

Effectiveness of Social Assistance Expansion: Pantawid Pamilyang Pilipino Program (4Ps) as a Social Development Strategy in Quezon City

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Abstract: This study measured and evaluated the effectiveness of the Pantawid Pamilyang Pilipino Program of select beneficiaries in Quezon City using primary data. Several studies have already been done in different areas of the country that state that the said program was not effective, but other studies say otherwise. Such data-driven studies have proven that it was beneficial to the recipients. This research exhibits that to some extent, the cash assistance program made by the government is creating a general and basic improvement in the lives of the beneficiaries. Based on the findings, it is recommended that policies regarding proper money allocation be implemented to the beneficiaries to ensure that the program continues to have a positive outcome. A significant difference between majority of the beneficiaries' life condition indicates that the Social Assistance Expansion (4Ps) made a positive change to the beneficiaries' lives.

Keywords: cash aid, conditional cash transfer, effectiveness on life conditions, government assistance.

1. Introduction

The *Pantawid Pamilyang Pilipino Program* (4Ps) is a conditional cash transfer program in the Philippines. It is a Philippine government-run program that provides cash grants to low-income households to improve their living conditions. One of the long-hard battles faced by the Philippines is poverty. It has been a hindrance to proper development in different areas such as overall economic growth, education, health, and the like. The Pantawid Pamilyang Pilipino Program has been running since its pilot launch during 2007 (Catubig et al., 2016) and was officially set in motion during the month of February 2008 with an initial budget of Php 1.2 billion (Reyes et al., 2020). The program was spearheaded by the Department of Social Welfare and Development (Fernandez and Olfindo, 2011). According to the World Bank, the 4Ps program is the 3rd largest CCT Program based on population and it intends to break the cycle of poverty among the poorest of the poor by focusing on key factors such as health that will therefore result in better life outcomes and a more probable good future for the beneficiaries.

The common problem arising from the program is the lack of extensive knowledge of the household involved towards informed choices in different parameters like health, education, familial decision development, and finance decisions. The

limitations extend to as little as the knowledge in food preparation that is vital to the sustainability and success of good life outcomes (Parrocho et al., 2013). The small parameters needed for the effective and efficient administration of the program are missing and bring challenges in the fulfillment of the goals of the program.

The beneficiaries are selected objectively through the National Household Targeting System for Poverty Reduction (NHTS-PR), through this arrangement their living conditions are examined through several vital factors and each family is re-evaluated every 3 years to check if they still are eligible as beneficiaries of the 4Ps (World Bank, 2017). As a conditional cash transfer recipient, they are tasked to uphold agreements such as complying with the basic health care through check-ups and vaccinations for pregnant women and their children, children aged 18 and under must be enrolled at an elementary or secondary level with an attendance of at least 85% for the entire school year. At least 1 person in the family should regularly attend DSWD Family Development sessions. Advocates of conditional cash transfers highlight the success of the program. According to Harrington (2011), the conditional cash transfer (CCT) not only increased the income of the poverty-stricken beneficiaries and communities in the short run and enhanced the potentiality of recipients in the medium and long run but was also validated to be cost-effective. The general trend of the program has a short run positive effect on factors such as education, health, and nutrition. The program has significantly reduced absenteeism, but it still does not correlate and translate to overall academic achievement due to lack of income gathering opportunities. The low-income households receiving the cash assistance program's life have not appreciated as they are bound to spend most part of it for food and other necessities and not for investment (Montilla et al., 2015).

According to the 2020 Census of Population and Housing, as of May 2020, the total population in the Philippines is 109,035,343 (PSA) and as of the first semester of 2021, poverty incidence is at 23.7% (NEDA). As per the recent 2021 database, the total number of beneficiaries in the Philippines is 3, 871, 637 households with the project gaining a budget of Php

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106,800,569,000 for the same year. The study aimed to know whether the implementation of the *Pantawid Pamilyang Pilipino Program* in Quezon City has been effective for the beneficiaries or not. The researchers chose Quezon City as the scope of the study because it is considered as the most populated city in the Philippines with an estimated number of 2,960,048 people based on the 2020 Census of Population and Housing with a poverty incidence of 3.5% while obtaining the highest employment rate of 24% of the total regional employment. (PSA) In the year 2018, 129 out of 149 barangays of Quezon City are beneficiaries of the CCT, and this is 90.84% of the total population of the city. Districts II, IV, and VI have all their barangays covered by the program while the rest of the districts have only parts of their barangays included in the Program. District II has the highest number of beneficiaries, with Commonwealth as the highest number of population for the whole city. The number of beneficiary households from this city sums up to 36 555 which is roughly 16.65% of all NCR household recipients.

The research facilitated to determine the impact of the Pantawid Pamilyang Pilipino Program (4Ps), a conditional cash transfer program, on the living conditions of select beneficiaries in Quezon City in terms of Education, Health, Familial Development, and financial aspect.

2. Literature Review

This chapter presents the collected literature and studies, both foreign and local, which further supported the topic of the study under scrutiny. Moreover, the researchers arranged the related literature and studies according to the themes which they fell into.

A. Conditional Cash Transfer on Primary and Secondary Education

1) Educational Attainment

One of the conditions for the beneficiaries is to have their children aged 3 to 4 years old to attend a daycare or be enrolled in a preschool while children aged 5 to 18 years old must be enrolled in an elementary school or in a secondary education which requires all students to have at least 85% of attendance. Conditional Cash Transfer programs have the potential to increase the utilization of education services (Abalos Jr. et al, 2016). In a study made by Lluz (2020), the 4Ps are beneficial to the students, however there are pressing problems such as family living conditions that lead the students to drop out despite having financial assistance to stay in school. Elementary school retention rates have dropped considerably as well (Parreño et al. 2022).

Several studies were done in different areas of the country; others show beneficial feedback in terms of the program's impact on children's education. Basic needs in school were being provided, parents were forced to urge their children to attend school for their eligibility as recipients of the cash grants to continue, attendance of children was improving. However, others show failures in meeting their standards, evidence shows that children are still getting low grades despite an improvement in attendance (Reyes, 2016).

