

Pantawid pamilyang Pilipino program: An assessment

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Abstract

The study aimed to assess the Pantawid Pamilyang Pilipino Program. Specifically, it attempted to identify the level of implementation and perceived impact of this program as perceived by the respondent household-beneficiaries of Barangay 21 San Agustin San Nicolas, Ilocos Norte. The problem looked into the profile of the respondent household-beneficiaries, the level of implementation of the said program in terms of the provision of the program particularly the objectives, eligibility, conditionalities, cash grants and forfeiture of the grants. For the perceived impact, it particularly looked into the aspects like healthcare condition, educational condition, and overall economic condition, reasonability of the grants and sufficiency of the grants. The study adopted the descriptive research design and used a questionnaire in gathering data to determine the level of implementation as well as the perceived impact of this program. The study revealed that majority of the respondent-household beneficiaries perceived that the objectives, eligibility of beneficiaries, conditionalities of the program, and forfeiture of grants, are fully implemented. As to the impact, respondent-household beneficiaries strongly agree that the program has an impact on their health, educational, and overall economic conditions. Further, they strongly agree that the conditionalities are reasonably implemented. However, they disagree as to the sufficiency of the grants.

Keywords: Pantawid Pamilyang Pilipino Program, 4Ps, healthcare condition, educational condition, impact

Pantawid pamilyang Pilipino program: An assessment

1. Introduction

Poverty signifies the condition of inadequacy or insufficiency. It is a human condition that denotes lack of money or material possession thus usually equated with hunger, inadequate housing, lack of clothing, poor education and extreme malnutrition. Undeniably, the vicious cycle of poverty has haunted human global existence since time immemorial. Global poverty is caused by various factors which include, but not limited to governance factors, environmental factors and demographic and social factors. The most straightforward way to measure poverty is to calculate the share of population living below a certain poverty line. The World Bank which gathers data of income from people around the world, defines absolute poverty as living in less than \$1.90 per day in relation to average international prices of 2011.

A majority of the world's poorest people today are in Asia. Poverty in some Asian countries seems largely due to the pressure and impact of excessive population growth in relation to scarce resources and inadequate governments allowing strongly negative caste discrimination. Further, land ownership in Asian countries also encourages the existence of poverty. According to UNICEF, 22,000 children die each day due to poverty, and that around 27 to 28% of all children in developing countries, mostly in Asian region, are estimated to be underweight. Evidently, the two regions that account for the bulk of this stunted nutritional condition of children are South Asia and sub-Saharan Africa.

In the Philippines, poverty has remained to be the greatest challenge. Poverty reduction has become the biggest concern of any administration. Economic growth in the Philippines has been subjected to its share of boom and bust cycles and recent episodes of moderate economic expansion have had limited impact on the poor. Great inequalities across income brackets, regions and sectors, as well as unmanageable population growth are considered some of the key factors constraining reduction efforts in the Philippines (Asian Development Bank, 2009). Though efforts of poverty reduction in the past four decades have been exerted, as the proportion of households living below the official poverty line has declined slowly, the decline or reduction has been very much slow. In the 2006 survey of the National Statistics Coordination Board (NSCB), results showed that 28.8% of Filipinos were living on less than \$1.25 per day. That number barely changed in 2009 when poverty levels were reported at 28.1% with the decrease of a minimal 0.7% over three years, poverty level in the Philippines seemed to have remained stagnant. Accordingly, in order for a family of five to escape the label of "extremely poor" in 2006, the family must earn P2,042.00 (\$47.79). By the 2012 survey, the income requirements more than doubled. The most recent NSCB report shows that a Filipino family must earn P5,458.00 (\$126.93) a month to put food on the table every day. If they want to meet non-food needs such as clothing, they would have to earn P7,821.00 (\$181.89).

In an attempt therefore to curtail the inter-generational transmission and proliferation of poverty, the Philippine government began implementing a grant program for the country's poorest. The Conditional Cash Transfers (CCT) Program was implemented and funded by World Bank. This program intended to meet the basic and short-term consumer needs of the population. As such, the CCT Program is given to the young children for them to go to school; to pregnant women to help them with their pre-natal care and to families who get their health checked regularly. The basic structure of CCT's refers to transferring monetary and non-monetary resources to the poor or poorest families who have school-aged children on the condition that they meet certain requirements aimed at improving their capacities (Cecchini et al., 2011). The first CCT programs were launched in Brazil and Mexico in the 1900's. The main purpose was to provide cash transfers to families living in extreme poverty in exchange of commitments in education and healthcare. The scheme of CCT spread in many countries including the Philippines.

The Philippines' version of the CCT, which is the *Pantawid Pamilyang Pilipino Program* (4P's) is patterned after the basic CCT Structure. In the DSWD briefing of the 4P's, it indicated that "*the Pantawid Pamilyang Pilipino Program (4P's) is a poverty reduction and social development strategy of the National Government that provides conditional cash grants to extremely poor households to improve health, nutrition and education particularly of children aged 0-18.*" In the local setting, there are also identified household beneficiaries of the program. With the positive impact on the national level, as pointed out, it is in this view that the study is being conducted to also assess the level of implementation of the said program in the locality so as to determine eventually the impact of the same on the lives of the Ilocano families who are beneficiaries of the program.

2. Literature Review

2.1 Constitutional Basis of the Pantawid Pamilyang Pilipino Program (4P's)

Article II, Section 9 of the 1987 Philippine Constitution explicitly provides that "The State shall promote a just and dynamic social order that will ensure the prosperity and independence of the nation and free the people from poverty through policies that provide adequate social services, promote full employment, a rising standard of living and an improved quality of life for all."

The above-cited provision of the Philippine Constitution mandates the promotion of social justice and equality. It denotes that the Filipinos must be given equal opportunities and chances to achieve a quality and humane existence. From this constitutional policy and principle of the State emanated the *Pantawid Pamilyang Pilipino Program* of the national government. By providing cash grants to the qualified household beneficiaries of this program, the poor Filipino household will be given the opportunity to uplift their socio-economic well-being. With the cash grant extended to them both educational and health grants, the household beneficiaries will be able to improve their educational and health conditions, giving them better opportunities to become economically productive and independent. With this scheme, their socio-economic aspects shall be uplifted, thereby gradually leveling the unequal pendulum of economic and socio equality.

