY

This research study focused on the effectiveness of the DSWD cash assistance to the public administration students at the North Eastern Mindanao State University. The data collection was conducted during the 1st semester, S.Y. 2022–2023, on student beneficiaries of the BPA Program in North Eastern Mindanao State University who have received the DSWD Bureau's cash assistance program.

Each of the respondents was given the same questionnaire to answer. The results of this study applied only to the respondents and were not used as a measure to affect their public performance. The will mentioned above certainly has a detrimental influence on their surroundings and their academic performance. Further, the primary source of data was the questionnaire that the researcher prepared.

V. REVIEW OF RELATED LITERATURE

The literature and studies examined, from both international and domestic origins, consistently underscore that financial assistance programs, encompassing scholarships, grants, conditional cash transfers (CCTs), and emergency aid, markedly enhance educational access, retention, and academic performance. Foreign studies emphasize structured institutional and government-level interventions, such as the U.S. federal FAFSA system (Kagan, 2024), Indonesian BSM program (Wanti et al., 2020), and large-scale grant aid evaluations (Nguyen et al., 2019), which have been shown to increase college

enrollment, retention, and even GPA when effectively targeted and managed. Advanced targeting methods, including machine learning and multi-criteria decision models (Dixit, 2021; Wanti et al., 2020), highlight the potential of data-driven approaches to identify beneficiaries accurately and optimize resource allocation. These foreign frameworks also recognize the influence of mediating factors such as food security (Freudenberg et al., 2019), mental health (Deng et al., 2022), and mentorship in STEM diversity efforts (Kricorian et al., 2020), underscoring the need for comprehensive support systems beyond direct financial aid.

In contrast, local literature focuses heavily on the implementation of nationally legislated programs like the Pantawid Pamilyang Pilipino Program (4Ps) institutionalized under RA 11310, which integrates cash assistance with educational and health conditionalities (Orbeta et al., 2021). While foreign programs often evaluate precise outcome metrics and cost-effectiveness, local studies concentrate on operational aspects, payment frequency, delivery methods (e.g., shift to cash cards), adequacy of grant values amid inflation, and administrative challenges. Local experiences, as recorded by Luczon (2021), illustrate grassroots scholarship and device distribution initiatives, frequently led by youth councils (SK), aimed at overcoming obstacles in digital learning. Additionally, the reactions of Filipino higher education administrators to student food insecurity (Vega et al., 2022) are generally more values-driven and informal than the answers seen in other countries.

Comparatively, both foreign and local studies recognize that financial aid mitigates socioeconomic barriers. However, foreign research leans toward systematic evaluation and integration of wrap-around services, while local research underscores policy compliance, administrative feasibility, and contextual socio-political considerations. The difference lies in the degree of analytical rigor applied to measure academic outcomes and the extent to which aid is paired with complementary support systems. Nonetheless, the connection to the present study is clear: by situating the investigation within these thematic insights, the study can address the existing gap in the Philippine higher education context, linking aid design and delivery mechanisms to actual student academic performance and retention, while also examining the mediating effects of well-being factors such as nutrition, mental health, and access to learning resources. This alignment allows the present research to adapt evidence-based strategies from abroad to local realities, thereby generating actionable recommendations for more effective and inclusive financial assistance programs.

VI. RESEARCH METHODOLOGY

This part outlines the research design, research locale, respondents, instruments, data-gathering procedures, and statistical treatments employed in the study.

This study employed a quantitative research methodology to gather numerical data amenable to systematic organization and analysis. Quantitative approaches help find patterns, connections, and results that can be measured.

Statistical methods let you look at data in an objective way (Creswell, 2009). A descriptive analytical method was also used to give a full explanation of the data that was gathered. This supports McCombes' (2025) assertion that descriptive analysis is essential for effectively summarizing and comprehending material.

The research study was conducted at Northeastern Mindanao State University (NEMSU), a public institution located in Tandag City, Surigao del Sur, Philippines. The Commission on Higher Education (CHED) says that NEMSU is vital to the Caraga Region because it offers programs that help students excel academically and contribute to community prosperity.

The focus of this research was on selected second- and 3rd-year Bachelor of Public Administration beneficiaries of the Department of Social Welfare and Development (DSWD) Cash Assistance Program at NEMSU's Main Campus. The university and the DSWD developed eligibility criteria for these responders, making sure that the participants were a

good representation of the group of people who would benefit from the program.

The NEMSU Main Campus was chosen as the research site because it was easily accessible, had research resources, and was involved in government support programs that could affect students' academic achievement. Palinkas et al. (2013) say that choosing the site on purpose increases the link between the research goals and the real-world situation, ensuring that the study obtains the desired experiences and outcomes from the target group.

