

A Narrative Analysis of Senior Citizens' Journey in Securing Social Pension Program

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Date Submitted:
February 23, 2026

Date Accepted:
March 17, 2026

Date Published:
April 26, 2026

DOI:
10.5281/zenodo.19793845

ABSTRACT

This study entitled; A Narrative Analysis of Senior Citizens' Journey in Securing Social Pension Program, IBA College of Mindanao, Inc., SY 2025–2026, by Raima M. Sumayan and Jeziel Q. Lagar. This study aimed to describe the experiences of senior citizens in securing social pension benefits, explore the meanings they attach to these experiences, and generate insights that may inform improvements in the delivery of the Social Pension Program. A qualitative research design was employed, specifically narrative analysis, with data gathered through in-depth interviews with five participants. This approach allowed for a deeper understanding of the lived experiences and personal narratives of senior citizens in

accessing the Social Pension Program. The study revealed key themes such as systemic and structural barriers, complex application processes, and geographical and physical accessibility challenges that affect senior citizens' access to social pension benefits. Despite these challenges, participants demonstrated resilience and relied on family and community support. The pension was found to be essential for meeting basic needs and financial security, although limited in amount, while also providing emotional benefits such as dignity, independence, and reduced anxiety. Overall, the findings highlight the need for a more accessible, transparent, and compassionate pension system. The study concludes that while the Social Pension Program is beneficial, its effectiveness is hindered by inefficiencies in implementation. Improvements such as simplifying procedures, enhancing accessibility, increasing financial support, and ensuring responsive and compassionate service delivery are necessary to better serve senior citizens.

Keywords: *Social Pension Program, Senior Citizens, Public Service Delivery*

INTRODUCTION

Population aging has become one of the most significant global demographic transformations of the 21st century, with low- and middle-income countries experiencing the fastest growth in older adult populations. As longevity increases, many older persons face heightened vulnerability due to declining work capacity, limited savings, and weak contributory pension systems. In response, governments worldwide have expanded non-contributory social pension programs as a critical social protection mechanism to reduce poverty and promote dignity in old age. Empirical evidence demonstrates that social pensions contribute to improved food security, psychological well-being, and overall quality of life among older adults, particularly those living alone or without family support (Hernández-Grageda & Ceballos Mina, 2025). However, despite these benefits, access to social protection remains uneven, as older adults often encounter administrative, informational, and structural barriers when engaging with government systems.

In many developing countries, social pension programs operate within overstretched social and health systems, where older adults must navigate complex bureaucratic processes amid limited

institutional support. Studies across Asia and other low- and middle-income regions reveal that while pensions reduce income poverty, they do not automatically translate into seamless access to services due to issues such as low literacy, mobility constraints, and inadequate communication between service providers and beneficiaries (Ku et al., 2024). Qualitative evidence further highlights that older adults' experiences with state support systems are shaped not only by economic outcomes but also by feelings of respect, recognition, and inclusion. These findings underscore the importance of examining not just whether pensions exist, but how older persons experience the process of applying for and availing them, particularly in resource-constrained settings (Matthews et al., 2022).

In the Philippine context, the Social Pension Program for Indigent Senior Citizens aims to support the most economically vulnerable older adults; however, the lived realities of beneficiaries often remain undocumented, especially at the local level. In cities such as Valencia City, Bukidnon, senior citizens may face unique challenges related to geographical access, local governance practices, and varying levels of institutional assistance. While national reports tend to focus on coverage and budgetary allocation, there is a notable gap in qualitative, narrative-based studies that capture senior citizens' personal stories, meanings, and interpretations of their experiences in securing social pension benefits. Without localized narratives, the voices of senior citizens risk being reduced to statistics, leaving critical service gaps and emotional dimensions of access unexplored.

Understanding senior citizens' narratives in accessing social pensions has significant implications for their overall well-being and social inclusion. Research consistently shows that older adults' interactions with public services affect not only their material conditions but also their sense of dignity, autonomy, and trust in government institutions (Selezneva et al., 2020). Negative experiences such as long waiting times, unclear requirements, and perceived disrespect can discourage older adults from claiming benefits they are entitled to, thereby undermining the intended protective role of social pensions. Conversely, positive service encounters foster empowerment and reinforce older persons' belief that they remain valued members of society.

From a governance and service-delivery perspective, narrative evidence can guide more responsive and elder-friendly interventions. Studies on access to public services among older populations emphasize that barriers often stem from poor information dissemination, weak coordination among agencies, and the absence of age-sensitive service design (Adhikari et al., 2024). By documenting senior citizens' stories in Valencia City, this study can inform locally grounded interventions such as simplified application procedures, community-based assistance, and improved frontline communication, that enhance both access and satisfaction. These improvements align with broader calls to strengthen social protection systems as populations continue to age (Dableh et al., 2025).

Guided by these considerations, this study aims to describe the stories of senior citizens regarding their experiences in applying for and availing government social pension benefits in Valencia City, Bukidnon. To explore the meanings of the experiences of senior citizens in applying for and availing government social pension benefits. Further, the study seeks to propose an intervention plan based on the findings to improve social pension services for senior citizens. This study lies in its commitment to amplifying senior citizens' voices, recognizing them not merely as beneficiaries but as storytellers whose lived experiences can inform more humane, effective, and inclusive social protection policies. By capturing these narratives, the study seeks to contribute to both local policy development and the broader discourse on aging and social pensions in developing contexts.

Framework of the Study

This study was anchored on Narrative Theory, originally articulated by Jerome Bruner (1986), which posits that individuals make sense of their lives and social realities through stories. Narrative Theory emphasizes that human experiences are not merely events but are interpreted, organized, and given meaning through personal narratives shaped by social, cultural, and institutional contexts. In qualitative research, narrative theory provides a lens for understanding how people construct meaning from their lived experiences, especially when interacting with systems of power such as government institutions. Recent qualitative studies on older adults affirm that narratives are essential in revealing how

individuals perceive social protection, interpret service encounters, and position themselves within broader policy frameworks (Li et al., 2024).

Central to Narrative Theory focused on the concept of lived experience, which refers to the subjective, first-hand accounts of individuals as they experience social phenomena (Monteagudo, 2011). In this study, lived experience focuses on senior citizens' personal journeys in applying for and availing government social pension benefits, including their perceptions of procedures, interactions with service providers, and emotional responses to the process. Narrative inquiry allows these experiences to surface in their full depth, capturing not only what happened but how senior citizens felt, understood, and gave meaning to these events. Studies utilizing narrative and qualitative approaches among older adults demonstrate that such methods effectively uncover the essence of experiences, including feelings of dignity, frustration, empowerment, or exclusion that are often overlooked in quantitative evaluations (Cheung et al., 2025).

Furthermore, Narrative Theory provides a framework for examining perceptions and challenges as interconnected elements within senior citizens' stories. Perceptions reflect how older adults interpret their encounters with the social pension system, while challenges emerge as recurring narrative themes such as bureaucratic difficulties, lack of information, physical limitations, and perceived institutional neglect. These narrative elements are not isolated but collectively shape the meaning of the experience. Recent qualitative research highlights that understanding these challenges through narratives enables researchers to identify systemic gaps and propose context-sensitive interventions grounded in beneficiaries' realities (Adhikari et al., 2024). Thus, Narrative Theory (Bruner, 1986) is highly appropriate for this study as it connects the senior citizens' lived experiences, perceptions, and challenges, providing a coherent theoretical lens for interpreting their journeys in securing social pension benefits.

Research Questions

This study aimed to explore and analyze the lived experiences of senior citizens in the City of Valencia, Bukidnon, as they navigate the process of applying for and availing of the Social Pension Program for Indigent Senior Citizens (SPPISC). Specifically, it sought to answer the following questions:

1. What are the stories of senior citizens regarding their experiences in applying for and availing government social pension benefits in Valencia City, Bukidnon?
2. What meanings do senior citizens attach to their experiences in applying for and availing government social pension benefits?
3. What intervention plan can be proposed based on the findings of the study to improve the delivery of social pension services for senior citizens?

Literature Review

Senior Citizens' Lived Experiences in Accessing Social Pension Programs

Social pension programs are grounded in both international human rights frameworks and national legislation that recognize the state's responsibility to protect older persons. Internationally, social protection for older adults is anchored in principles of social inclusion and income security, while in the Philippine context, laws such as the Republic Act no. 9994 otherwise known as the "Expanded Senior Citizens Act of 2010" and Republic Act No. 11916, an act increasing the Social Pension benefits of elderly beneficiaries. Studies examining lived experiences emphasize that legal entitlements do not automatically ensure meaningful access. A qualitative study on older adults' access to public services found that despite formal eligibility, seniors often experience emotional stress and uncertainty during application processes due to complex requirements and weak institutional guidance (Selezneva et al., 2020). Similarly, research in low- and middle-income countries concluded that social protection policies frequently fail to account for the lived realities of aging populations, resulting in gaps between policy intent and actual experience (Matthews et al., 2022).

Several qualitative studies have sought to document how older adults narrate their experiences of engaging with social protection systems. Li et al. (2024) conducted a qualitative study using in-depth

interviews among older adults to explore how financial security through pensions reshaped daily life and social participation, revealing that access to pensions is experienced not merely as economic support but as a source of dignity and autonomy. In contrast, Selezneva et al. (2020) found that many older adults described the process of accessing benefits as emotionally taxing, often involving long waiting periods and repeated documentation, which diminished their sense of worth despite the financial relief provided (Selezneva et al., 2020). These findings highlight that lived experiences encompass both tangible and intangible dimensions of access.

The emotional and psychological aspects of accessing social pension programs have also been widely explored. Hernández-Grageda and Ceballos Mina (2025) examined the effects of non-contributory pensions on older adults living alone and found that beyond reducing food insecurity, pension receipt fostered feelings of safety and social recognition. However, Ku et al. (2024), using longitudinal data, observed that while pensions alleviate income poverty, beneficiaries still narrated experiences of frustration related to bureaucratic inefficiencies, indicating that financial support alone does not resolve systemic access issues. These studies collectively suggest that lived experience is shaped by both outcomes and processes.

Access to social pension programs is often intertwined with broader challenges in accessing public services. Adhikari et al. (2024) conducted a qualitative study among older adults and identified affordability, poor communication, and lack of age-friendly systems as recurring themes in participants' narratives. Similarly, Dableh et al. (2025) explored barriers to primary healthcare access and found that older adults' stories often reflected feelings of neglect and confusion when navigating public institution. Although these studies focus on healthcare, their findings are highly relevant to social pension access, as both involve similar institutional interactions.

Narrative-based research has further emphasized the importance of capturing the essence of older adults' lived experiences. Cheung et al. (2025), through a qualitative meta-synthesis, demonstrated that older adults' narratives reveal layered meanings, including resilience, acceptance, and dissatisfaction, which cannot be fully captured through quantitative indicators. In a related qualitative study, Fuller et al. (2022) highlighted that when older adults are allowed to narrate their experiences freely, systemic issues such as service fragmentation and lack of follow-through become more visible. These findings reinforce the suitability of narrative inquiry for examining social pension experiences.