2.2 Development of Pantawid Pamilyang Pilipino Program (4P's)

The *Pantawid Pamilyang Pilipino Program* (4P's) was patterned under the Conditional Cash Transfer (CCT) schemes adopted in Latin America countries which have lifted millions of people around the world from poverty. Specifically, the first CCT programs were launched in the 1990's in Brazil, Mexico and Columbia. Brazil launched the *Bolsa Familia*, Columbia launched the *Familias en Accion* and Mexico launched *Oportunidades*. In these programs, the main purpose was to provide cash transfers to families living in extreme poverty in exchange for commitments in education and healthcare. The successes of these similar programs inspired the national government to come up with its own version of the conditional cash transfer scheme through *Pantawid Pamilyang Pilipino Program*.

Since its inception in 2007, the *Pantawid Pamilyang Pilipino Program* has expanded at a rapid pace and now covers about 30% of the Philippines' eligible poor households. Following the pilot program conducted at the end of 2007. In which the household targeting system and basic operation were tested, the *Pantawid Pamilyang Pilipino Program* scaled up in March 2008 as a response to the food and fuel price shocks and global financial crisis. The *Pantawid Pamilyang Pilipino Program* has undergone two more phases of expansion since then. By January 2011, the program had about 1 million beneficiary households, making the program one of the largest social protection programs in the Philippines. With this program as the flagship alleviation program of the Aquino administration, about 4.4 million Filipino households are now benefitted in 2015.

The program was piloted on January 2008 in Agusan del Sur, Misamis Occidental, Pasay City and Caloocan City, each with 1,500-targeted households. The program expanded and covered one (1) million household beneficiaries by 2010. Currently, the *Pantawid Pamilyang Pilipino Program* (4P's) which is the Aquino's

flagship poverty alleviation program has covered more than 4,400,000 Filipino households in 2015. The Autonomous Region in Muslim Mindanao had the most number of 4P's targeted beneficiaries with 448,757 beneficiaries. Maguindanao, a province that has been laden with conflict for years, is also the province with the most number of families enrolled in the program.

In his last State of the Nation Address (SONA), Aquino boasted of more than 4.4 million Filipino households currently benefiting from 4P's, up from the previous administration's 786,523. Just for 2015 alone, Aquino said that the program helped 333,673 students finish secondary education. With 13,469 of them graduating with honors. *"With all these benefits, our quality of learning shall continue to improve: instead of settling of menial jobs, they have the potential to find high-paying jobs. And with their income taxes, the government can recoup investment, and, in the process continue the cycle of helping those in need,"* Aquino said. Recent studies show that the program has helped increase the enrollment rate of children 6 to 11 years old by 98%. Further, studies show that the program has indeed reduced that total poverty and food poverty among the beneficiaries by up to 6.7% points. At the national level, estimates show the program reduced both poverty and food poverty by to 1.4% points in 2013, as pointed out by the World Bank.

2.3 Objectives of the Pantawid Pamilyang Pilipino Program (4P's)

As per the *Pantawid Pamilyang Pilipino Program Act of 2015*, Section 2 provides as its declared policy that the State shall "promote the development of human capital among Filipino families, especially on young children to break the intergenerational cycle of poverty among poor households caused by low schooling and high malnutrition rate."

Specifically, the Act expressly stated that "Pursuant to the government's commitment to promote inclusive growth and provide social assistance and development to its citizens, this Act aims to: a) Improve preventive health care of pregnant women and young children; b) Increase enrollment and/or attendance of children in elementary and secondary levels; c) Reduce incidence of child labor; d) Improve maternal health; e) Encourage parents to invest in their own children's future; and f) Encourage parents' participation in the growth and development of young children, as well as involvement in the community.

2.4 4P's Beneficiaries and Conditions

Before a household can become a recipient of any grant under the 4P's program, certain qualifications must be met by the same. Generally, certain standards shall be considered as mandated by the DSWD, the legal agency of this program, in order for a household to qualify as a recipient or beneficiary. Specifically, it is required under Section 4 of the Act that in order to be eligible for the cash grants, households must meet the following criteria, first, those belonging to the extremely poor household classification is defined by the poverty threshold of the municipality/province based on the issuance of the National Statistical and Coordination Board (NSCB) at the time of selection; or those households from the informal settlers sector, who will be displaced by the clearing and relocation operations of the government. However, those residing in danger areas like esteros, riverbanks, shorelines, garbage dumps and railroad tracks shall be given priority. It is also required that these households which are, at the time of registration into the program, have members who are aged 0 to 18 years old or have members who are pregnant and third, it is also a requirement, that the households must be willing to comply with the conditions specified by the program. Hence, in order to continue to receive the grants under the program and to become a beneficiary of the same, the qualified beneficiary-households must comply with specific health and educational conditionalities, as imposed by the program.

The Act expressly states that *"To continue availing of the health grant, all household grantees must attend Family Development Sessions (FDS) at least once a month; children aged 0 to 5 years old must visit health centers to avail of health services in the periodicity defined by DOH protocol; children aged 6 years old and above must take de-worming pills twice a year at schools; and pregnant household members must have at least*

one pre-natal consultation each trimester during the pregnancy and that delivery must be at least assisted by a skilled health personnel.” Further it is required that “Children who receive education grants must be enrolled in a day care/pre-school program, elementary or secondary school and maintain a class attendance rate of 85% per month.”

The inclusion of conditionalities in cash transfers is commonly justified to influence beneficiary behavior to favor outcomes deemed to be beneficial to individual or to society at large (Bastagli, 2008; De Brauw & Hoddinott, 2008).