In another study conducted by Gallego (2016), the researcher aimed to determine the academic performance of student beneficiaries in the province of Iloilo, and it was found that the province's common households are dominated by families with a secondary level of education and a non-professional occupation, whereas student beneficiaries have an average academic performance. While families are optimistic about sending their children to school, their academic achievement is affected by characteristics such as age, gender, distance from school, and congressional districts. On the other hand, according to Sasaki et al. (2018), student beneficiaries of the 4Ps program can go to school and study, but there is still a decline in their academic performance due to the needs that must be met as they go to a higher grade. These needs such as educational tools, fees for projects, etc., cannot be provided right away, since the household is struggling to make ends meet.

In general, the studies conducted by Lluz (2020), Reyes (2016), Gallego (2016), and Sasaki et al. (2018) assessed the effectiveness of 4Ps in the educational needs of the Filipino families, while looking into the demographic characteristics of the families in several regions of the country to promote human capital through education, this can be because conditional cash transfer programs targets to reduce the country's poverty occurrence (Dungog-Cuizon, et al 2016).

2) Attendance of Student Beneficiaries of 4P's

In the same study conducted by Sasaki et al. (2018) on the academic performance of 4P's students' beneficiaries, the research revealed that the average attendance of students in both male and female population ranged between 90%-93% in the academic year 2016-2018. This implies that the students have a satisfactory attendance rate, however, the number of enrollees enrolled as they get promoted to a higher year decreases due to financial constraints. According to Bedas (2019), the first batches of students who are part of the cash financial transfers showed a decline in academic performance and an increase in average attendance, influencing the overall promotion rate. Garcines (2017), explained in this sense that when people are obliged to any institution because they feel indebted after receiving assistance they are required to reciprocate.

Similarly, Flores et al. (2019) conducted a study on the effectiveness of 4P's on the academic performance of student-beneficiaries in a selected national high school in Nueva Ecija. 95 4P's student-beneficiaries were surveyed, and based on the findings of the researchers, the cash grant was deemed as a motivating factor for the students to attend classes and participate in school activities. The favorable influence the program has had on the lives of its beneficiaries can be seen in the improved school attendance of students as well as the lowered dropout rate. To add to that, the 4Ps is based on the premise that learners will be more motivated to attend school and do their best in studying if they are financially, emotionally, and intellectually supported by their family (Martin Jr. et al 2018).

The studies conducted by Sasaki et al. (2018) and Flores et al. (2019) further strengthened the contextualization of 4P's as an effective program in aiding the issues in the education

system of the country, while helping the Filipino households to attend to the needs of their families.

3) *Dropout Rates of Student Beneficiaries*

The studies on whether the 4Ps program aids in reducing the dropout rate in the country are still limited. Thus, conducting assessments and thorough examinations on the present condition of student-beneficiaries are deemed crucial. According to the findings of the study performed by Belostrino et al. (2019), student-beneficiaries perceived that 4P's program has a valuable impact on their academic performance. This can be traced back to their active participation at school as well as their academic standing.

These findings are backed by the study of Aranas et al. (2021), to which the researchers discovered that 4P's has been an effective intervention in lessening the dropout rates of students across the country. Through the expected financial assistance by 4P's, different households can acquire a better educational background and have a more secure future. Saavedra (2016) shows that, even without formal incentives, delivering a small monetary transfer and linking it loosely to the objective of education even in the absence of direct conditions makes the significance of education apparent and improves short term school enrolment. Although some studies showed that financial constraints and job practicality still outweighs the choice to stay in school according to Lluz (2020) where some students appreciated the financial help through the cash assistance but still chose to work to support the financial needs of their family.

Therefore, the findings of Belostrino et al. (2019) and Aranas et al. (2021) both served as credible measures in understanding how 4P's aids different Filipino families in the country, wherein poverty nor certain financial constraints will not be a hindrance to gain quality education.

B. *Health and Nutrition of 4P's Beneficiaries*

1) *Nutritional changes of the beneficiaries*

Included in the Conditions for Entitlement set by the Department of Social Welfare and Development that it is a must for pregnant women to utilize pre-natal check-ups, and once ready for delivery, it must be done in the health facility while being attended to by a health professional. Postpartum care, postpartum visits, and checkups for the new-born child are included as well so that the eligibility continues for a beneficiary of this program. Furthermore, as per guidelines from the Department of Health, children aged 0-5 must have regular check-ups and vaccinations from local health units or health stations and the deworming medicine provided must be availed at least twice a year for children aged 1-14. These set conditions help solidify the program towards achieving their goals (Orbeta et al, 2021).

Moreover, one of the main objectives of this program is the nutrition status of the beneficiaries as well because malnutrition is still a major issue worldwide (Mamangon, et al. 2019). Thus, the nutrition of every child who is aged 0-8 is very vital because it is an important part during the early stages of life, primarily infancy and childhood, as it is connected to the growth and development of children (Tasarra et al., 2017). Furthermore,

poverty affects the children in terms of health and mental development as well (Olapane, et al., 2021). Parents and guardians who are conditional cash grant recipients were able to give daily allowance for their children, unlike before the program was implemented, but still barely covers three (3) meals a day (Montilla et al., 2015). According to Develos (2020), one factor for the lack of meaningful influence is the unfavorable environmental situation, which makes it difficult for the recipients to adhere to healthy lifestyles.

On the other hand, in a study conducted by Retauro and Tan (2021), the researchers found that 4P's program has highly contributed to improving the health of the beneficiaries. Based on the survey results, there are activities and benefits which students and families can take advantage of. This includes monitoring of student's height and weight every year, immunization, deworming, financial assistance, and health packages whenever the beneficiaries are confined or hospitalized.

This is corroborated by the study of Acupido et al. (2020), wherein the researchers found out that beneficiaries have different perspectives when it comes to the influence of 4P's implementation in terms of health. According to the respondents, the program has led to an increased growth in terms of health and nutrition in their households. Furthermore, the respondents highly agreed that the purpose of the implementation of 4P's has been greatly achieved and manifested.

Kandpal et al. (2016) also made mention of 2 primary pathways and their interaction that appreciated children's nutrition in the program. First, the extra money from the cash transfer program that aided in the diversification of diets. Secondly is the circumstance, by encouraging the attendance to family development sessions, prompt prenatal assistance, structured growth monitoring, and other healthcare aid. The three factors of food, health, and care with small increments have a huge effect collectively.