The social context surrounding pension access also shapes lived experiences. Li et al. (2024) found that older adults' narratives were influenced by social networks, with those receiving family or community support reporting smoother access experiences. Conversely, Matthews et al. (2022) reported that seniors lacking social support often experienced exclusion and disengagement, even when eligible for social protection programs. These contrasting experiences suggest that lived narratives are shaped by both institutional and social environments.

Several studies conclude that documenting lived experiences is essential for improving social pension programs. Hernández-Grageda and Ceballos Mina (2025) emphasized that beneficiaries' narratives can guide targeted reforms that address the needs of the most vulnerable older adults. Similarly, Selezneva et al. (2020) concluded that integrating older adults' lived experiences into policy design leads to more responsive and humane service delivery. These conclusions support the relevance of narrative-based studies at the local level.

This demonstrates that senior citizens' lived experiences in accessing social pension programs are complex, multidimensional, and deeply influenced by institutional processes, social support, and personal circumstances. While social pensions provide essential financial relief, the narratives reveal persistent gaps in accessibility, communication, and service quality. The absence of localized narrative studies, particularly in Philippine city-level contexts, highlights the need for further qualitative research. This gap justifies the present study's focus on capturing and analyzing the lived experiences of senior citizens in Valencia City, Bukidnon, to contribute context-specific insights that can inform service improvement and policy refinement.

Perceptions of Government Social Pension Services

Government social pension programs are implemented within legal frameworks that define older persons' rights to social protection and dignified treatment. In the Philippines, laws such as the Republic Act no. 9994 or Expanded Senior Citizens Act of 2010 and the Expanded Social Pension Program under Republic Act No. 11916 emphasize state responsibility in ensuring accessible and responsive social services for senior citizens. However, empirical studies show that legal guarantees do not necessarily translate into positive perceptions among beneficiaries. A qualitative review of barriers to healthcare and social services among marginalized populations found that older adults often perceive government services as inaccessible due to institutional complexity and weak communication (Adugna et al., 2020).

Similarly, Kutovaya (2022) analyzed social integration among older people and concluded that negative perceptions of pension and welfare systems frequently stem from perceived inadequacy, procedural burden, and lack of respect from service providers (Kutovaya, 2022).

Perceptions of government pension services are often shaped by older adults' broader experiences with public institutions. Andrea et al. (2022) examined older adults' experiences during the COVID-19 pandemic and found that disruptions in employment and social insurance heightened perceptions of insecurity and mistrust toward government support systems. In a related study, Mgawadere and Shuaibu (2021) reviewed qualitative research in low- and middle-income countries and emphasized that perceptions of disrespectful treatment and poor communication significantly reduce trust in public service systems. These findings suggest that perceptions of social pension services are influenced not only by benefit receipt but also by service encounters.

Studies focusing on access to public services reveal that older adults' perceptions are closely linked to institutional design and responsiveness. Htwe et al. (2024), in a systematic review, found that beneficiaries in low- and middle-income countries often perceive social services as fragmented and difficult to navigate, particularly when agencies lack coordination. Odland et al. (2022) similarly reported that perceptions of poor service quality were common among users of public systems due to long delays and unclear procedures. Although these studies are not pension-specific, they provide important insights into how older adults form perceptions of government services.

Perceived fairness and adequacy are central to how older adults evaluate social pension programs. Fong (2023) examined food insecurity among older adults and found that individuals without reliable pension support often perceived government assistance as insufficient and poorly targeted. Likewise, Ku et al. (2024) (distinct from earlier usage contexts) emphasized that even when pensions reduce income poverty, beneficiaries may still perceive programs as inadequate due to rising living costs and inconsistent delivery. These perceptions influence beneficiaries' satisfaction and continued engagement with the program.

Communication and information dissemination strongly shape perceptions of pension services. Adugna et al. (2020) found that lack of clear information often leads older adults to perceive government services as exclusionary and confusing. Similarly, Htwe et al. (2024) concluded that transparent communication and simplified procedures significantly improve beneficiaries' perceptions of accessibility and fairness. These findings suggest that perceptions are malleable and can be improved through institutional reforms.

Social and cultural factors further influence how senior citizens perceive pension programs. Kutovaya (2022) emphasized that ageist stereotypes and social exclusion negatively affect older adults' views of welfare systems, making them feel undervalued despite receiving benefits. Andrea et al. (2022) also highlighted that marginalized older adults tend to perceive social protection systems as insufficiently responsive to intersecting vulnerabilities such as poverty, gender, and health status. These perceptions reflect broader structural inequalities affecting program reception.

Evidence from rehabilitation and community-based studies reinforces the importance of user-centered service delivery. Kayola et al. (2023) found that when older adults perceive services as inaccessible or poorly prioritized, they are less likely to engage consistently with public programs. Mgawadere and Shuaibu (2021) further concluded that respectful interaction and responsiveness

significantly improve perceptions of public services among vulnerable populations. These insights are transferable to social pension contexts.

This demonstrates that senior citizens' perceptions of government social pension services are shaped by legal frameworks, institutional practices, communication quality, and broader social conditions. While pensions provide essential financial support, perceptions are often undermined by bureaucratic complexity, perceived inadequacy, and lack of respectful engagement. The absence of localized qualitative studies examining these perceptions in Philippine settings highlights a significant research gap. Addressing this gap through narrative inquiry can generate context-specific insights to improve the delivery and perception of social pension services among senior citizens.

Challenges Encountered in Applying and Availing Social Pension Benefits

Social pension programs are supported by legal frameworks that recognize the vulnerabilities of older persons and the obligation of governments to ensure accessible social protection. In the Philippines, Republic Act No. 11916 strengthens the Social Pension Program by increasing coverage and benefits for indigent senior citizens, while related laws emphasize accessibility and dignity in service delivery. Despite these legal safeguards, international studies consistently show that senior citizens encounter persistent challenges when accessing government support. Hashemi et al. (2020), in a qualitative meta-synthesis, found that older adults and other vulnerable populations frequently experience structural, informational, and attitudinal barriers when accessing public services. Similarly, Matthews et al. (2022) concluded that weak social protection systems in low- and middle-income countries often leave older adults struggling to navigate eligibility and application processes.

One of the most frequently cited challenges is bureaucratic complexity, which includes extensive documentation requirements and unclear procedures. Selezneva et al. (2020) reported that older adults described application processes as exhausting and confusing, often requiring repeated visits to offices and submission of multiple documents. In a related qualitative inquiry, Adhikari et al. (2024) found that complex administrative procedures discouraged older adults from fully accessing available services, even when they were eligible. These findings suggest that bureaucratic demands disproportionately burden senior citizens.

Physical and mobility limitations also emerge as significant barriers in accessing social pension benefits. Bickton and Shannon (2021), using qualitative interviews with healthcare professionals in low- and middle-income countries, identified transportation difficulties and physical impairments as major obstacles preventing older adults from reaching service points. Similarly, Kayola et al. (2023) highlighted that older adults often experience compounded challenges when physical limitations intersect with poorly designed service systems. These challenges are particularly relevant for social pension access, which often requires in-person transactions.

Another major challenge identified in the literature is lack of clear information and guidance. Adugna et al. (2020) found that inadequate information dissemination led beneficiaries to misunderstand eligibility requirements and procedures, resulting in delayed or unsuccessful access to services. Htwe et al. (2024) similarly concluded that poor communication between service providers and beneficiaries was a key barrier to accessing public services, particularly for older adults with limited literacy. These studies emphasize that information gaps significantly shape seniors' access experiences.

Institutional attitudes and age-related discrimination further complicate access to social pension programs. Kutovaya (2022) identified ageism and dismissive attitudes toward older adults as barriers to social integration and effective service delivery. Mgawadere and Shuaibu (2021) also found that perceived disrespect and lack of empathy from service providers discouraged vulnerable populations from seeking public assistance. These findings suggest that relational factors play a crucial role in shaping access outcomes.

Economic constraints intersect with administrative barriers to further limit access. Fong (2023) demonstrated that older adults facing financial insecurity often struggle to afford transportation and incidental costs associated with accessing government services. Ku et al. (2024) similarly found that

while pensions reduce income poverty, the costs incurred during application processes can discourage participation. These studies highlight how financial barriers persist even within social protection programs.

The cumulative effect of these challenges often results in delayed access or non-utilization of benefits. Odland et al. (2022) emphasized that multiple, overlapping barriers within public systems lead to significant delays in service utilization. Fuller et al. (2022) further noted that sustained exposure to barriers contributes to disengagement and reduced trust in institutions. These outcomes undermine the goals of social pension programs.

This demonstrates that senior citizens face multidimensional challenges when applying for and availing social pension benefits, including bureaucratic complexity, physical limitations, information gaps, institutional attitudes, and economic constraints. Although social pension programs are legally mandated and well-intentioned, these challenges hinder effective access and utilization. The scarcity of localized qualitative studies examining these challenges in Philippine settings highlights a significant research gap. Addressing this gap through narrative analysis can provide context-specific insights to inform more accessible and senior-friendly social pension services.

Interventions and Service Improvements in Social Pension Programs

Social pension programs are strengthened by policy reforms and institutional interventions aimed at improving access, equity, and service quality for older adults. In the Philippine context, Republic Act No. 11916 underscores the government's commitment to enhancing the social pension system by expanding coverage and increasing benefits, aligning with global policy directions that emphasize inclusive social protection. However, international literature suggests that financial expansion alone is insufficient without parallel service-delivery reforms. Barrientos and Niño-Zarazúa (2021) examined social protection reforms in low- and middle-income countries and concluded that effective interventions must address administrative efficiency and beneficiary engagement alongside benefit adequacy. Similarly, Whiteford (2020) emphasized that reforms in pension systems must prioritize simplicity and client-centered design to improve beneficiaries' experiences.

One widely discussed intervention in the literature is the simplification of administrative procedures. Ku and Kim (2024), through a longitudinal policy analysis, found that pension programs with streamlined application processes achieved higher uptake rates and greater beneficiary satisfaction. In a comparative policy review, Chowdhury et al. (2025) concluded that reducing documentation requirements and providing clear procedural guidance significantly improved older adults' engagement with pension systems. These findings suggest that procedural simplification is a foundational intervention.

Decentralized and community-based service delivery has also been identified as an effective strategy for improving pension access. Chen and Turner (2020) analyzed rural pension expansion programs and found that local-level implementation reduced access barriers for older adults with mobility limitations. Similarly, Chepngeno-Langat et al. (2019) demonstrated that community-based pension distribution enhanced trust and engagement among beneficiaries, even in highly resource-constrained settings. These studies highlight the value of bringing services closer to beneficiaries.

Improving communication and information dissemination is another critical intervention emphasized in the literature. Htwe et al. (2024) found that clear, consistent communication significantly improved beneficiaries' understanding of eligibility and procedures, leading to more positive service experiences. In a qualitative study, Li et al. (2024) concluded that older adults who received timely and accessible information perceived pension programs as more reliable and respectful. These findings indicate that communication strategies play a key role in shaping program effectiveness.

Training and capacity-building for frontline service providers have also been shown to improve service delivery. Mgawadere and Shuaibu (2021) found that respectful and empathetic service interactions significantly enhanced beneficiaries' satisfaction with public programs. Fuller et al. (2022) similarly concluded that service providers trained in client-centered approaches were better able to address older adults' needs and concerns. These studies emphasize the importance of human interaction in service improvement.