2.5 Cash Grants under the 4P's

Cash grants under the program shall be in two components, the health/nutrition grant and the education grant. The health or nutrition grant is aimed at promoting health practices, improving nutritional status of young children and increasing the use of health services by the beneficiary-household. The health grant is presently fixed at P500.00/month. The education grant is extended to a maximum of three (3) children of the beneficiary households, aged 3 to 18 years old. The educational grant is currently fixed at P300.00 per child per month for the 10-month period of one school year. The grants shall be released every quarter and the amounts shall be determined and adjusted by the DSWD in consultation with the Department of Budget and Management depending upon current Consumer Price Index. All the grants shall be extended subject upon compliance by the beneficiaries with the conditions set by the Program.

2.6 Support for the 4P's

The massive scale up of this program, in relation to the number of beneficiaries covered is made possible by pooling resources from the government and the World Bank. The World Bank and Australian Agency for International Development (AusAID) provided considerable technical assistance. Subsequent phases of the program have also been supported by the Asian Development Bank (ADB) in coordination with the government, the World Bank and Aus AID. The World Bank has Approved a new \$450 million (about P21 million) loan to the Philippines to augment funding for the *Pantawid Pamilyang Pilipino Program* over the next four years. Indeed, the bank's board of executive directors approved the Social Welfare Development and Reform Project II (SWDRP2), which will cover some 7% of the total cost to implement the 4P's from 2016 to 2019. As the Bank's Acting Country Director of World Bank for the Philippines, Cecilia Vales pointed out, “the World Bank is steadfast in its commitment and support for the CCT because we believe it contributes to reducing extreme poverty and inequality. Combined with high and sustained economic growth, CCT as a safety net provides an equitable foundation for growth that works for the poor.” According to the World Bank, the 4P's “*has grown into one of the largest and best-targeted social safety net programs in the world, with 82% of the benefits going to the bottom 40% of the country's population.*” However, the bulk of the amount to be spent on the Program will still come from the annual national budget of the national government. Moreover, the program has also solicited the support of various agencies as it has entered into a partnership with the Commission on Higher Education, the Department of Labor and Employment and the Philippine Association of States and Universities and Colleges. Further, its partnership with Philhealth has covered 4.4 million beneficiaries under the National Health Insurance Program.

2.7 4P's and Poverty

The NSCB released its latest report on poverty in the Philippines on April 23, 2013. The result of the survey which is taken every three years showed that in 2012, 27.9% of Filipinos were living below the poverty line. In 2009, it was at 28.6%, practically unchanged from the 2006 figures three years before, of 28.8%. In the first three months of 2015, 26.3% of the Filipinos were found to be living below poverty line. This translates to about 26.48 million Filipinos, based on the Philippine population of 100.7 million. Indeed, poverty reduction in the Philippines is slow. The 2015 survey also revealed that 12.1% of the population, or roughly 12.18 million

Filipinos are living in subsistence or extreme poverty, meaning their incomes are not enough for them to eat three square meals a day. This too indicates a decline from the three previous years. In 2006, 14.2% of Filipinos lived in extreme poverty; in 2009, the number stood at 13.3% and in 2012, it stood at 13.4%. Again, it is clear that the reduction is too slow and minimal.

In the explanatory note of Senator Ralph Recto, he pointed out that findings from an Impact Evaluation on the Program has Shown that with regard to education, there has been increased enrollment among children aged 3 to 11, and increased attendance among children aged 6 to 17 resulting in near universal enrollment at 98% in this age group (World Bank Philippines Conditional Cash Transfer Program Impact Evaluation, 2012). Further in the paper of Schady et al (2006) it showed that the cash transfer program in Latin America created a positive, and in some cases, large effect on school enrollment. Moreover, accordingly, the motivation for the inclusion for the school enrolment and attendance behavioral requirements for school-aged children rests on its ability to address the differences between child and parent preferences. Children in conditioned households were more likely to be enrolled in school, and are less likely to be illiterate (Das et al., 2004). Meanwhile, for health, there has been a 10% reduction in severe stunting among children aged 6 to 36 months; the reduction in stunting is expected to yield long term results, as stunting in the first few years of a child's life has been linked to lower educational attainment and reduced adult income. Healthcare-seeking behaviors have also been observed among beneficiary families when a child falls ill. Further, the impact evaluation on the program has also noted a change in spending patterns of beneficiary families, who have been spending more on health and education as opposed to poor families who are not covered by the program. Further, the World Bank said that recent studies also show that the program has reduced the total poverty and food poverty among CCT beneficiaries by up to 6.7% points. At the national level, estimates show the program reduced both total poverty and food poverty by up to 1.4% points in 2013. It is also perceived that adoption of cash transfer in Latin American countries potentially address poverty both in the short and long run (Britto, 2005). According to Rawlings (2004), it is viewed that cash transfer is aimed at providing short term assistance to families in extreme poverty.

As emphasized by the then DSWD Secretary, Dinky Soliman, the 4P's program as a long-term investment, helps reduce the vulnerability of Filipino families to abrupt economic difficulties and contributes to breaking and stopping inter-generation poverty through helping children become productive members of the society. She added that *"after a few years of implementation, we are already seeing its tangible benefits to the poor Filipino. With continuing support from development partners like the World Bank, we can sustain our momentum towards reducing poverty and inequality."*

In the aspect of child labor, the study of Parker (2000) showed that Mexico's Program (now Oportunidades) revealed that the subsidy provided to the probability of boys and girls from 8-17 of age to work. This also is supported by the study of Kevin Gee (2010) entitled Reducing Child Labour Through Conditional Cash Transfer, wherein it shows that CCT program of Nicaragua's (Red de Proteccion Social) hold considerable promise for reducing levels of child labor.

2.8 Research Framework

The study was primarily governed by the Principle of the Universal Stages of Implementation (Fixsen, 2010). Accordingly, the stages of implementation of a particular program, policy, project or scheme adopted, shall include the specific stages of exploration, installation, initial implementation and finally the stage of full implementation.