In a nutshell, the studies conducted by Tasarra et al. (2017), Montilla et al. (2015), Retauro and Tan (2021), and Acupido et al. (2020) were deemed aligned in terms of assessing the effectiveness of 4P's for the health-related concerns of the beneficiaries.

2) *Medicinal availability*

One of the key assistances provided by 4P's program is medicine. As a safety net program, 4P's facilitates the needs of the beneficiaries by providing cash assistance or health packages which include medicine. As Villamater (2021) mentioned in her study, financial assistance provided by the government was considerable and may be used as a supplement to meet fundamental requirements such as the acquisition of food, medication, and education.

Furthermore, according to Attanasio et al. (2010), which is cited in Villamater (2021), these benefits are not limited to children but are instead offered to individuals of all ages who are eligible for the program. This is true regardless of whether the adult has children.

However, there is a contrasting viewpoint in a study conducted by Magalit (2019) on the implementation and

effectiveness of 4P's in selected municipalities in Aklan province. Based on the findings of the researcher, there are several factors that hindered local households in maximizing the benefits they are entitled of, due to specific limitations on the determination of the beneficiaries and the political influences across the selected municipalities. Due to these issues, the distribution of the cash grant and other health-related benefits becomes limited and problematic. Therefore, Magalit (2019) recommended the need to enact a law that will be aligned with the purpose of 4P's implementation to assist the less fortunate households in the country, especially the marginalized groups in different rural areas.

In general, the studies of Villamater (2021) and Magalit (2019) helped in giving a clear direction of the purposes and long-term goals of the program that must be stipulated in a specific law in the country. Through this, certain benefits such as health packages and medicines will be effectively distributed across different regions and beneficiaries.

C. Parental and Familial Decision Development on 4P's Beneficiaries

1) Engagements on Family Development Sessions

The Pantawid Pamilyang Pilipino Program, through the Department of Social Welfare and Development (DSWD), implements the Family Development Sessions (FDS) that strives to create a forum for parents to improve and learn new abilities and information as they respond to their parental tasks and obligations, while also promoting the concept of shared parenting. The program emphasizes the children's health and nutrition, as well as the academic, economic, and psychosocial requirements, while fostering strong family values. It promotes active citizenship, spiritual growth, gender sensitivity, catastrophe preparedness, financial literacy, entrepreneurial skills, and volunteerism as well as building marital relationships. Furthermore, the recipients' engagement during the Family Development Session improves the perspectives of 4Ps beneficiaries on the importance of disaster preparedness (Vidal, et al., 2018).

According to the agency, increasing the degree of engagement and contribution of the beneficiaries to community development, the FDS will provide a venue for promoting the roles of qualified household beneficiaries as community members in their individual communities.

More than half of the beneficiaries stated that the Family Development Sessions were meaningful for their family life, notably in terms of parenting, family planning, food preparation, house management, nutrition, and health care. As per reports, due to the Family Development Sessions, more husbands started to help out their wives in terms of household chores. However, due to the beneficiaries' expanded knowledge on how an ideal family should look like, there was still an increase in people who considered marital relationship to be a major issue or difficulty. (Sanchez et al. 2017).

According to Bacolina (2016), family development sessions are an appropriate venue; yet participants felt apprehensive while registering complaints against other recipients. They suggested that members of the community, such as Barangay

officials and teachers, should assist in checking the compliance of the recipients. This also implies that one of the program's shortcomings is that it relies on reactive monitoring.

In a different study conducted by Frufonga (2016), the researcher concluded that the 4Ps program is advantageous because it meets its aim of increasing parental participation in Family Development Sessions by speeding the rate of change. Children's cognitive and emotional well-being are also based on the standard of their parents' interaction. Additionally, children learn their manners and habits by observation of their parents' collaboration positively with each other (Manguiat, et al., 2021). It seems that 4Ps recipient families understand the value of Family Development Sessions. It has increased their understanding of family-related issues and boosted their confidence. Further, the study discovered that parent grantees were excited and willing to participate in family development workshops to re-learn critical knowledge, and despite time constraints; they also tried to attend.

Consequently, the 4Ps program's family development sessions have a positive impact on the families, which increased the sessions to 100% after three years of implementation.

2) Cash Assistance on Supporting Households' Development

Aside from the general scope of the implementations of Family Development Sessions (PDSS), there are other requirements that are reinforced in 4P's. One of these requirements is the mandatory presence of mothers or female heads of the family in attending the sessions. According to Tutor (2014), as cited in Talimio and Salagubang (2019), the program's beneficiaries are the people who stand to gain from it, and the head beneficiary of the program must be the member of the household who demonstrates the greatest capacity for responsibility, which is, in most cases, the mother. This implies that aside from the requirement of Family Development Sessions conducted for the beneficiaries, 4P's also aims to strengthen women empowerment and break the stereotypical notions about females, which are usually seen as a weaker member of the society.

On the other hand, Dulliyao (2020) further emphasized that even if the members of the organization or the beneficiaries are getting financial assistance, they are also required to be taught, redirected, and trained so that they may become more self-sufficient. This should comprise the provision of necessary skills and competencies that may assist them in earning an income that is sufficient for their needs. In a similar vein, having some mechanisms to perform adequate monitoring and assessment, putting emphasis on the rightful attitude and character of a suitable receiver, is important for the success of 4P's in the nation.

This is one of the many ways in which having these frameworks can contribute to the success of 4P's in the nation. This is an absolute requirement for the progress of the 4P's across the country.

D. Finance and Social Security

1) Income

The Pantawid Pamilyang Pilipino Program is formulated as an income-redistribution strategy (Lagdameo, 2018).

According to Babasa (2015), During the first term of the year 2014, the number of Filipinos with incomes under the food target level was projected to be 10.5%. It is the same as the 10.5 percent sustenance recurrence among Filipinos during the first fifty percent of 2013. The program is promulgated by focusing on low-income communities. Focused on incidents that are larger than 50%, a considerable portion of the population was eligible for the conditional transfers (Croston et al., 2015). Conditional Cash Transfer programs, according to the World Bank, is the proponent of social protection because they can be successfully and rapidly channeled to the marginalized in commitment to human development by investments in education and health (Kim, et al., 2015).