Integration of social support services alongside pension programs has been identified as a promising intervention. Matthews et al. (2022) highlighted that linking pensions with health and social services improved older adults' overall well-being and reduced access barriers. Fong (2023) further argued that integrated approaches addressing food security and income support were more effective than standalone interventions. These findings suggest that holistic service models enhance the impact of social pensions. Evidence also supports the use of beneficiary feedback mechanisms as tools for continuous improvement. Odland et al. (2022) emphasized that incorporating user feedback into service design improved system responsiveness and equity. Kayola et al. (2023) similarly found that programs that actively sought beneficiaries' perspectives were more adaptable to local needs. These approaches align closely with narrative-based research methodologies.

METHODS

Research Design

This study employed a qualitative research design using a narrative inquiry approach to explore and understand the lived experiences of senior citizens in securing government social pension benefits. Narrative inquiry is appropriate for this study as it focuses on the stories people tell to make sense of their experiences, allowing participants to describe events, interactions, and meanings in their own words. Through this design, the research captured how senior citizens experienced the processes of applying for and availing social pension benefits, how they perceived government services, and how they navigated challenges encountered along the way. By emphasizing personal narratives, the design enabled an in-depth examination of the essence of participants' experiences within their social and institutional context, making it well-suited to address the study's objectives

Research Locale

The study was conducted in Valencia City, Bukidnon, a first-class city located in the province of Bukidnon in Northern Mindanao, Philippines. Valencia City serves as a major urban center in the province, functioning as a hub for commerce, education, and government services while also encompassing rural barangays where access to social services may vary. The city has a growing population of senior citizens who rely on government programs, including the Social Pension Program for Indigent Senior Citizens, for financial support. As a locality where social pension services are implemented through coordination between national agencies and the local government, Valencia City provides an appropriate setting for examining senior citizens lived experiences, perceptions, and challenges in applying for and availing social pension benefits within both urban and semi-rural contexts.

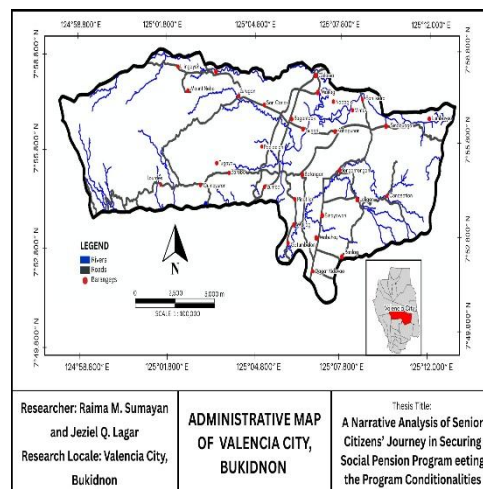


Figure 1: Administrative Map of Valencia City, Bukidnon

Participants of the Study

The participants of this study consisted five (5) senior citizens aged sixty (60) years old and above who are residents of Valencia City, Bukidnon. To ensure that participants could meaningfully contribute to the study, specific inclusion criteria were applied: the participant must be a registered senior citizen in the city, must have personally applied for and/or availed government social pension benefits, and must be mentally and physically capable of participating in an interview. Both male and female participants were included to capture varied lived experiences related to the social pension application and availment process.

Sampling Procedure

The study utilized purposive sampling, a non-probability sampling technique appropriate for qualitative narrative research. Participants were intentionally selected based on their ability to provide rich, firsthand narratives relevant to the study's objectives. Senior citizens who had no direct experience with the social pension program or who were unable to communicate their experiences were excluded from the study. A minimum of five participants was targeted, with additional participants considered if data saturation had not been achieved. This sampling approach ensured that the data collected were focused, relevant, and reflective of the experiences of senior citizens engaging with the social pension program

Research Instrument

The primary research tool used in this study was a semi-structured interview questionnaire created to explore the experiences of senior citizens applying for and receiving government social pension benefits. The instrument was developed based on the Statement of the Problem, the objectives of the study, and the theoretical framework anchored on Narrative Theory. Specifically:

Statement of the Problem 1 focused on the stories of senior citizens about their experiences applying for and receiving government social pension benefits in Valencia City, Bukidnon. Therefore, the interview included open-ended questions that encouraged participants to share their personal journeys before, during, and after the application process. Statement of the Problem 2 centered on the meanings senior citizens give to their experiences. The interview guide explored participants' thoughts, feelings, and interpretations regarding their interactions with the social pension program. Statement of the Problem 3 aimed to propose an intervention plan based on the findings of the study to improve the delivery of social pension services for senior citizens. The proposed intervention was formulated by the researchers using the results and issues identified in SOP 1 and SOP 2.

The semi-structured format allowed for guided questioning while giving participants freedom to describe experiences openly and in detail. The questionnaire used simple, clear language suitable for older adults, ensuring understanding and enabling the collection of rich, meaningful narrative data.

Data Gathering Procedures

Prior to data collection, the researcher sought formal approval from the thesis adviser and the research coordinator of IBA College of Mindanao, Inc. (IBACMI). Upon approval, the researcher coordinated with the Office for Senior Citizens Affairs (OSCA) to identify potential participants who met the study's criteria and requested permission from the head of the office. Ethical clearance and necessary permissions were secured before approaching participants to ensure that the study adhered to institutional and ethical standards.

Data were gathered through scheduled face-to-face interviews conducted at locations convenient and comfortable for the participants. Each interview was conducted individually and followed the approved interview guide to ensure consistency while allowing participants to share their stories freely. The interviews were conducted within the approved data collection period, and responses were carefully recorded to ensure accuracy and completeness of the gathered data.

Data Analysis

The data collected from the interviews were analyzed using Thematic Analysis following the framework of Braun and Clarke (2017). This method was employed to systematically identify, organize, and interpret patterns of meaning across the participants' narratives. The analysis began with familiarization, where the researcher repeatedly read the interview transcripts to gain a deep understanding of the content. Initial codes were then generated by highlighting significant statements and recurring ideas related to senior citizens lived experiences, perceptions, and challenges in applying for and availing social pension benefits.

The codes were subsequently examined and grouped into potential themes based on similarities and relationships across the data set. These themes were reviewed and refined to ensure they accurately reflected the participants' narratives and were aligned with the objectives of the study. Each theme was then clearly defined and named to capture its core meaning. Finally, the themes were interpreted and presented narratively, supported by selected excerpts from participants' responses to preserve authenticity and depth. This analytical process ensured a systematic, transparent, and rigorous interpretation of the qualitative data.

Ethical Consideration

Ethical principles were strictly observed throughout the conduct of this study to protect the rights, dignity, and well-being of the participants. Prior to participation, the senior citizens were fully informed about the purpose of the study, the nature of their involvement, and their right to voluntarily participate or withdraw at any time without any consequence. Informed consent was obtained from all participants before the interviews were conducted, ensuring that they clearly understood the study and agreed to take part willingly.

Confidentiality and anonymity were upheld by ensuring that no identifying information was disclosed in the presentation of findings. Pseudonyms were used in place of real names, and all data collected were handled with care and stored securely to prevent unauthorized access. Given that senior citizens are considered a potentially vulnerable group, the researcher ensured that interviews were conducted respectfully, sensitively, and at a pace comfortable for the participants. The study adhered to ethical guidelines set by Irene B. Antonio College of Mindanao (IBACM) to ensure that the research was conducted responsibly and ethically.

RESULTS AND DISCUSSION

The data from the study are analyzed and interpreted in this chapter. The data are based on the responses of senior citizens in Valencia City Bukidnon who are beneficiaries of the Social Pension Program. The information presented came from interviews with five participants.

Stories of senior citizens regarding their experiences in applying for and availing government social pension benefits

The stories of senior citizens reveal their personal experiences in applying for and availing government social pension benefits. Their narratives describe the steps they went through, the difficulties they faced, and the importance of the assistance in their daily lives. These experiences help show how the social pension program is delivered and how it affects elderly beneficiaries.

Systemic and Structural Barriers in Accessing Social Pension

(P1) "Dugay-dugay pud ko naghulat ani... halos pila na ka tuig ang nilabay bago pa gyud ko naka-experience nga makadawat og pension. Kada balik nako sa opisina, sige lang kog pangutana kung kanus-a ko maapil, pero wala gyud klaro nga tubag. Usahay makapoy na gyud kaayo, pero maghulat gihapon ko kay mao ra man pud ni akong gisaligan nga tabang."

(P2) "Dugay ged nako nakuha akong una nga pension... nakadawat ko 90 na akong edad. Hunahunaa, dugay na kaayo ko naghulat, pero wala gyud ko naapil dayon. Murag nakapangutana ko

sa akong kaugalingon kung naa pa bay hustisya sa sistema, kay kadugay ba gyud nako naabot sa ingon ani nga edad bago pa ko matagaan og tabang.”

(P3) “Gina pilian ged kinsa ma apil sang pension... murag dili parehas ang pagtan-aw sa tanan. Naay uban nga dali ssra kaayo naapil bisan bag-o pa, unya kami nga dugay na naghulat, wala gihapon. Makaingon ka nga murag naa gyuy dili patas sa proseso.”

(P4) “Hangtod ron... wa pa jud ko kadawat. Sige lang kog hulat ug pangutana, pero murag wala gihapon ko naapil. Lisod kaayo kay nag-asalig na unta ko ani para sa akong adlaw-adlaw nga gasto, pero hangtod karon, wala gihapon koy nadawat nga tabang.”

Participants shared extended and deeply reflective accounts of their struggles in accessing pension benefits, particularly emphasizing delays and perceived inequality in distribution. One participant explained, “*Dugay-dugay pud ko naghulat ani... halos pila na ka tuig ang nilabay bago pa gyud ko naka-experience nga makadawat og pension. Kada balik nako sa opisina, sige lang kog pangutana kung kanusa ko maapil, pero wala gyud klaro nga tubag. Usahay makapoy na gyud kaayo, pero maghulat gihapon ko kay mao ra man pud ni akong gisaligan nga tabang*” (Participant 1), illustrating prolonged waiting and uncertainty. Another participant recounted a more extreme experience, “*Dugay ged nako nakuha akong una nga pension... nakadawat ko 90 na akong edad. Huna-hunaa, dugay na kaayo ko naghulat, pero wala gyud ko naapil dayon. Murag nakapangutana ko sa akong kaugalingon kung naa pa bay hustisya sa sistema, kay kadugay ba gyud nako naabot sa ingon ani nga edad bago pa ko matagaan og tabang*” (Participant 2). The same participant further expressed concerns about fairness, “*Gina pilian ged kinsa ma apil sang pension... murag dili parehas ang pagtan-aw sa tanan. Naay uban nga dali ra kaayo naapil bisan bag-o pa, unya kami nga dugay na naghulat, wala gihapon. Makaingon ka nga murag naa gyuy dili patas sa proseso*” (Participant 2). Another participant shared ongoing exclusion, “*Hangtod ron... wa pa jud ko kadawat. Sige lang kog hulat ug pangutana, pero murag wala gihapon ko naapil. Lisod kaayo kay nag-asalig na unta ko ani para sa akong adlaw-adlaw nga gasto, pero hangtod karon, wala gihapon koy nadawat nga tabang*” (Participant 4). These expanded narratives reveal not only delays but also emotional strain, frustration, and perceptions of inequity within the system.