Exploration stage simply refers to the part when policy, program or scheme is being readied for implementation. In this stage, the needed resources are identified. Recognizing the need for these resources is emphasized under this stage in order to assure the success of the implementation of the policy, scheme or program. In the installation stage, the acquisition of these needed resources is now undertaken. It is in this stage that the needed resources are now secured and now put in place, like choosing the appropriate staff and people for the implementation. The initial implementation shall now cover the time when the said policy, program or

scheme is now utilized or put into effect for the first time. This is considered as the most fragile stage where awkwardness associated with trying new things and difficulties associated with changing old ways are strong motivations of giving up the policy, program or pushing through with the policy. The initial reactions to the implementation of the policy, program or scheme are taken into consideration in this stage. It is this stage where support is much needed considering the change being created in the initial implementation of such policy, program or scheme. This stage implies the adoption of change being part of the community through the full adoption of the policy, program or scheme. In this stage, the gains to be derived from policy, program or scheme adopted and utilized shall be determined, identifying therefor the effectiveness of the same.

The Pantawid Pamilyang Pilipino Program is essentially a major program of the national government with the desire to create change through its implementation. By determining the level of implementation of said program the function of creating positive change on the lives of the beneficiaries of the said program shall be determined.

For the conceptual framework of this study, it was based on the research paradigm as depicted under Figure 1. The study determined the assessment of the respondent-household beneficiaries on the *Pantawid Pamilyang Pilipino Program* as to the level of its implementation and impact on them. Their assessment was purely based on the perceptions of the respondent-household beneficiaries. The profile of the respondent-household beneficiaries were in terms of the number of children in the household, number of children studying, educational attainment of the head of the household, other sources of income of the head of the household, nature of residency and house condition of the household. Their assessment on the program included the level of implementation of the program and its impact on them. The level of implementation was in terms of the implementation of the objectives, eligibility of the beneficiaries, the conditionalities, the grants, and the forfeiture of grants. The impact assessment was purely on their perception as to an improvement on their health, educational and economic conditions of the household, as well as reasonability of the conditions, sufficiency of the grants and effectiveness of the whole program.

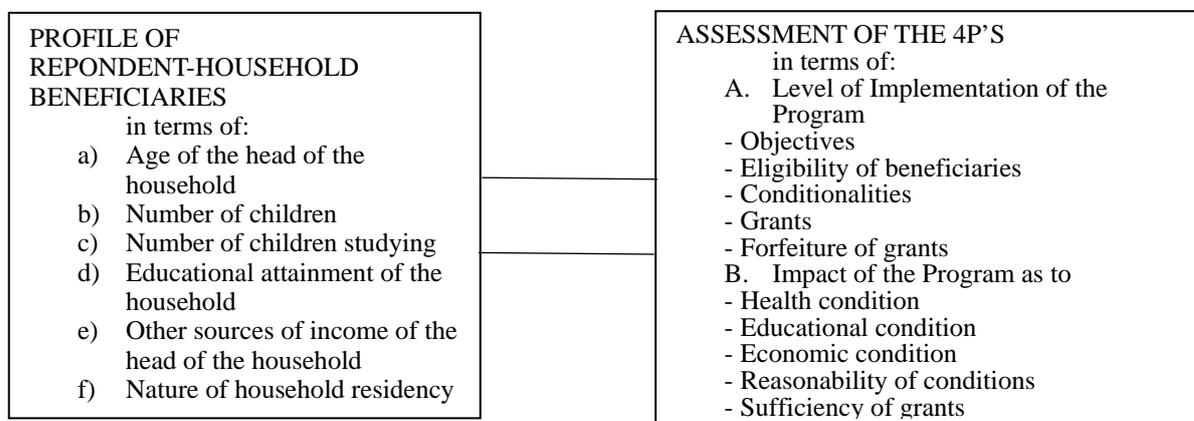


Fig. 1 Research Paradigm– Pantawid Pamilyang Pilipino Program (4P's)

as Assessed by the Beneficiary of Brgy. 21 San Agustin, San Nicolas, Ilocos Norte.

2.9 Research Problems

The study is generally aimed to determine the level of implementation of the Pantawid Pamilyang Pilipino Program (4P's) in Brgy. 21 San Agustin of San Nicolas, Ilocos Norte. It specifically desired to respond to the following queries:

1. What is the profile of the respondent-household-beneficiaries of Brgy. 21 San Agustin, San Nicolas, Ilocos Norte in terms of:
 - a) age of the head of the household ;

- b) number of children ;
 - c) number of children studying ;
 - d) educational attainment of the head of the family ;
 - e) other sources of income of the head of the household ;
 - f) nature of household residency ; and
 - g) house hold condition ?
2. What is the level of implementation of the Pantawid Pamilyang Pilipino Program (4P's) as perceived by the respondent-household beneficiaries of Brgy. 21 San Nicolas, Ilocos Norte in terms of:
- a) objectives of the program ;
 - b) eligibility of beneficiaries ;
 - c) conditionalities of the program ;
 - d) grants of the program ; and
 - e) forfeiture of the grants ?
3. What is the perceived impact of the respondent-household beneficiaries Brgy. 21 San Agustin, San Nicolas, Ilocos Norte on the Pantawid Pamilyang Pilipino Program (4P's) in terms of the following:
- a) healthcare condition of the beneficiary ;
 - b) educational condition of the beneficiary ;
 - c) overall economic condition of the beneficiary ;
 - d) reasonability of conditionalities ; and
 - e) sufficiency of the grants ?

3. Methodology

Research Design - The study adopted the descriptive method of research. In human research, a descriptive study provides information about natural occurrences, behavior, attitude or other characteristics of a particular group or phenomenon (Mitchell 2012). In this study, the researchers attempted to describe a certain phenomenon particularly the level of implementation of the Pantawid Pamilyang Pilipino Program (4P's) of the national government, as implemented in the chosen locale of the study.

Participants - The study was conducted in Brgy. 21 San Agustin of San Nicolas, Ilocos Norte. Considering that one of the researchers resides in San Nicolas, Ilocos Norte, the locale of the study has been chosen because of accessibility and familiarity reason. The total enumeration process served as the population of this study. This provided more realistic and authentic results for the study.