The poverty line is a concept that has been enhanced to integrate basic non-food necessities such as clothing, housing, public transit, wellbeing, and cost of education. The Pantawid Pamilyang Pilipino Program was adopted by the government to comply with the recommendations made by the World Bank in its 1996 Strategy to Fight Poverty in the Philippines, which included a great significance to human capital development (Simeon, 2021). Poverty-stricken families require cash support to meet their necessities and retain their stability (Shrivastava et al 2022). Poor people's limited income is spent mainly on food and basic necessities. Education and welfare, which are indicators of personal growth, are not primary concerns. The marginalized do not spend money on healthcare and education because they cannot manage to pursue higher education or fulfill their own healthcare needs. Parents may want to have their children work to subsidize the household income. The 4P's objective is to lessen poverty that the country is experiencing by focusing on the education and health of the young Filipinos. As the program provides an allowance to the poor households. This program provided social securities to some Filipino households, the 4P's shielded the poor from the damaging outcomes of the country's recent shocks. As the program expands and reaches more families that are suffering, grownups, such as heads of households, wives, and other individuals, are determined to engage and start their own entities. Parents are hopeful about their condition and the prospects of their children (World Bank 2017).

2) Consumption Pattern

The 4P's program of the government is launched by the DSWD, World bank and many other international development agencies. The 4P's program was initially funded through World Bank and ADB loans, with only one-third of the total amount to be allocated coming from the national government's budget. The banks and officials started the pilot project with 6,000 beneficiaries and the fund as well as the quantity of recipients were greatly increased. The national government's total budget increased from PHP 10.9 billion in 2010 to PHP 21 billion in 2011, and PHP 39 billion in 2012—in a year, an approximately 100-point margin raise (Asia & the Pacific Policy Studies). It was created and pushed to be implemented here in the Philippines with a goal to lessen poverty or better, eradicate it.

Through investing in education and health, in particular the ages 0-14 of age. The consumption of the beneficiaries usually went to the basic needs such as education, food, and health that

instigated the development of the local economy. In line with De Jesus and Rivera (2020) research, they concluded that the allocation of the majority of the cash proceeds to education.

In a study made by Vigilla et al., (2015) the cash received from the program is mainly allotted for school and health related expenses of their children and that they see to it most of the cash is spent only for the needs of their children as their income can afford other expenses like food. Additionally, due to the conditionalities, the rate of student enrolling who receives allowance from the program increases (Babasa, AL., 2015). Concerning health, according to Balacuit (2018) findings, the program really helped the beneficiaries to attain basic health needs such as vitamins and other appropriate vitamins, with the provided health allowance poor households were able to support the medical needs. However, there are still some beneficiaries who are spending their cash grants on nonsense things. (Martinez, et al., 2017)

3) Savings

On the other hand, as the beneficiaries spend mostly on their basic needs, they often report that the allowance is deficient. According to Melad et al., (2020), the beneficiaries spend their allowance or education of children, food for the household, clothing, and health expenses including vitamins for children and check-ups. A few recipients too specified investing the gifts for other family needs such as utilities and family enhancement and durables. Moreover, the beneficiaries were unable to set aside some of the grant money, which is frequently depleted by the time of the next payments. Yet only a very few can contribute, few beneficiaries stated that they use a part of the donation as investment for their startups or long-term savings. Unforeseen educational payments are commonly given as a reason why the cash grant is insufficient.

Although 4Ps children attend public schools with no course fees, parents invoke miscellaneous fees. Parents also mention the issue of tasks, textbooks, and learning modules. Another parent stated that as 4Ps recipients, it is intended for the education administration/faculty to encourage their students' involvement in voluntary work such as field trips. In situations in which beneficiaries struggle financing for living expenses, their adaptation strategies entail limiting living expenses, optimizing the allocation by reducing the allocated part of cash for the food or buying cheaper alternative foods, borrowing of money or food products from stores in the community, and having to work extra jobs. Beneficiaries must manage their cash grants wisely because it is a short-term aid effort (Cuaton, et al 2016).

E. Hypotheses

H1: The amount of cash grants the beneficiaries receive has no effect on their Educational Attainment and Opportunities.

H2: The amount of cash grants the beneficiaries receive has no effect on their Healthcare and Medicine Availability.

H3: The amount of cash grants the beneficiaries receive has no effect on their Parental and Familial Decision Development in terms of the general welfare of children.

H4: The amount of cash grants the beneficiaries receive has no effect on their Finance and Social Security in terms of

Consumption and Savings.

F. Simulacrum

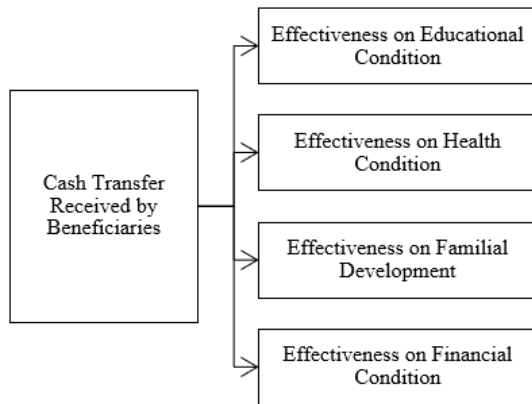


Fig. 1. Simulacrum of cash transfer received by beneficiaries, effectiveness on educational condition, effectiveness on health condition, effectiveness on familial development, and effectiveness on financial condition

3. Methodology

This study adapted a descriptive quantitative method of research to determine the effectiveness of the Pantawid Pamilyang Pilipino Program of select beneficiaries in Quezon City using primary data. The study is descriptive since it aimed to describe the demographic profile, the health, education, finance, family development before and during the selected beneficiaries are members of 4Ps. It is descriptive because it aimed to describe a population, situation, or phenomenon accurately and systematically. It answers the questions of what, where, when, and how (Siedlecki, 2020).

Further, it is cross-sectional since the survey questionnaires were given once to the respondents (Kesmodel, 2018).

A. Subjects

The study involved a population of 36, 555 beneficiaries in Quezon City according to the 2018 Ecological Profile of Quezon City. This is the total number of household beneficiaries in the city. The sample of the study involves the respondents who are residing in the top 5 barangays with the greatest number of beneficiaries in Quezon City accounting for 10,620 household beneficiaries. According to the Quezon City data of 4Ps beneficiaries, the following are the districts and the number of barangays covered by 4Ps: District I-32; District 2-5; District 3-33; District 4-34; District 5-14 and District 6-11. A total of 129 barangays are covered by the 4Ps in Quezon City.