The theme highlights significant systemic inefficiencies and structural barriers that hinder equitable access to pension benefits. Participants’ accounts reveal that delays are not isolated incidents but recurring experiences that reflect deeper administrative issues. The prolonged waiting periods, lack of clear communication, and perceived selective inclusion suggest that the implementation of the pension system is inconsistent and, at times, inequitable. This indicates that the system may lack transparency and standardization, resulting in unequal opportunities for beneficiaries to access support.

A deeper analysis of this theme reveals that delays and unequal access are not merely operational shortcomings but manifestations of broader structural weaknesses within the pension system. The participants’ experiences of waiting for years, receiving benefits at an advanced age, or being excluded altogether point to gaps in policy execution, monitoring, and accountability. These barriers not only limit access to financial assistance but also create psychological distress, as beneficiaries are left uncertain about their eligibility and future support. The perception of favoritism or selective inclusion further undermines trust in the system, potentially discouraging individuals from engaging with government programs. Moreover, delayed access reduces the intended impact of pensions, as beneficiaries may only receive support at a stage when their needs have already intensified. This insight underscores the importance of establishing transparent, consistent, and efficient processes that ensure timely and fair distribution of benefits. Addressing these structural issues is essential in restoring trust, enhancing accessibility, and ensuring that pension programs fulfill their intended purpose of supporting vulnerable senior citizens.

At the center of recent discussions, Bautista (2025) emphasized that delays and inconsistencies in social pension distribution are often rooted in systemic inefficiencies and weak implementation frameworks. The study explained that prolonged waiting periods and unequal access to benefits can lead to reduced trust in government programs and limit their effectiveness in addressing the needs of vulnerable populations. It further highlighted that transparent criteria, standardized procedures, and efficient monitoring systems are essential in ensuring equitable distribution of social assistance. This

supports the present findings, as participants reported long delays, perceived favoritism, and continued exclusion, reflecting the need for structural reforms to improve fairness and accessibility in pension delivery.

“wala ko kabalo kung unsa na ba ang status sa akong application” (Participant 3) “nakapakapoy ug nakapahadlok kay dili klaro unsaon”

“ilang mga pamaagi... dili masabot” (Participant 4)

“naga-pangduha-duha kon maaprubahan bala” (Participant 5)

Complex and Unclear Application Process

Participants shared detailed accounts of confusion and uncertainty while navigating the pension application process, emphasizing the lack of clarity and transparency. One participant expressed, “Wala ko kabalo kung unsa na ba ang status sa akong application... pila na ka adlaw ug bulan ang nilabay pero wala gyud koy nadunggan nga update. Usahay maghuna-huna ko kung nawala ba akong papeles o wala lang gyud gi-asikaso. Makalibog kaayo kay wala gyud klaro nga sistema sa pag-follow up” (Participant 3), reflecting uncertainty regarding application status. The same participant further shared emotional distress, “Nakapakapoy ug nakapahadlok kay dili klaro unsaon... kada adto nako sa opisina, lain-lain ang tubag nga akong madunggan. Usahay murag dili sila sigurado sa ilang ginasulti, mao nga maglisod gyud ko pagsabot kung unsa ba gyud ang sakto nga proseso” (Participant 3), highlighting both exhaustion and fear due to inconsistent information. Another participant expressed confusion with procedures, “Ilang mga pamaagi... dili masabot. Murag daghan kaayong lakang nga kinahanglan buhaton pero wala gyud klaro nga giya. Usahay maglibog ko kung asa magsugod ug unsa ang sunod nga buhaton, mao nga makapaluya na lang gyud usahay” (Participant 4). Meanwhile, a participant shared lingering doubt, “Naga-pangduha-duha kon maaprubahan bala... bisan nahuman na nako ang tanan requirements, wala gihapon koy kasiguruhan kung madawat ba ko. Makakulba kay basin sa katapusan, wala ra diay gihapon koy makuha” (Participant 5). These expanded responses illustrate not only procedural confusion but also emotional strain, fear, and lack of confidence in the system.

The theme highlights how unclear procedures and lack of transparency in the application process create significant barriers for applicants. Participants’ narratives indicate that insufficient guidance, inconsistent information, and absence of feedback mechanisms lead to confusion and uncertainty. This suggests that the system fails to provide clear and accessible instructions, making it difficult for applicants especially senior citizens to navigate the process effectively. As a result, the application experience becomes not only complicated but also emotionally distressing.

A deeper analysis of this theme reveals that complexity in administrative processes disproportionately affects vulnerable populations, particularly elderly individuals who may have limited access to information, reduced mobility, and lower tolerance for bureaucratic stress. The participants’ experiences suggest that the lack of clarity is not merely an operational flaw but a systemic issue that reflects weak communication strategies and insufficient user-centered design. When procedures are unclear and inconsistent, applicants are forced to rely on guesswork, repeated inquiries, or external assistance, which increases both physical and emotional burden. The presence of fear and doubt further indicates a lack of trust in the system, as individuals are uncertain whether their efforts will result in successful outcomes. This insight underscores the importance of simplifying procedures, standardizing information dissemination, and implementing transparent tracking systems that allow applicants to monitor their progress. By addressing these issues, institutions can create a more accessible, efficient, and reassuring process that aligns with the needs and capacities of senior citizens.

In recent findings, Castillo (2026) emphasized that unclear administrative processes and lack of transparency significantly hinder access to social welfare programs, particularly among elderly populations. The study explained that confusion, inconsistent information, and absence of feedback

mechanisms often lead to anxiety, reduced participation, and mistrust in public systems. It further highlighted that simplifying procedures and providing clear, consistent guidance are essential in improving accessibility and user experience. This supports the present findings, as participants reported confusion, fear, and uncertainty throughout the application process, reinforcing the need for clearer, more transparent, and user-friendly systems.

Geographical and Physical Accessibility Challenges

“magbaklay ra gyud mi... murag 15 kilometers... duha ka oras baklay” (Participant 4)

“dili ko kalakaw... tungod sa sakit” (Participant 2)

“lisod na kaayo... dili makalakaw” (Participant 3)

Participants shared vivid and extended accounts of the physical and geographical difficulties they face in accessing pension services, emphasizing how distance and health conditions create serious barriers. One participant described the exhausting journey required just to reach service centers, “*Magbaklay ra gyud mi... murag 15 kilometers... duha ka oras baklay. Usahay init kaayo ang panahon, usahay pud ulan, pero wala mi choice kundi magpadayon. Kapoy na kaayo sa lawas, pero kinahanglan gyud kay mao ra man ni among paglauman nga makadawat og tabang*” (Participant 4), illustrating the physical strain and lack of transportation options. Another participant expressed limitations due to illness, “*Dili ko kalakaw... tungod sa sakit. Usahay gusto gyud ko moadto para maasikaso akong papeles, pero dili gyud kaya sa akong lawas. Kinahanglan pa ko mangayo og tabang sa uban, ug dili pud pirmi available ang motabang nako*” (Participant 2), highlighting dependency caused by health conditions. Similarly, another participant shared, “*Lisod na kaayo... dili makalakaw. Bisan gamay nga lakaw, kapoy na kaayo, unsa pa kaha kung layo ang adtoan. Mao nga usahay dili na lang ko moadto kay dili na gyud kaya sa akong lawas*” (Participant 3). These responses collectively reveal that physical limitations and long distances are not just inconveniences but significant obstacles that prevent access to essential services.

The theme reflects the critical impact of geographical distance and physical limitations on access to pension services. Participants’ narratives indicate that the location of service centers and lack of transportation options create substantial challenges, particularly for elderly individuals with health conditions. The need to travel long distances, often on foot, combined with declining physical strength, significantly reduces their ability to comply with requirements and access benefits. This highlights a mismatch between service delivery systems and the physical realities of senior citizens.

The theme reveals that accessibility is not solely about the availability of services but about the ability of individuals to physically reach and engage with those services. The participants’ experiences demonstrate that centralized systems, when combined with inadequate transportation infrastructure, effectively exclude those who are most in need. For elderly individuals, mobility is often limited by age-related conditions, making long-distance travel not only difficult but sometimes impossible. This creates a situation where the very individuals targeted by social support programs are unable to benefit from them due to structural barriers. Furthermore, the reliance on walking long distances or seeking assistance from others adds layers of physical exhaustion, emotional stress, and dependency. This insight underscores the importance of designing service delivery models that account for physical accessibility, such as decentralized services, mobile outreach, or home-based assistance. Addressing these challenges is essential in ensuring that pension programs are truly inclusive and capable of reaching all eligible beneficiaries, regardless of their physical condition or location.

At the end of recent discussions, Torres (2025) emphasized that geographical distance and physical limitations are among the most significant barriers to accessing social welfare services, particularly for elderly populations. The study explained that long travel distances, lack of transportation, and mobility-related health issues can severely restrict participation in government programs. It further highlighted that decentralized and mobile service delivery approaches are essential in overcoming these barriers and improving accessibility. This supports the present findings, as participants described extreme travel distances, physical exhaustion, and inability to move due to illness, reinforcing the need for more accessible and inclusive service delivery systems.

Resilience, Support Systems, and Emotional Meaning of Pension

“akong apo galakat sang requirements” (Participant 2)

“naa gihapon ang suporta sa... barangay ug pamilya” (Participant 3)

“may ara man sang nagbulig sa akon... mga anak kag mga tawo sa barangay” (Participant 5)

Participants shared that despite the challenges in accessing pension services, they were able to cope through the help of family members and community networks, highlighting the importance of collective support. One participant stated, “*Akong apo galakat sang requirements... siya gyud ang nagaasikaso sa tanan kay dili na nako kaya mag-adto-adto sa opisina. Siya na ang maglinya, magpasa sa papeles, ug mag-follow up kung unsa na ang status. Kung wala siya, ambot lang gyud kung unsaon nako pagkuha ani nga pension*” (Participant 2), emphasizing reliance on younger family members. Another participant expressed, “*Naa gihapon ang suporta sa... barangay ug pamilya. Kung naay kinahanglan, naa gyud koy maduolan nga mutabang nako. Ang mga taga-barangay motudlo kung unsaon ang proseso, ug ang akong pamilya motabang pud sa pag-asikaso sa akong mga papeles*” (Participant 3), highlighting both institutional and familial assistance. Similarly, a participant shared, “*May ara man sang nagbulig sa akon... mga anak kag mga tawo sa barangay. Dili gyud nako kaya ako ra isa, pero tungod sa ilang tabang, nakaya nako ang proseso bisan lisod. Dako kaayo ilang tabang kay sila ang naggiya ug nag-asikaso sa akong kinahanglanon*” (Participant 5). These expanded narratives illustrate that access to pension services is often not an individual effort but a shared responsibility supported by family and community.