Research Instrument - The research instrument which is a questionnaire constituted three parts, the personal profile of the household-respondents, the perceived level of implementation of the 4P's and program and perceived impact of the program on the respondent-households. The items of the questionnaire were based on the provisions of the program. The questionnaire was validated through Cronbach's Alpha of 0.985 which indicates excellent reliability.

Data Gathering Procedure - The data were gathered through a questionnaire. The data were tabulated, analyzed and presented. Letters to the appropriate authorities were distributed for the proper conduct and gathering procedure of the said data needed in this study.

Ethical Considerations - In the study, no conflict of interest existed between the researchers and any group, sponsor, or anybody. This is to ensure that the study will not cause any bias or unfair treatment at any period of the research, thus ensuring that only the proper step or procedure was undertaken. The participants were provided with complete information on the purpose of the research. Informed consent was obtained from the participants after presenting and discussing the purpose of the research investigation. Confidentiality and anonymity were ensured by not revealing the information provided by the participants. The participants were given option to withdraw from the study at any time during the research investigation.

Data Analysis - Appropriate statistical processes were adopted in the conduct of the study. Specifically, simple frequency was used in the profile data of the study. As per the level of implementation and the impact of the said program as perceived by the respondent-household beneficiaries, frequency and weighted mean were utilized.

4. Results and Discussion

Table 1

Demographic Profile of the Respondents

Age	Frequency	Percentage
11-20	3	4
21-30	3	4
31-40	31	45
41-50	22	32
51-60	6	9
61-70	2	3
71-80	2	3
Number of Children	Frequency	Percentage
01-Feb	25	36
03-Apr	31	45
05-Jun	9	13
07-Aug	2	3
09-Oct	2	3
Number of Children of the Respondent-household Beneficiaries who are studying	Frequency	Percentage
Elementary	80	53
High school	60	39
College	12	8
Educational Attainment	Frequency	Percentage
Elementary	18	26
High school	45	65
College	6	9
Other Sources of Income	Frequency	Percentage
Business	10	15
Employed	9	13
Others	50	72
Nature of Household Residency	Frequency	Percentage
Own the House	47	68
Renting the House	3	4
Living with Other Relatives	19	28

In the given table, it shows that majority of the head of the household beneficiaries are in the age bracket of 31-40 years old constituting 31 or 45% out of 69 respondent-household beneficiaries, followed by the age bracket of 41-50 years of age with 22 or 32% of the respondent-household beneficiaries. This implies that most of the head of the household beneficiaries are in the early middle age bracket. It reveals that most of the household beneficiaries have 3 to 4 children which consist of 31 or 45 % followed by those beneficiaries with 1 to 2 children in their household with 25 or 36% of the total respondent-household beneficiaries. This implies that the household beneficiaries are aware of the economic implication of having a limited number of children. Under the said table, it shows that most of the children studying are currently in elementary level which constitute 80 or 53%, followed by those in high school level with 60 or 39% and the remaining 12 or 8% are currently in college level. This indicates that the respondent household-beneficiaries recognize the importance of basic education hence their children are enrolled in the elementary level. This shows that the household-beneficiaries have difficulty in sending their children to college.

In the table above, it is clear that most of the head of the household beneficiaries have attained high school level which constitutes 45 or 65% of the respondent-household beneficiaries, followed by those graduated in the elementary level with 18 or 26% of the respondent-household beneficiaries. The remaining

respondent-household beneficiaries have attained college level with 6 or 9% of the total respondents. This shows that indeed acquisition of a college degree among the respondent household-beneficiaries is difficult. Hence, they just end up obtaining a high school degree.

Under the said table, it is evident that most of the head of the households have other sources of income with the frequency of 50 or 72% of the total respondent-household beneficiaries. Ten (10) or 15% of the respondents are into businesses and the remaining 9 or 13 % are employed. This implies that the respondent's resort to other sources of income and do not rely only on the benefits derived from the program. In table 1.f, it shows that the frequency of 47 or 68% of the total of respondent-household beneficiaries own their houses, only 19 or 28% live with other relatives, and the remaining 3 or 4% of the respondents rent their houses. This signifies that most of the respondent-household beneficiaries recognize the importance of having their own house, despite economic difficulties. In this table, it is clear that most of the respondent-household beneficiaries are living in a partly concrete/partly makeshift house condition which constitutes 32 or 46 % of the total respondents, 27 or 39% of the respondent beneficiaries live in concrete house while only 10 or 15% of the remaining respondent beneficiaries live in a makeshift house. It could be gleaned from this, that the respondent-household beneficiaries really find ways and means to have their own house even though partly makeshift/partly concrete in nature.

Table 2

Level of implementation as to the Objectives of the Pantawid Pamilyang Pilipino Program

Objectives	WM	VI
The program improves preventive health care of pregnant women	3.71	Fully Implemented
The program improves preventive health care of young children	3.86	Fully Implemented
The program increases school attendance in the elementary level	3.84	Fully Implemented
The program increases school attendance in the secondary level	3.77	Fully Implemented
The program reduces child labor	3.55	Fully Implemented
The program improves maternal health	3.77	Fully Implemented
The program encourages the parent to invest in their children's future	3.81	Fully Implemented
The program encourages parents' participation in the development of their children	3.84	Fully Implemented
The program encourages parents' involvement in the community	3.83	Fully Implemented
Composite Mean:	3.78	Fully Implemented

Under the given table, it is revealed that the objective of the program to improve the preventive health care of pregnant women is "Fully Implemented" as per weighted mean of 3.71. This signifies that there has been a significant improvement on the aspect of the health of the pregnant women and that their health needs are being provided. Further, the table shows that the healthcare of young children also improved as per the computed mean of 3.86. This shows that the program helped provide the health needs of young children. Health needs such as deworming and vaccinations are given to the beneficiaries as a way of improving their Health. Health check up for young children is also included in the conditions of the program. As for the educational aspect of the objectives, it can be seen from the table that the program increases the level of attendance of the students in the elementary level and secondary level as per weighted mean of 3.84 and 3.77 respectively. This shows that the program does not only support the beneficiaries financially, it also encourages them to invest in the future and development of their children as school attendance is included as one of the conditions of the program. The objective of reducing child labor is also perceived by the respondent household-beneficiaries to be "Fully Implemented" with the weighted mean of 3.55. This signifies that the welfare of the child is duly considered in the program, reducing their exposure to risks as child laborers. In support to this, a study by Kevin Gee (2010) entitled, Reducing Child Labour Through Conditional Cash Transfers: Evidence from Nicaragua's Red de Protección Social, showed that CCT programmes hold considerable promise for reducing levels of child labour. As examined in his analysis of experimental data, he estimated that the Red de Protección Social (Social Safety Net) programme, as implemented in Nicaragua, reduced both the probability of occurrence and the duration of child labour.