The inclusion criteria were to be a citizen of the chosen barangays of Quezon City and is a member of a household beneficiary of 4Ps for at least a year who is 18-60 years old, regardless of their gender. The household must also have at least 1 child of the age of 0-18 years old for the researcher's assessment on the educational aspect of the Pantawid Pamilyang Pilipino Program. With the confidence level of the study set to 90% and its margin of error to 10% the researchers have a sample size of 68 household beneficiaries of 4Ps.

The respondents were selected using the Snowball Sampling given that the researchers only covered 5 barangays. According

to Johnson (2014), Snowball Sampling is a non-probability sampling method that focuses on referrals who are known to be in the same feature of interest. This helped quickly recruit individuals needed for the study. In addition, according to Elder (2009) Snowball Sampling is useful when the members included in the population is well-connected. The researchers gathered the data with the help of referrals from other people while taking into consideration that they must also be included in the program.

B. Study Site

The study was conducted in Quezon City, Philippines. The researchers chose Quezon City as the study's focus because it is the Philippines' most populous city, with an estimated population of 2,960,048 people according to the 2020 Census of Population and Housing, a 3.5 % poverty rate, and the highest employment rate of 24 % of total regional employment (PSA). In 2018, 129 of Quezon City's 149 barangays benefited from the program, accounting for 90.84% of the city's total population. Given that there are roughly 159 public schools (QCG) and 423 public hospitals (PSA) located in the said city, most of the city's population still needs to be supported by the program even though there are a lot of windows of opportunity. The city contains 36, 555 beneficiary families, or 16.65% of all beneficiaries in the Region.

C. Instrumentation

The study used a researcher-made questionnaire which tapped the information needed in the study. It involves the three parts in the survey: the demographic profile of the family, questions about health, education, finance, and family development before and while they are a member of 4Ps. A total of 41 questions were composed of the instrument. The researchers used descriptive statistics to identify the demographic profile of the respondents. Included in the survey questionnaire are Likert scale-type questions. Furthermore, included in the familial development part of the survey questionnaire are questions from the survey of Pambid (2017) which was used for the study entitled "*Level of Application of Family Development Session to Pantawid Pamilyang Pilipino Program (4P's) Beneficiaries*" that aimed to show whether they have applied the teachings brought about by the said sessions. The rest of the questions in the survey were formulated by the researchers.

The study measured the program's effectiveness on its beneficiaries using a 5-point Likert Scale. Likert Scales are advantageous for allowing degrees of opinion rather than a simple yes or no response from the respondent (McLeod, 2019). Researchers used a 5-point Likert scale adapted from the study of Martinez and Guevara (2017) where it used a 5-point system to assess the performance of the 4Ps beneficiaries before and during acquiring their cash grants. Questions with the Likert-scale were analyzed by assigning a numerical value for each choice. Strongly Agree was assigned numerical number 5 as it is the highest and Strongly Disagree was the lowest or 1.

D. Data Collection Procedure

The study was conducted by securing the approval of the

school and the respondents before the survey was administered. After securing the informed consent from the respondents, the researchers gathered the data in the form of an online survey questionnaire that was distributed to the beneficiaries. The researchers then asked for referrals, within the same participating Barangays, from the respondents themselves to gather more data and reach the desired number of respondents needed for the study. After collecting all the necessary data, the researchers checked, scored and analyzed the data.

E. Ethical Considerations

The research proponents ensured that the respondents were not harmed, physically or psychologically in answering this study and that they were free to decline the invitation to participate (“What needs to go in the Ethics Statement,” 2018). Answering the questionnaire was not supervised and they were free to opt out from answering their names hindered them from giving accurate answers.

The proponents also provided the respondents with the purpose, methods and the possible uses of the research. They were informed that there are no risks entailed in conducting the survey. Consent is also included in the survey to ensure that the participants are willing to participate in accordance with the Data Privacy Act of 2012. All information that the respondents shared will be credited and used for the said research only (“Ethical Considerations,” 2018).

F. Data Analysis

The study employed the use of percentage and frequency in describing the demographic profile of the respondents. In terms of the significant difference between health, education, finance, and family development before and while they were a member of 4Ps, the researchers used the Wilcoxon Rank Test for Repeated Measure. The Wilcoxon Signed Rank Test for repeated Measure is the statistical tool to be used since the researchers intend to determine if there are any significant differences. According to Stoltzfus (2016), the Wilcoxon Signed Rank Test for Repeated Measure is useful in determining the difference between two measurement points.

4. Results and Discussion

All variables measured makes up the overall well-being of a

normal Filipino family. Educational well-being includes enrollment rate, attendance rate and the perception of opportunities in life with the help of education. Health and nutrition include availability and easy access to vaccines, medicines, check-ups, and laboratories. Familial development includes sanitation, and the day-to-day practice of a household. Financial and social security includes monthly income, status of payment for monthly bills, monthly savings, and government benefits membership. An overall better standing and well-being of a household can indicate the effectiveness of the Cash Assistance Program.

A. Results

Table 1
Demographic Profile of the Respondents

Demographic Profile	Frequency (N = 80)	%
<i>Age</i>		
26 – 30 years old	11	13.75
31 – 35 years old	7	8.75
36 – 40 years old	9	11.25
41 – 45 years old	15	18.75
46 – 50 years old	10	12.5
51 – 55 years old	13	16.25
56 – 60 years old	15	18.75
<i>No. of Family Members</i>		
1 – 3	12	15
4 – 6	49	61.25
7 – 9	16	21.25
10 and above	3	2.5
<i>Years as 4P’s Beneficiary</i>		
1 – 3	9	11.25
4 – 6	26	32.5
7 – 9	36	45
10 and above	9	11.25
<i>No. of Family Members aged 0-18</i>		
0 – 1	12	15
2 – 3	47	58.75
4 – 5	18	22.5
6 and above	3	3.75
<i>No. of Family Members with regular job</i>		
0	6	7.5
1	36	45
2	22	27.5
3	11	13.27
4	5	6.25