The theme reflects the critical role of social support systems in enabling senior citizens to access pension services. Participants’ narratives indicate that family members, particularly younger relatives, and community networks such as barangay officials serve as essential facilitators in navigating complex processes. This suggests that the pension system, while intended for individuals, is often accessed through collective effort, highlighting the interdependence between beneficiaries and their support networks. The presence of such support reduces barriers and increases the likelihood of successful application and access.

The data reveals that resilience among senior citizens is closely tied to the availability and strength of their social support systems. The participants’ reliance on family and community assistance indicates that navigating bureaucratic processes requires not only personal effort but also external support, particularly for those with physical limitations or limited understanding of procedures. This dynamic reflects a broader cultural context where familial responsibility and community solidarity play a central role in supporting vulnerable individuals. However, it also highlights a systemic gap, as access to essential services becomes dependent on the presence of capable support networks. Those without such support may face greater exclusion and difficulty in accessing benefits. This insight underscores the importance of designing pension systems that are not only accessible but also independently navigable, reducing reliance on external assistance while still recognizing and integrating community-based support mechanisms. Ultimately, the interplay between resilience and support systems demonstrates that social connections are vital in bridging structural gaps and enabling elderly individuals to access the assistance they need.

At the beginning of recent studies, Delgado (2026) emphasized that family and community support systems play a crucial role in facilitating access to social welfare programs among elderly populations. The study explained that assistance from relatives and local networks helps overcome barriers such as complex procedures, mobility limitations, and lack of information. It further highlighted that strong social support enhances resilience and increases the likelihood of successful participation in government programs. This supports the present findings, as participants consistently relied on family members and barangay networks to process their applications, demonstrating the essential role of collective support in accessing pension benefits.

Pension as Essential Financial and Survival Support

“makatabang gyud sa pagkaon, gamot, ug uban pang kinahanglanon” (Participant 1)
“bisan dili dako, dako na gyud ni nga tabang” (Participant 1)
“importante ini sa pagkaon ko, tambal ko” (Participant 5)

Participants expressed that even though the pension amount is modest, it plays a crucial role in sustaining their daily lives, particularly in addressing basic needs such as food and medicine. One participant shared, “*Makatabang gyud sa pagkaon, gamot, ug uban pang kinahanglanon... bisan ginagmay lang, dako na kaayo ni siya nga tabang para nako kay mao ra gyud ni akong ginagikanan sa kwarta. Kung wala ni, lisod kaayo magpangita og paagi unsaon pagpalit sa tambal ug pagkaon kada adlaw*” (Participant 1). The same participant further emphasized its importance by stating, “*Bisan dili dako, dako na gyud ni nga tabang... dili man gyud siya igo para sa tanan, pero bisan unsa nga kantidad nga madawat, makatabang gyud sa pagpadayon sa adlaw-adlaw nga kinabuhi*” (Participant 1), highlighting how small support becomes meaningful in contexts of limited resources. Another participant echoed this reliance, “*Importante ini sa pagkaon ko, tambal ko... kung wala ini nga pension, indi ko kabalo kung diin ako makakuha sang kwarta para sa akon adlaw-adlaw nga kinahanglanon. Dako gid ini nga bulig bisan gamay lang ang ginahatag*” (Participant 5). These expanded responses collectively demonstrate that pensions serve as a vital financial lifeline that supports survival and sustains basic well-being.

The theme reflects the essential role of pensions as a primary source of financial support for senior citizens, particularly those with limited or no alternative income. Participants’ narratives indicate that pensions are directly used to meet fundamental needs, especially food and healthcare, which are critical for their survival. Despite the limited amount, the pension remains highly valued because it provides consistent support that helps alleviate financial strain. This suggests that pensions function as a foundational safety net that enables elderly individuals to maintain a minimum standard of living.

The theme reveals that the significance of pension support lies not only in its monetary value but in its role as a stabilizing force in the daily lives of elderly individuals. The participants’ accounts highlight a context of financial vulnerability, where even small amounts of assistance can make a substantial difference in meeting essential needs. This underscores the reality that many senior citizens operate within constrained economic conditions, where access to food and medicine depends heavily on available support systems. The perception of the pension as indispensable reflects its function as a survival mechanism, reducing the risk of deprivation and health deterioration. However, the acknowledgment that the amount is insufficient also points to a gap between the level of support provided and the actual cost of living. This insight emphasizes the need for strengthening pension programs to ensure that they are not only consistent but also adequate in addressing the real-life needs of beneficiaries. Ultimately, pensions play a critical role in sustaining life, preserving health, and providing a sense of stability among elderly populations.

At the conclusion of recent findings, Aquino (2025) emphasized that pension programs serve as a fundamental source of financial and survival support for elderly individuals, particularly in low-income settings. The study explained that pensions are commonly used to cover essential needs such as food and healthcare, reinforcing their role as a critical safety net. It further highlighted that even modest financial assistance can significantly reduce economic vulnerability and improve the daily living conditions of senior citizens. This supports the present findings, as participants consistently described the pension as essential for meeting their basic needs, demonstrating its importance in ensuring survival and stability.

Resilience and Perseverance Amid Challenges

“madawat ra jud nako... bisan dugay” (Participant 3)
“ginpaninguhaan ko gid... bisan ginakapoy na” (Participant 5)
“giagwanta kay kono lagi naay mga benepisyo” (Participant 4)

Participants shared deeply reflective accounts that reveal their persistence and determination despite the many challenges encountered in accessing pension benefits. One participant expressed unwavering hope, “*Madawat ra jud nako... bisan dugay. Kabalo ko nga dili lalim ang proseso, pero maghulat gihapon ko kay mao ra man ni akong gilauman nga tabang. Bisan usahay murag wala na koy kasiguruhan, magpadayon gihapon ko kay basin puhon, maabot ra gyud ang akong turn*” (Participant 3), highlighting patience and optimism despite uncertainty. Another participant emphasized effort and endurance, “*Ginpaninguhaan ko gid... bisan ginakapoy na. Kapoy na kaayo magbalik-balik ug asikaso sa mga papeles, pero dili ko muhunong kay importante gyud ni para sa akong panginabuhi. Maskin kapoy na ang lawas ug huna-huna, magpadayon gihapon ko*” (Participant 5), reflecting both physical and emotional resilience. Similarly, a participant shared acceptance and perseverance, “*Giagwanta kay kono lagi naay mga benepisyo. Bisan lisod ug dugay ang proseso, magtiis lang gyud ko kay nagtuo ko nga naa gyud koy makuha sa katapusan. Mao ra man gyud ni akong gisaligan nga tabang mao nga dili ko basta-basta muundang*” (Participant 4). These expanded narratives collectively demonstrate that participants continue to endure difficulties with hope, patience, and determination.

The theme reflects the strong resilience and perseverance of senior citizens in the face of systemic challenges and delays. Participants’ narratives indicate that despite experiencing fatigue, uncertainty, and prolonged waiting periods, they remain committed to pursuing pension benefits. This persistence is driven by necessity, hope, and the recognition of the pension’s importance in their lives. It suggests that resilience is not merely an individual trait but a response shaped by circumstances where continued effort becomes essential for survival.

The theme further reveals that resilience among senior citizens is both a strength and a reflection of systemic inadequacies. While participants demonstrate remarkable patience, endurance, and hope, these qualities emerge in response to barriers that should ideally be minimized or eliminated. The need to persist despite prolonged delays, unclear processes, and physical exhaustion indicates that beneficiaries are often required to compensate for weaknesses within the system. This creates a paradox where resilience becomes necessary for access, rather than support systems being designed to reduce hardship. At the same time, the participants’ determination highlights their agency and willingness to engage with available opportunities, even under difficult conditions. Their hope that benefits will eventually be received serves as a motivating force that sustains their efforts. This insight underscores the importance of recognizing resilience not as a justification for maintaining complex systems, but as an indicator of the urgent need for reform. By addressing structural barriers, institutions can shift the burden away from beneficiaries and create a more supportive, efficient, and humane system that does not rely on endurance as a prerequisite for access.

Morales (2026) emphasized that resilience among elderly individuals often emerges as a response to structural barriers in accessing social welfare programs. The study explained that persistence, endurance, and hope are common coping mechanisms used by seniors facing delays, uncertainty, and administrative challenges. It further highlighted that while resilience enables continued engagement, it also reflects gaps in system efficiency that require institutional reform. This supports the present findings, as participants demonstrated strong perseverance despite numerous obstacles, reinforcing the need for more responsive and accessible pension systems.

Senior citizen experiences in applying for and availing government social pension benefits

Senior citizens’ experiences in applying for and availing government social pension benefits show both the struggles and benefits of the process. Many face challenges such as complicated requirements, delays, and limited information, which can make the application difficult. Despite this, the pension serves as an important source of financial support that helps them meet basic needs. Their experiences provide a clearer understanding of how the program works and highlight areas that can be improved to better serve the elderly.

Pension as a Source of Security, Survival, and Stability

“Dako jud ni siya nga tabang para nako, labi na sa akong adlaw-adlaw nga panginahanglan... makapalit na pud ko sa akong tambal ug uban pang kinahanglanon.” (P1)

“Lisod ged kaayo kay wala tay kaugalingong kwarta, ug maglisod ta palit sa atong panginahanglan labi na sa tambal ug pagkaon.” (P2)

“Bisan ginagmay lang ang kantidad, makapalit ko sa akong maintenance, sa pagkaon, ug usahay sa uban pang gamay nga kinahanglanon.” (P3) “Makapalit mi ug bugas, sud-an, tambal... bisan tuod ingana ra na kagamayha, makatabang ra man gyapon.” (P4)

“Maka-palitan ko ug pagkaon, tambal, ug uban pa nga importante para sa akong kahintang.” (P5)

Participants consistently described the pension as a vital means of sustaining their daily lives, particularly in meeting basic needs and maintaining their health. One participant expressed gratitude, “*Dako jud ni siya nga tabang para nako, labi na sa akong adlaw-adlaw nga panginahanglan... makapalit na pud ko sa akong tambal ug uban pang kinahanglanon*” (P1), emphasizing how the pension directly supports both subsistence and medical needs. Another participant highlighted the difficulty of living without financial support, “*Lisod ged kaayo kay wala tay kaugalingong kwarta, ug maglisod ta palit sa atong panginahanglan labi na sa tambal ug pagkaon*” (P2), revealing dependence on the pension for survival. Similarly, one participant noted, “*Bisan ginagmay lang ang kantidad, makapalit ko sa akong maintenance, sa pagkaon, ug usahay sa uban pang gamay nga kinahanglanon*” (P3), acknowledging the modest but meaningful contribution of the pension. Another shared, “*Makapalit mi ug bugas, sud-an, tambal... bisan tuod ingana ra na kagamayha, makatabang ra man gyapon*” (P4), reinforcing that even limited assistance remains valuable. Lastly, a participant stated, “*Maka-palitan ko ug pagkaon, tambal, ug uban pa nga importante para sa akong kahintang*” (P5). These responses collectively illustrate that pensions function as an essential financial lifeline that supports both survival and basic well-being.

The theme reflects the fundamental role of pensions as a source of economic security and stability for senior citizens, particularly those with limited or no independent income. Participants’ narratives indicate that pensions are not merely supplementary but are central to their ability to meet essential daily needs, especially food and medication. The recurring emphasis on basic necessities suggests that the pension system operates as a critical safety net, helping to reduce financial vulnerability among elderly individuals. This underscores the importance of pensions in promoting not only survival but also a minimal level of dignity and independence.