➤ Research Respondents

This study utilized primary data gathered from second- and 3rd-year Bachelor of Public Administration students at the Northeastern Mindanao State University (NEMSU) in Tandag City, Surigao del Sur. The respondents were selected using purposive sampling (also referred to as deliberate or judgmental sampling), which involves intentionally choosing participants based on specific criteria relevant to the study's objectives (Nikolopoulou, 2023).

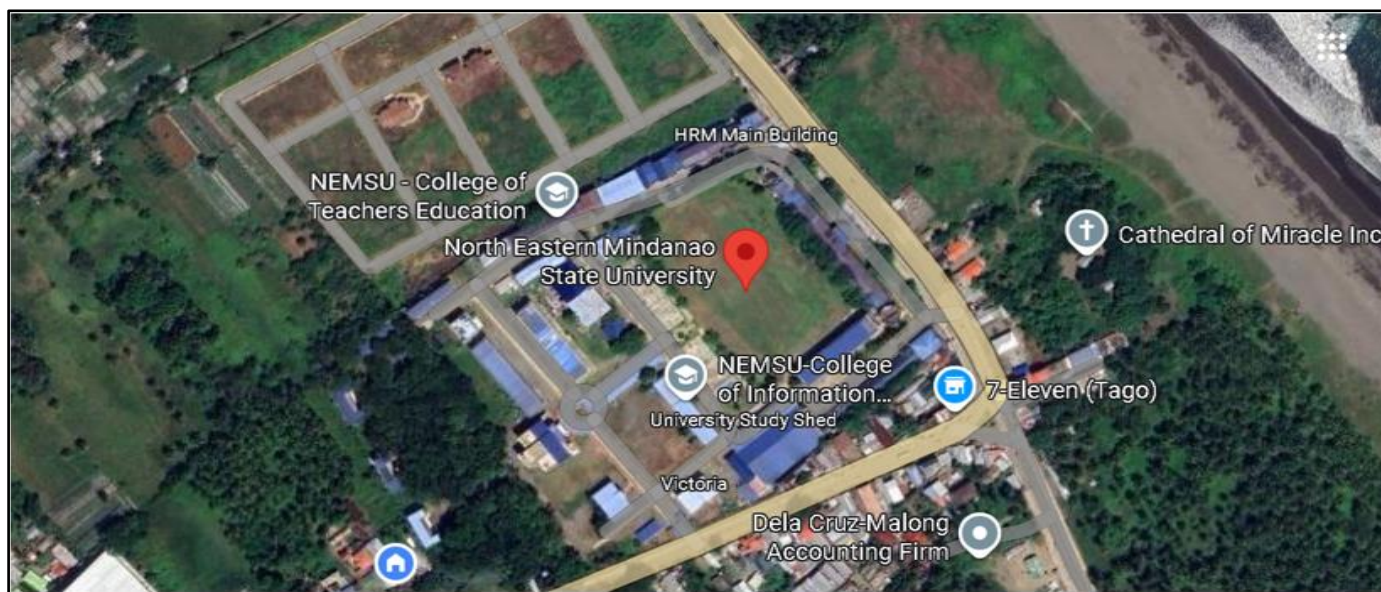


Fig 2 Map of the North Eastern Mindanao State University-Main Campus

The total population consisted of 155 student beneficiaries of the Department of Social Welfare and Development (DSWD) Cash Assistance Program. Using this sampling approach, the researcher identified a sample size of 128 respondents who met the established selection criteria.

➤ Data Gathering Procedure

The purposive sample method was utilized to pick 128 respondents from a total of 155 eligible students, ensuring that the participants exhibited characteristics relevant to the research subject. As Palinkas et al. (2013) explain, purposive sampling is particularly valuable when the researcher seeks rich, context-specific insights from individuals with direct relevance to the phenomenon under investigation.

The research instrument, a structured survey questionnaire, was developed in alignment with the study's Statement of the Problem. Before administration, the

researchers sought formal approval from the College Dean and Department Chair. Data collection was conducted in person, and for accessibility, some questionnaires were also distributed via Google Sheets.

In compliance with the Data Privacy Act of 2012 (Republic Act No. 10173), personal identifiers such as the names of cash assistance beneficiaries were not collected. The National Privacy Commission oversees the implementation of the Act, which protects personal data in both the public and private sectors (National Privacy Commission, 2012). The university's registrar gave the researchers records that helped them determine the number of qualified recipients.

Following data collection, responses were tabulated, evaluated, and interpreted to derive meaningful findings.