Table 2
Profile of the respondents during and before becoming a 4P’s beneficiary

PROFILE	DURING		BEFORE	
	Frequency	%	Frequency	%
<i>No. of family member studying</i>				
0 – 1	10	12.5	38	47.5
2 – 3	47	58.75	38	47.5
4 – 5	19	23.75	2	2.5
6 and above	4	5	2	2.5
<i>Highest Educational Attainment</i>				
Elementary	5	6.25	48	60.0
Junior High School	21	26.25	27	33.75
Senior High School	29	36.25	2	2.5
College	25	31.25	3	3.75
<i>Monthly Income</i>				
Php 1,000 – Php 5,000	14	17.5	31	38.75
Php 5,001 - Php 10,000	12	15.0	18	22.5
Php 10,001 - Php 15,000	31	38.75	19	23.75
Php 15,001 – Php 20,000	23	28.75	12	15.0

According to the data gathered, the predominating age groups are 41-45 and 56-60 years old with 18.75%. It was revealed that 49 or 61.25% of the respondents have 4-6 members of the family. Additionally, 36 or 45% of them are 4P's beneficiary for 7-9 years already. Most of them have 2-3 members of the family who are 0-18 years old with a percentage of 58.75%. However, 36 or 45% of the respondents have only 1 member of the family who has a regular work or job.

Table 2 presents the profile of the respondents before and while they are beneficiaries of 4P's. It shows that most or 58.75% of the beneficiaries have 2 – 3 family members who are studying while they are members of the program.

In terms of highest educational attainment, most of the respondents' family member attained Senior High School with the frequency of twenty-nine (29) or 36.25%, followed by college with the frequency of twenty-five (25) or 31.25% after becoming 4P's beneficiary. However, before becoming a beneficiary, most of the respondents' family members only attained elementary education with frequency of forty-eight (48) or 60% of the respondents. Majority of the respondents were earning an average monthly income of 10,001 - 15,000 pesos while they are beneficiaries, and the least range of earnings are 5,001 - 10,000 with the frequency of 12 or 15%. However, before becoming 4P's beneficiary, majority of the respondents have a monthly income of 1,000 – 5,000 pesos only with frequency of 31 or 38.75%. Implying that the monthly income of the respondents improved after becoming 4P's beneficiary. From predominating income of 1,000 to 5,000 before to 10,001 to 15,000 after becoming a beneficiary.

Table 3

Ranking of expenses according to the allocation of money received from cash assistance during and before becoming a 4P's beneficiary

PROFILE	DURING		BEFORE	
	Average	Rank	Average	Rank
Food and Drinks	1.7	1	1.83	1
Alcoholic Drinks, Tobacco products	10.6	11	10.1	11
Clothing and Shoes	7.4	8	6.88	6
Bills	2.78	2	2.8	2
Appliances	7.23	7	7	7
Health	3.25	3	3.05	4
Transportation	6.63	6	6.7	5
Communication	6.48	5	7.09	8
Culture and Entertainment	7.78	9	7.71	9
Education	3.49	4	2.94	3
Dining and other expenses	8.74	10	9.91	10

The table revealed that the ranking of expenses according to the allocation of money received from cash assistance during

and before becoming a 4P's beneficiary. Food and drinks ranked 1st at both times, and alcoholic drinks and tobacco products was 11th. This implies that the first and last priority during and before becoming 4P's beneficiary never changed. However, education and health, two of the most important priorities of the program, were interchanged after becoming beneficiary.

Table 4
Cash assistance from 4P's

Amount	Frequency	%
600	3	3.75
700	5	6.25
800	4	5.0
1200	2	2.5
1300	10	12.5
1400	3	3.75
1500	7	8.75
1850	1	1.25
1900	9	11.25
2000	19	23.75
2100	11	13.75
2200	4	5.0
2400	1	1.25
2700	1	1.25
Total	80	100

Table 4 shows the cash assistance the respondents receive as 4P's beneficiary. The cash assistance with the highest rank of in the frequency distribution with the frequency of nineteen (19) or 23.75% was 2,000, and one (1) or 1.25% of the beneficiaries receives an amount of 1,850, 2,400 and 2,700. This revealed that the majority of the beneficiaries were receiving cash assistance of 1,400 from 4P's.

Education, health, familial development, and financial condition has a weighted mean of 3.38, 4.29, 4.28, and 2.49 respectively. Furthermore, it was discovered that there was no significant relationship between cash benefits and education ($r = .149, p = .186$), health ($r = -.029, p = .801$), and familial development ($r = -.175, p = .121$). Correlation shows that there is a weak positive relationship between cash benefits and financial condition of the respondents ($r = 3.02, p < 0.1$).

Table 6 shows the means, standard deviations, and correlations with p-values before becoming 4P's beneficiary. Education, health, familial development, and financial condition has a weighted mean of 1.67, 4.45, 3.69, and 1.59 respectively. Furthermore, it was discovered that there was no significant relationship between monthly income and education ($r = .112, p = .321$), Financial Condition ($r = .069, p = .545$) and that health ($r = -.003, p = .978$) as well as Familial Development

Table 5
Means, standard deviations, and correlations with p-values - during

Variable	M	SD	1	2	3	4
1. Cash Benefits	1656.88	512.05				
2. Education	3.38	0.28	.149 (.186)			
3. Health	4.29	0.38	-.029 (.801)	.532** (.000)		
4. Familial Development	4.28	0.40	-.175 (.121)	.242* (.030)	.529** (.000)	
5. Financial Condition	2.49	0.31	.302** (.006)	.016 (.889)	-.012 (.913)	.073 (.518)

Note: M and SD are used to represent mean and standard deviation, respectively. Values in parentheses indicate the p-values for each correlation

Table 6
Means, standard deviations, and correlations with p-values - before

Variable	M	SD	1	2	3	4
1. Monthly Income		512.05				
2. Education	1.67	0.31	.112 (.321)			
3. Health	4.45	0.31	-.003 (.978)	-.144 (.202)		
4. Familial Development	3.69	0.27	-.051 (.654)	-.133 (.241)	.477** (.000)	
5. Financial Condition	1.59	0.31	.069 (.545)	.101 (.371)	-.072 (.525)	-.203 (.071)

Note: M and SD are used to represent mean and standard deviation, respectively. Values in parentheses indicate the p-values for each correlation.

has a negative relationship. The variables signify low correlation which was not statistically significant.