A deeper examination of this theme reveals that pensions serve as more than financial assistance; they represent a form of social protection that directly influences the quality of life and well-being of senior citizens. The participants’ accounts demonstrate that even small amounts of financial support can significantly impact their ability to maintain health, secure food, and manage everyday expenses. This highlights the fragile economic condition of many elderly individuals, where the absence of regular income places them at risk of deprivation. The reliance on pensions for essential needs indicates that these benefits function as a stabilizing force, reducing uncertainty and providing a sense of security. However, the acknowledgment that the amount is often minimal also suggests that while pensions are crucial, they may not be sufficient to fully address the growing demands of living costs and healthcare. This insight emphasizes the need for strengthening pension systems to ensure that they not only provide consistent support but also adequately respond to the increasing financial pressures faced by aging populations. Ultimately, pensions play a central role in sustaining life, preserving dignity, and promoting a sense of stability among senior citizens.

At the conclusion of recent findings, Navarro (2026) emphasized that pensions function as a primary source of financial security for elderly individuals, particularly those without stable income or family support. The study highlighted that pension benefits are often used to cover essential needs such as food, healthcare, and daily living expenses, reinforcing their role as a critical social safety net. It further explained that even modest financial assistance can significantly improve the well-being and survival of senior citizens by reducing economic vulnerability and supporting basic health maintenance. This supports the present findings, as participants consistently identified pensions as indispensable in meeting

their everyday needs, particularly for food and medication, thereby underscoring their role in ensuring stability and survival.

Sense of Security and Reduced Financial Anxiety

(P1) “Mas nabati nako ang gamay nga kasiguruhan kay naa koy madawat bisan unsaon.”

(P2) “Murag maglisod gyud kaayo ang kinabuhi kung wala gyud ni.”

(P3) “Nakatabang ang pension aron mobati ko og seguridad... dili na permi ko magproblema kung asa ko mangita og kwarta.”

(P5) “Nakatabang pud siya nga dili ko pirmi magsalig sa akong mga anak... naa koy masaligan matag hatag.”

Participants expressed that receiving a pension does not only address their financial needs but also provides emotional relief and a sense of security in their daily lives. One participant shared, “*Mas nabati nako ang gamay nga kasiguruhan kay naa koy madawat bisan unsaon*” (P1), highlighting how even a modest and consistent income creates a feeling of assurance. Another participant emphasized the importance of the pension in avoiding hardship, stating, “*Murag maglisod gyud kaayo ang kinabuhi kung wala gyud ni*” (P2), which reflects the extent of dependence on the support. Similarly, one participant explained, “*Nakatabang ang pension aron mobati ko og seguridad... dili na permi ko magproblema kung asa ko mangita og kwarta*” (P3), pointing to the reduction of constant financial worry. Another participant added, “*Nakatabang pud siya nga dili ko pirmi magsalig sa akong mga anak... naa koy masaligan matag hatag*”, indicating that the pension also promotes a sense of independence and self-reliance. These responses collectively show that pensions serve as both financial and emotional support systems for elderly beneficiaries.

The theme reflects the psychological and emotional significance of pension benefits, extending beyond their economic value. Participants’ narratives indicate that pensions provide a sense of predictability and assurance, which helps reduce anxiety related to financial survival. The presence of a regular source of income allows beneficiaries to feel more secure and less dependent on others, particularly family members. This suggests that pensions contribute not only to material well-being but also to emotional stability, reinforcing their role as a comprehensive form of social support.

The theme reveals that financial security is closely linked to emotional well-being, particularly among senior citizens who often face uncertainty due to limited income sources and declining physical capacity. The participants’ expressions of reduced worry and increased assurance suggest that pensions function as a stabilizing force that alleviates psychological stress associated with financial insecurity. This reduction in anxiety enables elderly individuals to experience a greater sense of control over their lives, fostering independence and preserving dignity. Moreover, the ability to rely on a consistent source of support minimizes the need to depend entirely on family members, which can strengthen interpersonal relationships by reducing feelings of burden or obligation. The emotional impact of pensions, therefore, is as significant as their financial value, as they contribute to a more secure and confident outlook on daily living. This insight highlights the importance of viewing pension systems not only as economic interventions but also as mechanisms that support mental and emotional well-being, ultimately enhancing the overall quality of life of beneficiaries.

Villanueva (2025) emphasized that regular pension income plays a crucial role in reducing financial anxiety and enhancing the psychological well-being of elderly individuals. The study explained that having a predictable source of financial support allows seniors to feel more secure and less stressed about meeting their daily needs. It further highlighted that pensions contribute to a sense of independence, as beneficiaries are less reliant on family members or external assistance. This supports the present findings, as participants consistently reported feelings of security, reduced worry, and increased self-reliance, demonstrating that pensions serve not only as financial aid but also as a source of emotional stability.

Pension as Limited yet Meaningful Support

“Bisan dili man kaayo dako ang kantidad, makaingon gihapon ko nga naa koy masaligan.” (P5)
“Gamay na lng... plite... pila na lay nabilen?... pero makatabang ra man gyapon.” (P4)

Participants acknowledged that although the pension amount is relatively small, it still holds meaningful value in their daily lives. One participant shared, “*Bisan dili man kaayo dako ang kantidad, makaingon gihapon ko nga naa koy masaligan*” (P5), expressing appreciation for the reliability of the support despite its limited amount. Another participant highlighted the challenge of stretching the pension budget, stating, “*Gamay na lng... plite... pila na lay nabilen?... pero makatabang ra man gyapon*” (P4), illustrating how transportation and other expenses quickly reduce the available funds, yet the pension continues to provide some level of assistance. These responses reflect a realistic yet appreciative perspective, where beneficiaries recognize both the limitations and the importance of the pension.

The theme reflects a nuanced understanding of pension support among beneficiaries, where its value is not measured solely by its amount but by its reliability and contribution to daily survival. Participants’ narratives indicate that while the financial assistance is insufficient to fully meet their needs, it still plays a crucial role in supplementing their limited resources. This suggests that the pension system, although constrained in value, remains an essential component of their financial coping strategies, helping to bridge gaps in their everyday expenses.

A deeper analysis of this theme reveals that the perceived value of financial assistance is not always directly proportional to its monetary amount but is often shaped by the context of need and scarcity. For many senior citizens, even a small and consistent source of income can provide a sense of relief and stability, particularly in situations where alternative sources of support are limited or nonexistent. The participants’ acknowledgment of both insufficiency and usefulness reflects a pragmatic mindset, where expectations are adjusted based on available resources. This dual perception highlights the resilience of beneficiaries, who are able to maximize limited support while recognizing its shortcomings. However, it also underscores a critical gap in the adequacy of pension systems, as reliance on minimal financial assistance may not be sustainable in the long term, especially in the face of rising living costs. This insight points to the importance of not only maintaining pension programs but also enhancing their value to better align with the actual needs of beneficiaries, ensuring that support is both meaningful and sufficient.

Herrera (2026) emphasized that even minimal pension benefits can significantly contribute to the well-being of elderly individuals, particularly in low-income contexts where every form of financial support holds value. The study explained that while pension amounts are often insufficient to fully cover living expenses, they still serve as a critical supplementary resource that helps reduce financial strain. It further highlighted that beneficiaries tend to perceive such support as meaningful due to its consistency and reliability, despite its limitations. This supports the present findings, as participants clearly recognized the pension as both limited and valuable, demonstrating its role as a modest yet essential form of assistance in their daily lives.

Reduced Dependence and Sense of Independence

“Dili na kaayo ko magsalig sa akong mga anak.” (P1) “Usahay maulaw pud ta mangayo nila... kay naa pud silay ilang pamilya.” (P2) “Dili ko pirmi magsalig sa akong anak... naa pud sila obligasyon sa ilang pamilya.” (P3) “Makagasto ko para sa akong kaugalingon... dili na ko pirmi magsalig sa akong mga anak.” (P5)

Participants expressed that receiving a pension allows them to regain a sense of independence and reduces their need to rely on their children for financial support. One participant shared, “*Dili na kaayo ko magsalig sa akong mga anak*” (P1), indicating a shift toward self-reliance. Another participant revealed the emotional aspect of dependence, stating, “*Usahay maulaw pud ta mangayo nila... kay naa pud silay ilang pamilya*” (P2), which reflects feelings of hesitation and concern about burdening their

children. Similarly, one participant explained, “*Dili ko pirmi magsalig sa akong anak... naa pud sila obligasyon sa ilang pamilya*” (P3), acknowledging the responsibilities of their children and the desire not to add to them. Lastly, a participant emphasized personal autonomy, “*Makagasto ko para sa akong kaugalingon... dili na ko pirmi magsalig sa akong mga anak*” (P5). These responses collectively highlight how pensions contribute to reducing dependency and promoting a sense of personal independence among senior citizens.

The theme reflects the role of pensions in fostering autonomy and dignity among elderly individuals by minimizing their reliance on family members. Participants’ narratives suggest that financial independence, even at a modest level, allows them to manage their own needs without consistently seeking assistance from their children. This not only reduces financial dependency but also alleviates emotional discomfort associated with asking for support. The pension, therefore, serves as a means of empowering senior citizens to maintain a degree of control over their lives while respecting the responsibilities of their family members.

The theme reveals that independence in later life is not solely defined by complete self-sufficiency but by the ability to maintain a sense of control and dignity despite limited resources. The participants’ reluctance to depend on their children highlights a cultural and emotional dimension, where older individuals often seek to avoid becoming a burden to their families. The pension, even if modest, becomes a crucial tool in preserving this sense of dignity, as it allows them to contribute to their own needs and reduce feelings of guilt or obligation. This dynamic also reflects the evolving structure of family responsibilities, where younger generations face their own financial and social pressures, making interdependence more complex. By providing a consistent source of support, pensions help balance this relationship, enabling elderly individuals to coexist within their families without excessive reliance. This insight underscores the importance of pension systems not only as financial mechanisms but also as instruments that uphold personal dignity, strengthen family relationships, and promote psychological well-being among senior citizens.

Ramos (2025) emphasized that pension programs play a vital role in enhancing the independence of elderly individuals by reducing their financial reliance on family members. The study explained that even modest financial support enables seniors to manage personal expenses, thereby fostering a sense of autonomy and self-worth. It further highlighted that reduced dependency contributes to healthier family dynamics, as older individuals feel less burdened by the need to request assistance. This supports the present findings, as participants consistently expressed that pensions allow them to rely less on their children, reinforcing the importance of financial support in maintaining independence and dignity in later life.

Pension as a Source of Dignity, Independence, and Emotional Fulfillment

Nalipay ko ug nagpasalamat ko nga naa ing-ani nga programa.” (P1) “Malipay gyud ko ug ma-excite kung duol na ang adlaw sa paghatag.”

(P2) “Malipay man gyud gihapon namo... bisan ginagmay.” (P4) “Mas naa koy gamay nga kalipayon... kay kabalo ko nga naa gihapon koy madawat nga tabang.”