➤ Research Instrument

The study employed a researcher-made structured questionnaire as the primary data-gathering tool. The instrument was designed to align directly with the research objectives and Statement of the Problem, ensuring that all items generated were relevant and capable of capturing the variables of interest (Ryan, 2023).

Section I is the demographic profile of the respondents. This section sought essential background information to establish the respondents' socio-demographic characteristics. Variables included age, gender, year level, civil status, and economic status. These characteristics were deemed significant as they affect the respondents' views and experiences related to the DSWD Cash Assistance Program. Demographic data were collected through closed-ended questions to enable uncomplicated statistical analysis and maintain data consistency.

The second part looked at how well the respondents thought the DSWD Cash Assistance helped them with their schoolwork. The indicators were derived from the literature concerning educational support programs. They covered two dimensions: Learners' Utilization – assessing how the cash assistance was used to support academic requirements such as tuition fees, school supplies, transportation, and other educational expenses. Grantees' Assistance Impact – examining the extent to which the program alleviated

financial burdens and contributed to improved academic focus and performance.

Items in this section used a Likert scale format (e.g., 1 = Strongly Disagree to 5 = Strongly Agree), which allows for the measurement of attitudes and perceptions on a continuum, enabling the computation of weighted means and comparative analysis.

The final section identified the difficulties experienced by the respondents in accessing and utilizing the cash assistance. Challenges were categorized into administrative, financial, academic, and logistical aspects, as informed by prior research on financial aid programs. Respondents indicated the degree to which they experienced each challenge, also using a Likert scale to ensure consistent quantification.

➤ Validation of the Instrument

To guarantee content validity, the questionnaire was subjected to expert evaluation by three professionals, two from public administration and one from educational research, who assessed the items for clarity, relevance, and alignment with the study objectives. This review's feedback was used to clarify and refine the phrasing of the items. A pilot test involving a small group of similar respondents was then conducted to assess reliability and determine the internal consistency of the instrument, with reliability coefficients computed using Cronbach's alpha.

VII. RESULTS AND DISCUSSION

Table 1 Demographic Profile of the Respondents

Sex	Frequency	Percentage
Male	67	52.34%
Female	61	47.66%
TOTAL	128	100%
Age	Frequency	Percentage
20 years old and below	45	35.16%
21-25 years old	75	58.59%
26-30 years old	8	6.25%
31-35 years old	0	0%
36-40 years old	0	0%
41-45 years old	0	0%
46-50 years old	0	0%
TOTAL	128	100%
Civil Status	Frequency	Percentage
Single	125	97.66%
Married	3	2.34%
Divorced	0	0%
Separated	0	0%
Widowed	0	0%
TOTAL	128	100%
Year Level	Frequency	Percentage
2nd year level	80	62.50%
3rd year level	48	37.50%
TOTAL	128	100%
Economic Status	Frquency	Percentage
₱5,000.00 below per month	127	99.22%
₱5,001.00-20,000.00 per month	1	0.78%
₱20,001.00 and above monthly	0	0%
TOTAL	128	100%

Table 1 presents the demographic characteristics of the 128 respondents. A slightly higher proportion were male (52.34%, $n = 67$) compared to female (47.66%, $n = 61$). In terms of age, the majority (58.59%, $n = 75$) were between 21 and 25 years old, followed by 20 years old and below (35.16%, $n = 45$), and a small portion aged 26–30 years (6.25%, $n = 8$). No respondents were above 30 years old.

Most respondents were single (97.66%, $n = 125$), with only three married (2.34%). A large share were second-year students (62.50%, $n = 80$), while 37.50% ($n = 48$) were in their third year. In terms of economic status, almost all

respondents (99.22%, $n = 127$) reported a monthly household income below ₱5,000, with only one earning between ₱5,000 and ₱20,000.

These results show that the sample is mainly made up of young, unmarried college students who are struggling financially. This is probably what DSWD cash aid clients look like, but it also shows that there might be gaps in representation because there were not many older, married, or higher-income students. Such homogeneity in demographics should be considered when interpreting the results, as it may limit generalizability.

Table 2 Level of Effectiveness of Students in Cash Assistance

Learners Utilization	Weighted Mean	Verbal Description
1. Rental for a boarding house	3.1	PE
2. Transportation fee	3.1	PE
3. Projects and requirements	3	PE
Allowances daily	3.1	PE
Emergency purposes	2.5	PE
TOTAL MEAN	2.9	PE
Grantees Assistance	Weighted Mean	Verbal Description
1. Provides a daily source of allowance	2.7	PE
2. Provides educational needs	2.7	PE
3. Provides hygienic needs	2.6	PE
4. Promotes academic confidence	2.6	PE
5. Educational stability learning	3.8	APE
TOTAL MEAN	2.8	PE

Scaling: 4.51-5.00 highly effective, 3.51-4.50 Effective, 2.51-3.50 Partially Effective, 1.51-2.50 Somewhat Effective, and 1.00-1.50 Highly Ineffective.