White's test for heteroskedasticity

Null hypothesis: heteroskedasticity not present
Test statistic: LM = 12.209
with p-value = P(Chi-square(14) > 12.209) = 0.589525

Breusch-Pagan test for heteroskedasticity

Null hypothesis: heteroskedasticity not present
Test statistic: LM = 6.39977
with p-value = P(Chi-square(4) > 6.39977) = 0.171217

Ho: The variances are constant.

Ha: The variances are not constant.

White's Test Heteroskedasticity and Breusch-Pagan test for Heteroskedasticity's p-value is greater than alpha, therefore accept the null hypothesis that variances are constant therefore there is no heteroskedasticity error.

Table 7
Test for Normality using Jarque- Bera Test

	DURING	BEFORE
	p-value	p-value
1. Education	0.762333	0.414185
2. Health	0.252436	0.275491
3. Familial Development	0.85113	0.747511
4. Financial Condition	0.724194	0.152303

Ho: The residuals are normally distributed.

Ha: The residuals are not normally distributed.

The p-value of all variables are greater than alpha (p-value > 0.10). The researchers conclude to accept the null hypothesis that the residuals for all variables are normally distributed.

The researchers found that all condition for OLS regression is met:

R-squared	0.148132	Adjusted R-squared	0.102699
F(4, 75)	3.260446	P-value(F)	0.016052

Ordinary Least Squares Regression was used to test if cash transfer received by the beneficiaries significantly predicted the prevalence of education. The fitted regression model was Education = 3.1825 + .0001 x (cash benefits). It was found that

Table 8
OLS regression results and hypotheses testing

Hypotheses	Coefficient	Std. Error	t-ratio	p-value	R2	Adj R2
H1: Cash Benefits à Education	.0001	.0001	2.393	0.0192**	.046	.033
constant	3.1825	.1065				
H2: Cash Benefits à Health	-7.11e-06	.0000	-0.3948	0.6941	.0001	-.013
constant	4.3022	.1474				
H3: Cash Benefits à Familial Development	-.0001	.0001	-1.404	0.1646	.016	.003
constant	4.4375	.1518				
H4: Cash Benefits à Financial Condition	.0001	.0001	2.341	0.0219**	.027	.061
constant	2.244	.1148				

Note: Coef. Represents unstandardized regression coefficients. SE represents standard error. R represents the zero-order correlation.

Table 9
Wilcoxon Signed Rank Test – Before and During

Variable	Ranks	Observed	Sum Ranks	Expected	z	p	Analysis
Education	Positive	0	0	1620	-7.796	.000	Significant
	Negative	80	3240	1620			
	Zero	0	0	0			
Health	Positive	46	2259	1592.5	3.207	.001	Significant
	Negative	24	926	1592.5			
	Zero	10	55	55			
Familial Development	Positive	7	117	1612.5	-7.176	.000	Significant
	Negative	68	3108	1612.5			
	Zero	5	15	15			
Financial Condition	Positive	1	11.5	1617	-7.724	.000	Significant
	Negative	76	3222.5	1617			
	Zero	3	6	6			

cash transfer received by the beneficiaries did not significantly predict the prevalence of health ($R^2 = .0001$, $p > .10$) and the Familial Development of the Beneficiaries.

On the other hand, an OLS regression established that cash transfer received by the beneficiaries could statistically significantly predict financial condition, $F(1, 78) = 5.09$, $p < .05$ and cash transfer accounted for 6.1% of the explained variability in financial condition.

A Wilcoxon Signed Rank Test was performed to determine if there was a statistically significant difference in perception of the respondents in education, health, familial development, and financial condition before and during they are 4P's beneficiaries. The test revealed that there is a statistically significant difference in the status in education during and before becoming 4P's beneficiary ($z = -7.796$, $p < .001$). These results indicate that the cash transfer they had a significant effect on their educational status. The test revealed a statistically significant difference in respondents' perceptions of health before and after they became 4P's beneficiaries ($z = 3.207$, $p.01$). These findings suggest that the cash transfer they received had a significant impact on their health. However, it became lower after becoming a 4P's beneficiary.

There was a statistically significant difference in the perception of the respondents in familial development before and during they are 4P's beneficiaries ($z = -7.176$, $p < .001$). These results indicate that the cash transfer they received had a significant effect on their familial development.

The test also revealed a statistically significant difference in respondents' perceptions of their financial situation before and after becoming 4P's beneficiaries ($z = -7.724$, $p < .01$). These findings suggest that the cash transfer they received had a significant impact on their financial situation. It implies that becoming a 4P's beneficiary improved their financial situation.

B. Discussion

The researchers discovered that the most common age groups of the respondents are 41 – 45 and 56 – 60 years old both with a percentage of 18.75%. More than half or 61.25% of the beneficiaries consist of 4 – 6 family members and almost half or 45% of the respondents are 4P's beneficiaries for 7 – 9 years already. 58.75% of the respondents have 2 – 3 family members who are 0 – 18 years old and 45% of the respondents have only one family member with a regular job.

It was also discovered that before they were beneficiaries of the program, 0 – 3 family members were studying, and when they became beneficiaries, it went up to 2 – 3 family members being able to attend school. Most of the respondents' highest educational attainment before they were beneficiaries was elementary, but it showed an improvement once they were included in the program because it increased to senior high school. Similar to the studies done by Sasaki et al. (2018) and Flores et al. (2019) results show that 4P's has been effective in assisting to resolve the education system's problems.

Their monthly income also showed an improvement which was from Php 1,000 – Php 5,000 before to Php 10,001 – Php 15,000 while they are beneficiaries of 4P's. For the average of the ranking of expenses according to the allocation of their

money, food and drinks ranked first followed by utility bills for both before and while they are beneficiaries of the program, and alcoholic drinks and tobacco products ranked last also before and while they are beneficiaries of the program. In line with the study conducted by Melad et al. (2020), beneficiaries spend their money more on their needs. For cash assistance from the program, 23.75% of the respondents are receiving Php 2,000.