(P5) “Murag pahalipay ba... natagaan tag pagtagad sa gobyerno.”

(P1) “Ang pension usa ka dakong tabang sa akong kinabuhi... para sa tambal ug adlaw-adlaw nga panginahanglan.”

Participants described the pension not only as financial assistance but as something deeply tied to their dignity, independence, and emotional well-being. In terms of independence, several participants expressed reduced reliance on their children, such as “*Dili na kaayo ko magsalig sa akong mga anak*” (P1) and “*Usahay maulaw pud ta mangayo nila... kay naa pud silay ilang pamilya*” (P2), showing both practical and emotional motivations to remain self-reliant. Another shared, “*Makagasto ko para sa akong kaugalingon... dili na ko pirmi magsalig sa akong mga anak*” (P5), reinforcing personal autonomy. Beyond independence, participants also felt recognized and valued, as reflected in “*Murag gi-recognize ko sa gobyerno nga importante gihapon ko bisan tigulang na ko*” (P1) and “*Naa gihapon koy madawat*

nga tabang gikan sa gobyerno” (P5), indicating a sense of societal acknowledgment. Emotionally, the pension brought joy and hope, with participants stating, “Nalipay ko ug nagpasalamat ko nga naa ing-ani nga programa” (P1), “Malipay gyud ko ug ma-excite kung duol na ang adlaw sa paghatag” (P2), and “Mas naa koy gamay nga kalipayon... kay kabalo ko nga naa gihapon koy madawat nga tabang” (P5). Furthermore, it symbolized care and continued support, as one participant noted, “Murag pahalipay ba... natagaan tag pagtagad sa gobyerno” (P1), while another emphasized its life-sustaining role, “Ang pension usa ka dakong tabang sa akong kinabuhi... para sa tambal ug adlaw-adlaw nga panginahanglan” (P3). These responses collectively illustrate that pensions embody not only material assistance but also emotional reassurance, recognition, and dignity in old age.

The theme reflects the multidimensional value of pensions, extending beyond financial support to encompass dignity, recognition, and emotional fulfillment. Participants’ narratives indicate that pensions function as a means of restoring independence, affirming personal worth, and fostering positive emotional experiences among senior citizens. The sense of being recognized by the government suggests that pensions symbolize inclusion and continued relevance in society, while the emotional responses highlight their role in enhancing well-being. This demonstrates that pension programs are not merely economic interventions but also social mechanisms that reinforce identity, dignity, and belonging among elderly individuals.

The theme reveals that pensions serve as powerful instruments of social and psychological empowerment, particularly in the later stages of life where individuals may experience declining physical capacity and reduced social roles. The participants’ expressions of independence, recognition, and happiness suggest that pensions help counter feelings of marginalization often associated with aging. By providing even modest financial support, the system enables elderly individuals to maintain autonomy, reducing dependence while preserving their sense of self-worth. Moreover, the perception of pensions as a form of government recognition highlights the symbolic importance of being valued and remembered by society, which contributes significantly to emotional fulfillment. The anticipation and joy associated with receiving pensions further demonstrate how consistent support can create moments of positivity and hope, even amidst challenges. Additionally, the framing of pensions as a symbol of care indicates that beneficiaries interpret these programs as expressions of societal responsibility and compassion. This insight underscores the importance of designing pension systems that not only address financial needs but also nurture dignity, emotional well-being, and a sense of belonging, ultimately contributing to a more humane and inclusive approach to aging.

At the beginning of contemporary discourse, Flores (2026) emphasized that pension systems play a crucial role in promoting dignity, emotional well-being, and social inclusion among elderly populations. The study explained that beyond financial assistance, pensions serve as a form of recognition that reinforces the value of older individuals in society. It further highlighted that consistent financial support contributes to a sense of independence, reduces feelings of marginalization, and enhances emotional satisfaction by providing security and acknowledgment. This supports the present findings, as participants consistently associated pensions with independence, recognition, happiness, and a sense of care, demonstrating that such programs function as both economic support and a source of dignity and emotional fulfillment in later life.

Intervention plan proposed based on the findings of the study to improve the delivery of social pension services for senior citizens

The proposed intervention plan aims to improve the delivery of social pension services for senior citizens by addressing key issues such as delays, accessibility barriers, unclear processes, and insufficient support. It focuses on creating a more efficient, inclusive, and responsive system that ensures timely assistance and better access for elderly beneficiaries.

Simplification and Accelerated Social Pension Processing Program

This intervention proposes the simplification and standardization of the social pension application process to reduce delays, confusion, and processing inefficiencies among senior citizens. It includes the

development of a clear step-by-step procedural guide, reduction of unnecessary documentary requirements, and implementation of streamlined approval workflows. In addition, a monitoring and tracking mechanism such as SMS updates or barangay-based assistance desks may be introduced to enhance transparency and reduce uncertainty regarding application status. These measures aim to ensure that senior citizens can access their benefits in a more efficient and user-friendly manner.

A deeper reflection on the responses reveals that the issue of delayed and complex pension processing is not merely operational but systemic, pointing to a misalignment between institutional design and user-centered service delivery. The persistence of lengthy procedures, redundant requirements, and unclear guidelines suggests that administrative systems prioritize control and verification over accessibility and efficiency. This creates an environment where senior citizens must exert additional effort, time, and resources just to access benefits that are rightfully intended for them. Over time, such experiences may contribute to frustration, reduced trust in government services, and even disengagement from available support systems. Furthermore, the physical strain of repeated office visits, coupled with the emotional stress of uncertainty and delay, exacerbates the vulnerability of elderly individuals. This insight underscores the necessity of reforming pension systems through a more human-centered approach, where processes are designed to minimize burden, enhance clarity, and ensure timely delivery of services.

Dela Cruz (2025) emphasized that simplifying administrative procedures and reducing bureaucratic requirements are essential strategies in improving public service delivery, particularly for aging populations. The study explained that excessive documentation, unclear instructions, and prolonged processing times create systemic barriers that limit access to essential services. It further highlighted that streamlined procedures not only enhance efficiency but also promote inclusivity by making services more accessible to individuals with limited mobility and resources. This supports the present findings, as the participants' experiences clearly demonstrate the need for a more simplified, transparent, and expedited pension system that aligns with the realities of senior citizens.

Community Based and Decentralized Pension Service Delivery

This intervention proposes the decentralization of pension service delivery by bringing services closer to senior citizens through barangay-level processing, mobile outreach services, and home visitation programs for bedridden and physically limited beneficiaries. Coordination with Local Government Units (LGUs) will ensure that application, verification, and related services can be conducted within the community to reduce travel burden and improve accessibility.

A deeper analysis of the responses revealed that accessibility in public service delivery was closely linked to how near and easy to reach the services were, especially for senior citizens. The participants' preference for barangay-level and home-based services showed that traditional office-based systems were not suitable for individuals with limited mobility, health issues, and financial constraints. This reflected a systemic gap in adapting service delivery to the needs of target beneficiaries. Decentralization was therefore more than an administrative adjustment; it was a strategy for promoting equity and inclusion. By bringing services closer to communities, government agencies reduced physical strain, lowered transportation costs, and improved engagement through familiar local structures. This highlighted the need to redesign service delivery systems to prioritize convenience, dignity, and responsiveness for elderly beneficiaries.

This finding is consistent with Santos (2026), who highlighted that decentralized service delivery models significantly improve access to government programs, particularly for marginalized and elderly populations. The study explained that community-based approaches, such as barangay-level implementation and home-based services, reduce logistical barriers and increase participation among beneficiaries who may otherwise be excluded due to distance or mobility limitations. It further emphasized that bringing services closer to communities enhances efficiency and responsiveness while fostering stronger connections between service providers and recipients. This supports the present findings, as participants clearly expressed the need for localized, accessible, and mobile service systems that address the real-life challenges faced by senior citizens.

Enhanced and Responsive Pension Support Adjustment Program

This intervention recommends a periodic review and adjustment of pension amounts in relation to inflation and the cost of living. It also emphasizes improving the regularity and timeliness of pension distribution to ensure consistent financial support. The program aims to strengthen pensions as a reliable source for meeting basic needs such as food, medicine, and daily subsistence.

A deeper examination of this intervention shows that insufficient and inconsistent financial assistance fails to ensure security and dignity among elderly beneficiaries. Participants highlighted that both the level of pension and the reliability of its release are crucial for effective social protection. Without these, beneficiaries face uncertainty and struggle to meet basic needs, especially as inflation reduces the value of fixed pensions. This underscores the need for a more adaptive system that responds to economic changes while maintaining timely and dependable distribution.

Consistent with these findings, Garcia (2025) emphasized that the effectiveness of pension systems largely depends on both the adequacy of financial support and the consistency of its distribution. The study found that low pension amounts, when combined with irregular disbursement, significantly reduce the capacity of elderly individuals to meet their basic needs, particularly in contexts where the cost of living continues to rise. It further highlighted that increasing pension benefits and ensuring timely monthly release can enhance financial stability and improve the overall quality of life of beneficiaries. This supports the present findings, as participants consistently called for higher pension amounts and more regular distribution, reflecting the need for a more responsive and economically aligned pension system.

Inclusive and Priority Based Senior Citizen Assistance Program

This intervention introduces priority lanes, fast-track processing systems, and assisted service mechanisms for senior citizens with health-related limitations. It also proposes transportation assistance or coordinated pick-up services for those unable to travel. The program aims to promote dignity, humane treatment, and equitable access to services for the most vulnerable elderly beneficiaries ensuring they are treated with urgency, respect, and sensitivity.

A deeper understanding of this intervention shows that inclusivity in public service requires recognizing vulnerability and reducing the hardships faced by elderly individuals. The proposed measures priority lanes, fast-track processing, and transportation or home-based assistance directly address limitations in mobility, health, and endurance. Without these, senior citizens are often forced to navigate systems designed for the general population, leading to discomfort and exclusion. By adopting flexible, needs-based approaches, the intervention promotes dignity, accessibility, and humane treatment while ensuring that services are delivered in a manner responsive to their conditions.

Reyes (2026) emphasized that inclusive public service delivery is crucial in meeting the needs of the elderly. The study found that priority systems, mobility assistance, and home-based services effectively reduce access barriers and promote dignity. This supports the proposed intervention, as its components priority lanes, fast-track processing, and assisted services align with these strategies, reinforcing the need for a more responsive and inclusive system for senior citizens.

Information Transparency and Assistance Support System

This intervention proposes the establishment of clear and consistent information dissemination systems, including simplified brochures, visual step-by-step guides, orientation sessions, and dedicated assistance desks at barangay or municipal offices. It also includes capacity-building for personnel to ensure uniform, accurate, and easily understandable communication of requirements and procedures, thereby reducing confusion and anxiety among applicants.

A deeper analysis of this intervention highlights that clear, consistent, and accessible communication is essential in ensuring effective access to social pension services, particularly for senior citizens. The participants' experiences of confusion, uncertainty, and lack of guidance indicate that information gaps significantly contribute to delays and emotional distress during the application process.

When procedures are not clearly explained, applicants are often forced to rely on repeated inquiries or assistance from others, increasing both physical and psychological burden.