As shown in Table 2, the highest-rated areas for cash assistance utilization were rental for boarding houses (WM = 3.10), transportation fare (WM = 3.10), and daily allowances (WM = 3.10), all rated *Partially Effective*. These suggest that the program significantly supports students' day-to-day living costs, particularly in housing and commuting expenses.

Conversely, emergency purposes (WM = 2.50) received the lowest rating, indicating only *Partially Effective*. This may imply that the cash assistance amount or disbursement process is insufficient for urgent, unforeseen needs, an area where responsiveness is critical.

In terms of broader assistance outcomes, educational stability learning ranked highest (WM = 3.80, *Effective*), indicating that the program contributes positively to students' sustained learning engagement. However, other indicators such as providing daily allowance (WM = 2.70), educational needs (WM = 2.70), hygienic needs (WM = 2.60), and academic confidence (WM = 2.60) were only *Partially Effective*. This suggests that while the program helps stabilize educational participation, it is less impactful in addressing other aspects of student welfare.

Table 3 Problems encountered during the implementation of the DSWD cash assistance

Problems Encountered	Weighted Mean	Verbal Description
1. Difficult to receive cash assistance due to improper implementation of rules and policy.	3.8	E
2. Lack of proper allocation for distributions of cash assistance.	3.7	E
3. Too many requirements.	4.0	E
4. Being in a rural area.	3.8	E
5. Short period of application.	3.9	E
6. Not updated to the said program/assistance	3.8	E
7. Not sufficient to sustain educational needs	3.7	E
8. Irresponsibility in the utilization of assistance.	3.4	PE
9. The students feel unsatisfied.	3.5	E
10. Lack of confidence in applying	3.7	E
TOTAL MEAN	3.7	E

Scaling: 4.51-5.00 Highly Encountered, 3.51-4.50 Encountered, 2.51-3.50 Partially Encountered, 1.51-2.50 Somewhat Encountered, and 1.00-1.50 Highly Encountered.

Table 3 outlines the most common issues faced by respondents. The most frequently reported challenge was too many requirements (WM = 4.00, *Encountered*), pointing to administrative burdens that may discourage applicants. The short application period (WM = 3.90) was another significant concern, potentially excluding eligible students who could not meet tight deadlines.

Other recurring problems included improper implementation of rules and policies (WM = 3.80), being in a rural area (WM = 3.80), and lack of updated program information (WM = 3.80). These highlight potential gaps in communication and accessibility, especially for geographically isolated students.

Lower-ranked but still relevant issues included insufficient funds to sustain educational needs (WM = 3.70), lack of proper allocation of assistance (WM = 3.70), lack of confidence in applying (WM = 3.70), feelings of dissatisfaction (WM = 3.50), and irresponsible utilization of funds (WM = 3.40). While these were *encountered*, they still signal areas where policy adjustments and beneficiary support mechanisms could improve program outcomes.

VIII. CONCLUSION

Based on the results, the DSWD financial assistance program helps meet the basic and ongoing needs of students, especially for accommodation, transportation, and daily living expenses. However, it still cannot fully meet urgent financial needs, academic needs, and non-academic needs like hygiene and establishing confidence. Administrative impediments, such as too many documents and limited application times, make it harder for deserving applicants to get admission. Also, rural participants cannot fully utilize the program's benefits because of communication and outreach issues. While most issues were seldom encountered, inefficiencies in program implementation and allocation still exist and warrant improvement to enhance the overall effectiveness and equity of the assistance program.

RECOMMENDATION

It is suggested that the program improve its ability to give emergency financial help by setting up a particular fund for urgent needs. Requirements should be made easier and more transparent, and easy-to-follow instructions should be given to make the application process go more smoothly. It is essential to extend the application period to allow more people to apply and ensure that qualified recipients are not left out because of tight deadlines. To get across geographic and informational hurdles, the DSWD should improve communication and outreach by using a variety of platforms, like SMS warnings, social media updates, and campus-based announcements. Also, the help covered should be changed to include money for hygienic needs, school supplies, and programs to help students feel more confident. Finally, the program should put in place stronger ways to monitor progress and hold people accountable to ensure that the funds are used correctly, fairly, and that the program keeps getting better.

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