It was discovered using spearman rank correlation that there was a significant low positive relationship between cash benefits and financial condition of the respondents. Using the rank correlation, it was found that there was a significant low positive and to add to that, the OLS regression established that cash transfer received by the beneficiaries could statistically significantly predict the financial condition of the beneficiaries, $F(1, 78) = 5.09$, $p < .1$ and cash transfer accounted for 6.1% of the explained variability in financial condition. Shapiro (2016) indicated that savings and investments are highly corresponding to receiving cash assistance.

The Wilcoxon Signed Rank Test was performed in order to determine the statistical significance of the variables namely: education, health, familial development and financial condition before and during the Conditional Cash Transfer Program. The test utilized 80 beneficiaries in order to form an analysis. The test revealed that there was a statistically significant difference in the status of education during and before becoming a 4P's beneficiary ($z = -7.796$, $p < .001$). The highest educational attainment of the respondents has also improved, going from 60% being able to complete only elementary school before receiving program benefits, to 67.5% in total or majority being able to complete senior high school and college while being members of 4P's.

Since the Pantawid Pamilyang Pilipino Program is a conditional cash transfer, conditions like school attendance are one of the defining factors to qualify, this can be the ground for the appraisal of educational state of the beneficiaries. Saavedra (2016) shows that, even without formal incentives, delivering a small monetary transfer and linking it loosely to the objective of education even in the absence of direct conditions makes the significance of education apparent and improves short term school enrolment. It was also revealed that Conditional Cash Transfer programs have the potential to increase the utilization of education (Abalos Jr. et al, 2016).

In terms of health, the test revealed that there's a statistically significant difference between before and during the program ($z = 3.207$, $p.01$). The findings suggest that the impact on health reduced after being included in the program. According to Develos (2020), one factor for the lack of meaningful influence is the unfavorable environmental situation, which makes it difficult for the recipients to adhere to healthy lifestyles. Utilization of health services like child medical care and maternal services display the existence of "moderate wealth-based disparities" caused by underlying issues like socioeconomic factors namely employment status and educational attainment. (Borlongan, et al 2020)

Moreover, a statistically significant difference was also found in the perception of the respondents in familial development during and before they are 4P's beneficiaries ($z =$

-7.176, $p < .001$). This denotes that the cash assistance the families of the beneficiaries are receiving have a good impact on their familial development situation.

Lastly, the Wilcoxon Signed Rank Test also displays a statistically significant difference in respondents' perceptions of their financial situation during and before becoming 4P's beneficiaries ($z = -7.724$, $p < .01$). This implies that the financial situation of the recipients developed positively.

In context, the cash assistance given to them by the government improved their financial situation. Poverty-stricken families require cash support to meet their necessities and retain their stability (Shrivastava et al 2022). The cash transfer aims for human development through investment. Overall, the conditions of the beneficiaries in education, familial development, and financial situation improved during the program.

5. Conclusion and Recommendations

This section presents the summary of the study conducted. This also shows the findings derived from the analysis and interpretation of the results. Moreover, this imparts the conclusion framed and recommendation thereafter.

A. Conclusion

H1: The amount of cash grants the beneficiaries receive has no effect on their Educational Attainment and Opportunities.

H2: The amount of cash grants the beneficiaries receive has no effect on their Healthcare and Medicine Availability.

H3: The amount of cash grants the beneficiaries receive has no effect on their Parental and Familial Decision Development in terms of the general welfare of children.

H4: The amount of cash grants the beneficiaries receive has no effect on their Finance and Social Security in terms of Consumption and Savings.

Based on the findings, the researchers discovered that the program had an effect in improving the level of education. Therefore, the researchers reject the null hypothesis that the amount of cash grants the beneficiaries receive has no effect on their Educational Attainment and Opportunities. Furthermore, the study showed that the program also had an effect on the financial condition of the respondents. Therefore, the researchers reject the null hypothesis that the amount of cash grants the beneficiaries receive has no effect on their Finance and Social Security in terms of Consumption and Savings.

The study displayed that there was no effect on their healthcare and medicine availability, therefore the researchers accepted the null hypothesis that the amount of cash grants the beneficiaries receive has no effect on their Healthcare and Medicine Availability. It was discovered that there was no effect on their family decision development, therefore, the researchers accepted the null hypothesis that the amount of cash grants the beneficiaries receive has no effect on their Parental and Familial Decision Development in terms of the general welfare of children.

The findings showed that there was a significant low positive relationship between cash benefits and the financial condition of the respondents. This implies that the cash assistance

program abetted the appreciation of living condition of the beneficiaries in educational aspect. It also shows that 4Ps has enhanced the financial state of the respondents.

The significant difference in respondents' education and financial condition before and after they were 4P's beneficiaries suggests that the conditional cash transfer of the 4P's has a positive effect on education and financial state of the beneficiaries. As a result, the cash transfers received by respondents as 4P's beneficiaries were effective in improving the educational outcome as well as the financial aspect of the families belonging to the program. In terms of the significant difference between health, education, finance, and family development before and while they are a member of 4Ps, the researchers discovered the conditional cash transfer was indeed effective as it was discovered that there was a significant difference in education, familial development, and financial condition before and while the respondents are 4P's beneficiaries.

B. Policy Implications

Based on the findings and conclusions, the researchers recommended that the 4P's beneficiaries should prioritize education as it improves quality of life from a long-term point of view. Similar to the study made by Flores et al. (2019), financial assistance was determined to be a motivating element for the students to attend courses and take part in extracurricular activities based on the survey results of 95 4P's student beneficiaries. The enhanced student attendance and the decreased dropout rate are clear indicators of the positive impact the program has had on its recipients' lives. The government should stress financial management seminars for 4P's beneficiaries to guide them on the more important things to spend their cash grants on. This is to continue the trend in the ranking of their expenses wherein they mostly spend the money for their needs. Also, this is to guide other cash grantees because according to Martinez et al. (2017), there are still some beneficiaries who are spending their cash grants on nonsensical things. It is recommended that the government should create a policy to have a way of knowing where the money is being spent and to require beneficiaries to prioritize spending their cash grants on their needs rather than their personal wants to not spoil the efforts of the government in helping them improve their life conditions.

A more in-depth exploration of the aspects that the program has helped improve the life conditions of its beneficiaries is also recommended. Since the program has been deemed effective to some extent, a more extensive approach regarding the deeper aspects of the program can be made to further examine the program and eventually make the program better. Finally, future researchers should conduct a deeper study on this matter, using this research as a guide.

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