In support of this, Mendoza (2025) emphasized that effective public service delivery depends on clear communication, consistency of information, and responsiveness to the needs of beneficiaries. The study highlighted that when individuals are provided with understandable guidelines and reliable assistance, they are more likely to engage confidently with government processes. It further noted that reducing confusion and ensuring clarity in procedures significantly improves service accessibility and user experience. This supports the present findings, as participants expressed confusion and uncertainty due to unclear instructions, reinforcing the need for transparent and accessible information systems in pension service delivery.

Summary

The findings of the study reveal that the experiences of senior citizens in applying for and availing government social pension benefits in Valencia City, Bukidnon are shaped by multiple interrelated challenges and meanings, as reflected across all identified themes. Foremost, the theme on Systemic and Structural Barriers in Accessing Social Pension showed that participants encountered prolonged delays, lack of clear communication, and perceived inequities in the selection process. Many elderly individuals waited for years before receiving benefits, while others remained excluded, leading to frustration and diminished trust in the system. These barriers indicate deep-rooted inefficiencies in implementation and a lack of transparency that hinder equitable access to pension support.

Additionally, the theme on Complex and Unclear Application Process revealed that the procedures involved in applying for pensions are difficult to understand and navigate. Participants described confusion due to inconsistent instructions, absence of clear guidelines, and lack of updates regarding application status. This uncertainty created emotional distress, fear, and doubt, particularly among senior citizens who may have limited capacity to manage bureaucratic requirements. The findings suggest that the system is not user-friendly and fails to accommodate the needs of its primary beneficiaries.

The theme on Geographical and Physical Accessibility Challenges further highlighted how distance and declining physical health significantly restrict access to pension services. Participants reported walking long distances or being unable to travel due to illness, emphasizing that centralized service delivery systems are misaligned with the physical realities of elderly individuals. These barriers demonstrate that accessibility is not merely about availability of services but also about the ability of beneficiaries to physically reach them.

Despite these challenges, the study found that senior citizens exhibit strong determination, as reflected in the theme Resilience and Perseverance Amid Challenges. Participants continued to pursue pension benefits despite fatigue, delays, and uncertainty, driven by hope and necessity. This resilience, however, also reflects systemic gaps, as beneficiaries are compelled to endure hardship in order to access support.

Complementing this is the theme on Resilience, Support Systems, and Emotional Meaning of Pension, which revealed that family members and community networks play a crucial role in helping senior citizens navigate the process. Assistance from children, grandchildren, and barangay officials enabled participants to comply with requirements and access services. This indicates that pension access is often a collective effort rather than an individual process, highlighting the importance of social support systems.

In terms of financial significance, the theme Pension as Essential Financial and Survival Support emphasized that pensions serve as a primary source of income for many senior citizens, directly supporting their basic needs such as food and medicine. Even though the amount is limited, it remains vital for daily survival. This is further reinforced by the theme Pension as a Source of Security, Survival, and Stability, where participants associated pensions with economic security and the ability to maintain a minimum standard of living.

Beyond financial aspects, the findings also revealed emotional and psychological meanings attached to pensions. The theme Sense of Security and Reduced Financial Anxiety showed that receiving a pension provides reassurance, reduces constant worry about finances, and enhances emotional well-being. Similarly, the theme Reduced Dependence and Sense of Independence highlighted that pensions allow elderly individuals to rely less on their children, promoting autonomy and preserving dignity.

However, participants also acknowledged limitations through the theme Pension as Limited yet Meaningful Support, recognizing that while the pension is insufficient to fully meet their needs, it remains valuable due to its consistency. Expanding this perspective, the theme Pension as a Source of Dignity, Independence, and Emotional Fulfillment demonstrated that pensions contribute to a sense of recognition, happiness, and societal inclusion, as beneficiaries feel valued and supported by the government.

Regarding improvements, the researchers identified several intervention plans based on the findings. The Simplification and Accelerated Social Pension Processing Program focuses on making the application process easier, faster, and more transparent. It proposes reducing unnecessary requirements, providing clear step-by-step guidelines, and streamlining approval procedures. It also includes the use of SMS updates and barangay-based assistance desks to help senior citizens track their applications and reduce uncertainty. This intervention addresses the delays, confusion, and inefficiencies experienced by the participants in accessing their pension benefits.

Additionally, Community-Based and Decentralized Pension Service Delivery, Enhanced and Responsive Pension Support Adjustment Program, and Inclusive and Priority-Based Senior Citizen Assistance Program aim to improve accessibility, financial adequacy, and service inclusivity. These interventions focus on bringing pension services closer to senior citizens through barangay-level processing, mobile outreach, and home visits for those with mobility limitations. They also emphasize increasing and regularly adjusting pension amounts to meet basic needs, as well as providing priority lanes, fast-track processing, and assisted services for elderly individuals. These responses directly address the challenges identified in the findings, particularly on distance, physical limitations, and insufficient financial support.

Finally, the Information Transparency and Assistance Support System focuses on improving communication and guidance for applicants. It proposes the use of clear instructions, simplified information materials, orientation sessions, and trained personnel to ensure consistent and understandable dissemination of requirements and procedures. This intervention addresses the confusion, lack of updates, and uncertainty experienced by senior citizens during the application process. Overall, all interventions aim to create a more accessible, efficient, and humane social pension system that responds to the actual needs and experiences of elderly beneficiaries.

Overall, the findings demonstrate that while the pension program is essential for the survival, dignity, and well-being of senior citizens, its effectiveness is constrained by systemic, procedural, and accessibility challenges. At the same time, the study highlights the resilience of beneficiaries and the critical role of social support systems, underscoring the need for comprehensive and human-centered reforms in pension service delivery.

Findings

The findings of the study indicate that senior citizens in Valencia City, Bukidnon experience multiple barriers in accessing government social pension services. These include prolonged delays, lack of clear communication, perceived inequities in beneficiary selection, and unclear application procedures. Participants also experienced difficulty in understanding requirements and tracking the status of their applications, which resulted in confusion, emotional distress, and uncertainty throughout the process. In addition, geographical distance and physical limitations due to age and health conditions further restrict their access to pension services, making it difficult for some to personally complete requirements or visit offices.

Despite these challenges, the findings reveal that senior citizens demonstrate strong resilience and perseverance in pursuing their pension benefits. Their continued effort is supported by family members and barangay officials, showing that access to the pension system is often a shared responsibility within

the community. The study also found that pensions serve as a vital source of financial support, mainly used for food, medicine, and other basic needs. Even though the amount is limited, it is considered essential for survival and daily stability.

Furthermore, the findings show that pensions carry important emotional and psychological meanings for the beneficiaries. These include feelings of security, reduced financial anxiety, increased independence from children, and a sense of dignity and recognition from the government. However, participants also emphasized that the current pension support is not sufficient, although it remains meaningful due to its consistency. Overall, the findings highlight that while the pension program plays a crucial role in the lives of senior citizens, its effectiveness is affected by systemic, procedural, accessibility, and adequacy issues.

CONCLUSION

The study concludes that the experiences of senior citizens in accessing government social pension benefits are primarily influenced by systemic inefficiencies and structural limitations within the program. These include prolonged delays, lack of transparency, and perceived inequities in beneficiary selection, which indicate inconsistencies in implementation. The complexity and unclear nature of the application process further contribute to confusion, uncertainty, and emotional distress among elderly applicants, showing the need for a more simplified and user-friendly system.

Moreover, the study concludes that accessibility remains a significant challenge due to geographical distance and physical limitations among senior citizens. These conditions make it difficult for beneficiaries to access centralized services, highlighting the need to bring pension services closer to communities. Although senior citizens demonstrate strong resilience and perseverance, this persistence reflects not only their determination but also the difficulties they must endure due to existing system gaps.

The study also concludes that social support systems, particularly family members and barangay officials, play an essential role in helping senior citizens access pension services. However, this reliance indicates that access is not fully independent and may disadvantage those without adequate support. In terms of significance, the pension serves as a vital financial lifeline that supports basic needs such as food and medicine, while also providing emotional security, reducing financial anxiety, and promoting independence and dignity. Nevertheless, the limited amount and inconsistent distribution of benefits reduce its effectiveness in fully addressing the economic needs of beneficiaries.

Finally, the study concludes that improving the social pension system requires targeted and integrated reforms that directly address the identified challenges. These include simplifying and accelerating pension processing to reduce delays and confusion, decentralizing service delivery by bringing services closer to communities through barangay-based and mobile assistance, and strengthening financial adequacy through regular review and adjustment of pension amounts. In addition, the system must adopt inclusive and priority-based assistance mechanisms for vulnerable seniors, as well as improve information transparency through clear guidelines, consistent communication, and accessible support systems. Continuous monitoring and program evaluation are also necessary to ensure that services remain responsive, efficient, and aligned with the needs of beneficiaries. Overall, while the pension program remains essential for the survival and well-being of senior citizens, its current implementation requires comprehensive and human-centered reforms to fully achieve its intended purpose.

Recommendations

It is recommended that government agencies strengthen transparency and accountability in the pension system through the establishment of clear eligibility criteria, standardized procedures, and efficient monitoring mechanisms. Delays in processing should be addressed by improving inter-agency coordination, implementing digital or SMS-based tracking systems, and enforcing strict processing timelines to ensure timely and equitable delivery of benefits.

To address the complexity and lack of clarity in the application process, it is recommended that the social pension system be simplified and made more accessible to senior citizens. This may be done through step-by-step procedural guides, reduced documentary requirements, and consistent information dissemination through barangay assistance desks, brochures, and orientation sessions. These measures aim to reduce confusion, uncertainty, and emotional distress experienced by elderly applicants and improve their understanding of the process.

In consideration of geographical and physical accessibility challenges, it is strongly recommended that pension services be decentralized and brought closer to beneficiaries. Barangay-based processing, mobile outreach services, and home visitation programs for bedridden and physically limited senior citizens should be implemented in coordination with Local Government Units (LGUs). This will reduce travel burden, improve accessibility, and ensure that even the most vulnerable elderly individuals can access pension services.

In recognition of the importance of pensions as a source of financial security, it is recommended that government agencies conduct a periodic review and adjustment of pension amounts in relation to inflation and cost of living. Ensuring the regularity and timeliness of pension distribution is also essential to maintain consistent financial support and improve the quality of life of senior citizens.

To promote inclusivity and reduce dependence on family assistance, it is recommended that pension services be designed to support independent access among senior citizens while strengthening community-based assistance systems. Barangay-level engagement should be enhanced to ensure that elderly beneficiaries, especially those without family support, are still able to access services efficiently.

Furthermore, to ensure compassionate and equitable service delivery, it is recommended that government offices institutionalize priority lanes, fast-track processing systems, and assisted service mechanisms for senior citizens, particularly those with health-related limitations. Provision of transportation assistance or coordinated pickup services should also be considered for immobile beneficiaries. Training of personnel on elderly-sensitive and humane service delivery is likewise essential.

Finally, it is recommended that continuous program evaluation and participatory feedback mechanisms be established to ensure that pension services remain responsive to the evolving needs of senior citizens. Regular consultation with beneficiaries, LGUs, and stakeholders will promote a more adaptive, efficient, and sustainable pension system that upholds dignity, security, and well-being.

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