As to the improvement of maternal health as an objective of the program, the same is perceived to have been

"Fully Implemented" with the weighted mean of 3.77. This implies that the health condition of the mothers under this program is substantially enhanced. This shows further that maternal health is not neglected. As supported by the argument of Molyneux (2006), regarding the role of mothers in policy agendas, mothers in such programmes are primarily positioned as a means to secure program objectives; they are, as argued elsewhere, a **conduit of policy**, in the sense that resources channeled through them are expected to translate into greater improvements in the well-being of children and the family as a whole.

With a weighted mean of 3.81, the objective of encouraging parents to invest in their children's future is perceived to be "Fully Implemented". This is a manifestation of parents' desire to provide their children a better life in the future. This is also further supported by the perceived full implementation by the respondent household-beneficiaries of the program's objective of encouraging parents' participation in the development of their children. This is evident in the weighted mean of 3.84. This, indeed is a clear evidence that parents are now looking into the welfare of their children.

With respect to the objective of the program to encourage parent's involvement in the community, the same is perceived to be "Fully Implemented" by the respondent household-beneficiaries with a weighted mean of 3.83. This connotes that parents are now aware and conscious of what they can do in the community as they are no longer indifferent towards the same. Finally, with a composite mean of 3.78, it can be concluded that the objectives of the program as to health and education are being fully implemented, as perceived by the respondent household-beneficiaries. This implies that goals from which this program has been based are fully taken into consideration as they are perceived to have been fully implemented by the respondent household-beneficiaries.

Table 3

Level of implementation as to the Eligibility of the Beneficiaries of the Pantawid Pamilyang Pilipino Program

Eligibility	WM	VI
Beneficiaries must belong to the extremely poor household based on the issuance of the National Statistics and Coordination Board.	3.68	Fully Implemented
Beneficiaries must belong to the informal settlers sector who are displaced by the clearing and relocation operation of the government.	3.68	Fully Implemented
Beneficiaries residing in danger areas like esteros, shorelines, garbage dumps, and railroad tracks is given priority.	3.64	Fully Implemented
Beneficiaries must, at the time of registration have members who are aged 0-18 years old are given priority.	3.83	Fully Implemented
Household beneficiaries must have members who are pregnant, at the time of registration.	2.93	Moderately Implemented
Household beneficiaries are selected through the use of the Proxy Means Test (PMT).	3.93	Fully Implemented
Composite Mean:	3.61	Fully Implemented

Under the said table, it is clear that the eligibility of belonging to the extremely poor household to be a beneficiary is "Fully Implemented" as per computed weighted mean of 3.68. This means that identified respondent beneficiaries should be coming from the extremely poor sector of the society. Further, under the same table, the eligibility of belonging to the informal settlers sector who are displaced by the clearing relocation operation of the government is being "Fully Implemented" as per computed mean of 3.68. This is a manifestation that the welfare of informal settlers is also duly considered. This signifies that this important condition is fully complied with. Under the same table, the priority given to the beneficiaries residing in danger areas like esteros, shorelines, garbage dumps, and railroad tracks is being "Fully Implemented" as per weighted mean of 3.64. This is in conformity with the study of Francesca (2010) that CCTs rely on geographic targeting to target priority areas or beneficiaries, whether based on welfare levels or on other physical requirements such as minimum infrastructure facilities or conditions of the area. Further, the eligibility of being 0-18 years old at the time of registration is being "Fully Implemented" as per computed mean of 3.83. This shows that full concern for the minors is given priority in the program.

On the other hand, the eligibility of being pregnant at the time of registration is perceived to be Moderately Implemented as per computed mean of 2.93 for the reason that not all household beneficiaries have a pregnant

woman. Thus, a household can still be eligible if it meets the other eligibilities of the program.

Also, the selection of the respondent beneficiaries through the Proxy Means Test is "fully implemented" as per weighted mean of 3.93. This shows that the beneficiaries are being selected based on their living status and current economic conditions. This assures that the program is being granted to those who are truly eligible of the program. The full implementation of this scheme is basically done because of the fact that this is a reliable test. As pointed out, beneficiary selection relies in proxy-means testing. Beneficiary selection relies on proxy-means testing when, rather than relying on reported monetary income, information on other correlates of poverty is collected to compute a welfare score used to rank potential beneficiaries. The potential advantages of this targeting technique over relying on declared income rest on the selection of poverty correlates that are easily verifiable, helping to avoid the problems of income misreporting and work disincentives generated by straightforward income means tests. Most Latin American CCTs rely on proxy-means tests Francesca (2010) With a composite mean of 3.61, it can be concluded that the eligibilities imposed by the program are being "Fully Implemented" which signifies that the requirements to avail of the benefits of the program are seriously looked into. This is in line with the pronouncement that the distinction between the poor or eligible and the non-poor or ineligible is essential to give essence to the program (Atkinson, 1995).

Table 4

Level of implementation of the Conditionalities of the Pantawid Pamilyang Pilipino Program

Program Conditionalities	WM	VI
Household beneficiary must attend Family Development Sessions at least once a month	3.93	Fully Implemented
Children aged 0-5 years old must visit health centers with the assistance of guardian to avail of health services	3.96	Fully Implemented
Children aged 6 years old and above must take de-worming pills twice a year at schools	3.88	Fully Implemented
Pregnant household members must have at least one pre-natal consultation each trimester during pregnancy	3.87	Fully Implemented
Delivery of pregnant women members must be assisted by skilled health personnel.	3.84	Fully Implemented
Children who receive education grants must be enrolled in a day care/pre-school/elementary/secondary school and maintain a class attendance of 85% per month.	3.93	Fully Implemented
Composite Mean:	3.90	Fully Implemented

In the given table, it is evident that the condition that household beneficiaries must attend Family Development Sessions at least once a month is perceived by the respondent household-beneficiaries to be "Fully Implemented" with the computed weighted mean of 3.93. This shows that the beneficiaries are fully committed in the development of their families. Further, with a computed weighted mean of 3.96, the condition that children aged 0-5 should visit health centers with the assistance of guardian, is perceived as being "Fully Implemented" which means that the beneficiaries are availing of the services of the health centers at its maximum. Under the same table, it reveals that most of the children take de-worming pills twice a year at school, indicated by a weighted mean of 3.88 which is perceived as "Fully Implemented". This shows parents' concern towards the health condition of their children. Under the same table, it is shown that the conditionality of pregnant household members having at least one pre-natal consultation each trimester during pregnancy is being "Fully Implemented" as per weighted mean of 3.87. As for the conditionality of pregnant members being assisted by skilled health personnel during their delivery is perceived as being "Fully Implemented" with a computed weighted mean of 3.84. This shows that the pregnant members of the household are availing of the services being offered to them by the program. Further, from the same table, it shows that the respondents perceive the conditionality of children going to school in day care/pre-school/elementary/secondary, and maintaining a class attendance of 85%, is being "Fully Implemented" with a weighted mean of 3.93. This implies that the parents are also serious in enhancing the basic educational condition of their children. Finally, with a composite mean of 3.90, the respondent beneficiaries perceive that the conditions of the program are being "Fully Implemented". This shows that the imposed conditions are fully complied with making the beneficiaries truly qualified to receive the grants. This further implies that not anybody can qualify to become a beneficiary of the program because of the presence of these conditionalities that are strictly followed.

Table 5*Level of implementation of the Cash Grants of the Beneficiaries of Pantawid Pamilyang Pilipino Program*

Cash Grants	WM	Verbal Interpretation
The health grant beneficiary receives P500/month or a total of P6,000/year.	3.54	Fully Implemented
The health grant does not depend on the number of member in the household.	3.51	Fully Implemented
The education grant is P300/child, given to a maximum of three children aged 3 to 18 years old.	2.71	Fully Implemented
The education grant is fixed for a period of 10-months of the school year.	2.51	Moderately Implemented
The grants are released in a quarterly basis.	1.09	Not Implemented
The grants may be adjusted if warranted by a change in the socio-economic conditions.	1.51	Slightly Implemented
Composite Mean:	2.48	Slightly Implemented

In the given table, it is shown that the health grant of P500/month or a total of P6,000/year as provided in the provisions of the Pantawid Pamilyang Pilipino Program, is being "Fully Implemented" with a weighted mean of 3.54. This means that the beneficiaries are receiving the exact amount of their health cash grants as stated in the provision of the program. Under the same table, it can also be gleaned that the health grant provision does not depend on the number of members in the household. This is "Fully Implemented" and complied with as per weighted mean of 3.51. This shows that no other condition is imposed for the provision of such health grant. Further, from Table 5, the education grant being P300/child, given to a maximum of three children aged 3 to 18 years old, is being "Moderately Implemented" with a weighted mean of 2.71. This further implies that the educational needs of the beneficiaries are looked into the program. In addition, under the same Table, the 10-month period for the educational grant is perceived to have been "Moderately Implemented" by the respondent household beneficiaries. This moderate implementation of the educational grant signifies an assurance that the household beneficiaries are provided with such grant for the whole school year. However, the grants being released in a quarterly basis is "Not Implemented" with a weighted mean of 1.09. This implies that the respondent beneficiaries are not always receiving their grants as per the time provided in the provision of the program. This denotes the occurrence of delay in the receipt of the same. Further, the grants being adjusted if warranted by a change in socio-economic conditions are being slightly implemented, indicated by a weighted mean of 1.51. This presupposes that appropriate adjustments are not substantially made on the grants even in the midst of economic alteration. This results to the inadequacy of the grant in relation to the needs of the beneficiaries. Unlike in Mexico Oportunidades, the grant is indexed in inflation (Cohen, 2006). As per the Bolsa Familia of Brazil, the benefit values are increased in an ad hoc fashion (Paes de Barros et al, 2009).

Finally, with a composite mean of 2.48, the provisions of the cash grants are perceived by the beneficiaries to be slightly implemented. Considering that the provisions on the cash grants are being slightly implemented, it could be deduced that there are times that problems arise from the process of receiving the cash grants implying possible delays being experienced. It was also reported that failure on the part of the beneficiaries to attend meetings or sessions without any acceptable reason disables them from receiving their monthly cash grant from the month they failed to attend. This could have also been the reason why the provision appeared to have been "Slightly Implemented".

Table 6*Level of implementation of the Cash Grants of the Beneficiaries of Pantawid Pamilyang Pilipino Program*

Forfeiture of Grants	WM	Verbal Interpretation
The grant is terminated when the beneficiary household is no longer eligible.	3.91	Fully Implemented
If the beneficiary household is founded to be non-compliant with the conditionalities in a particular month, the cash grant will be suspended for that month.	3.93	Fully Implemented
Third offense of non-compliance will result to termination of grants.	3.99	Fully Implemented
Third offense of non-compliance will result to suspension from the program.	3.13	Moderately Implemented
Composite Mean:	3.71	Fully Implemented

In this table, it is clear that the grant is being terminated when the beneficiary household is no longer eligible as the same is being fully implemented as per weighted mean of 3.91. This indicates that there is a strict

implementation on the eligibility of the beneficiaries. This assures that the program helps those who are truly in need, and those which are described by the program to be eligible. This conforms with the contention of the Bolsa Familia program in Brazil that payments are made as long as eligibility exists. Francesca (2010) Further, non-compliance in a particular month which results to suspension of the cash grant for that month is perceived to be "Fully Implemented", as evidenced by the weighted mean of 3.93. Examples of non-compliance in a particular month are when a particular beneficiary was not able to attend a meeting or session without giving any notice or valid explanation. Further, non-compliance for the third time which results to termination of grants is perceived to be "Fully Implemented" as indicated by the weighted mean of 3.99. This shows that the program does not take for granted the conditions that they impose. This also implies that the program intends to instill sense of responsibility on the part of the beneficiaries. From the same table, third offense of non-compliance which will result in the suspension from the program is perceived to be moderately implemented with a weighted mean of 3.13. This implies that there could have only been a few beneficiaries who have been suspended from the program due to third offense. Thus, instead of outright suspension from the program, they could be given some considerations. Thus, such is perceived to be "Moderately Implemented" only. Finally, with a composite mean of 3.71, the forfeiture of grants which is provided for in the provisions of the program is perceived to be "Fully Implemented". This means that there is a strict implementation of the forfeiture of grants as this assures that the beneficiaries will comply with the conditions of the program. Strict implementation of the conditions of the program is important as it is one factor in maintaining and achieving the objectives of the program, and that non-compliance of the program of the same will result to the forfeiture of the grants.

Table 7

Perceived Impact

Perceived Impact	Weighted Mean	Verbal Interpretation
The 4P's improved the health condition of our household.	3.96	Strongly Agree
The 4P's improved the educational condition of our household	3.91	Strongly Agree
The 4P's improved the whole economic condition of our household.	3.87	Strongly Agree
The conditionalities imposed by the 4P's are reasonable	3.88	Strongly Agree
The grants provided by the 4 P's are Sufficient	2.42	Disagree

Under table 7, it is evident that the beneficiaries strongly agree that the Pantawid Pamilyang Pilipino Program have improved their health condition as indicated by the computed weighted mean of 3.96. This means that the program has supported and provided for the health needs of the beneficiaries which resulted in a positive impact on their health condition. Further, the beneficiaries also strongly agree that the program has improved their educational condition with a weighted mean of 3.91. A study from Schady, N. and Araujo, M. C. (2006) in relation to this idea suggested that cash transfer programs in Latin America have had positive, and in some cases large, effects on school enrolment. This implies that the program has an impact on the educational status of the beneficiaries. Also, from the table, it is evident that the beneficiaries strongly agree that the program improved their whole economic condition as per weighted mean of 3.87. This manifests that the beneficiaries of the Pantawid Pamilyang Pilipino Program feel a positive change in their respective economic lives. As for the conditionalities being imposed, the beneficiaries strongly agree that the conditionalities imposed are reasonable with a weighted mean of 3.88. This implies that the beneficiaries fully understand and accept the conditionalities imposed upon them by the provisions of the program and that they perceive these conditions to be just and reasonable. This supports the argument that the inclusion of conditionality in cash transfers is commonly justified to influence beneficiary behaviour to favour outcomes deemed to be beneficial to individuals or to society at large (Bastagli, 2008). However, under same table, it can be seen that the beneficiaries disagree to the sufficiency of the grants being given as per weighted mean of 2.42. This shows that some of them consider the grants to be insufficient. As per respondents, they express that the grants are "*nakurang latta*" (still not enough). Further, some pointed out that the grants provided to them are "*umanay lang a pagnayon ti paggasto*" (just enough to add to defray our expenses). Indeed, the respondent-household beneficiaries slightly believe to the adequacy of the grants. However, although they generally consider that the grants are insufficient, they still argue that such have greatly affected their economic lives.

In relation to grants, the respondent household-beneficiaries also pointed out during the focus group discussion (FGD) that aside from financial grants, they also desire that they be given some training program for livelihood. As one respondent revealed " *adda kuma met maipaay a training mi nga makatulong kadakami nga maaddaan nayun ti panagbiag*". (There should also be training that will help us to add something for our living). This is in line with the study of Adato et al (2000) wherein it is revealed that women beneficiaries frequently request for training. Moreover, women also ask for government programs that will give them skills that will keep them engaged in productive activities and earn income (Molyneux, 2006).

5. Conclusions

From the summary, it is concluded that most of the respondent household beneficiaries belong to the age bracket of 31-40 years old; most of them have 2 or 3 children and that most of them have also attained high school education. It was also evident that most of the heads of the households have other sources of income. To add, majority of the total respondent-household beneficiaries own their houses. Finally, it was clear that most of the respondent-household beneficiaries are living in a partly concrete/partly makeshift house condition. It is concluded further that the provisions of the program regarding its objectives, eligibility of the beneficiaries, conditionalities, forfeiture of grants were perceived to be "fully implemented" by the respondent household beneficiaries. While the provisions of the cash grants were perceived to be "slightly implemented". As to the impact of the program on their healthcare condition, educational condition, overall economic condition, and reasonability of conditionalities; the respondent household beneficiaries strongly agree that the program created an impact on their lives on them. However, they disagree as to the sufficiency of the grants.

5.1 Recommendations

From the foregoing conclusions, it is recommended:

a) that the results of the study shall be presented to the Department of Social Welfare and Development in San Nicolas, Ilocos Norte as basis for possible policy formulation to enhance the substantial implementation of the Pantawid Pamilyang Pilipino Program in their jurisdiction, like a policy enhancing the awareness of the institutions involved in the program, such as hospitals and schools, in providing the needs of the beneficiaries.

b) that an appropriate outreach program could be implemented by the College of Arts and Sciences that will supplement the program in responding to the objective of the same and to the needs of the beneficiaries of San Nicolas Ilocos Norte like training skills seminar for the heads of the households and feeding program for the children, information dissemination on the importance of the maternal health care, etc.

c) that a more in-depth approach, shall be adapted to make a more comprehensive assessment/evaluation on the implementation of the Pantawid Pamilyang Pilipino program, which shall involve not only the respondent household-beneficiaries but also the officials and leaders of the program, that will eventually serve as a tool for alleviating poverty.

d) that a further study shall be conducted to determine effectiveness of the program.

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