

Assessment on Benefits of Conditional Cash Transfer Program as an Aid in Alleviating the Life of the Poorest of the Poor at Santa Maria Bulacan

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Abstract

The major purpose of this study is to determine the implementation Conditional Cash Transfer Program as perceived by the beneficiaries. Descriptive method was used in this study. Conditional Cash Transfer Program is one of the shortest ways to address the increasing frequency of poverty. This program undertakes to lift poor families from poverty, other things constant, and as long as the cash grant is continued. In the long run, however, cash transfers alone are less likely to suffice to stop the recurrence of poverty. Conditional Cash Transfer Program was known by most of the respondents through the DSWD employees. Findings showed that (1) most of the respondents highly allocated their cash incentives in food and education of their children; (2) “It Provides Income Support to Our Family” and “It Provides Our Children the Basic Education” were the most effective benefits as perceived by the respondents. (3) All of the aspects in measuring the effectiveness of the program were rated very much effective (4) The respondents want the continuity of the Conditional Cash Transfer Program from the existing to the next administration and they are anticipating much more livelihood project should be anchored on this program as the years go by.

Keywords: Saving Literacy, Ability to Repay Debt, Knowledge Transfer, PLS-SEM

INTRODUCTION

In this generation, as calculated that about half population of the entire world lives in rural regions and mostly of them are suffering with poverty. Poverty has been one of the biggest problems our country is facing everyday. The people who suffer poverty were those who are unemployed, the old people work but their income is not enough to cater the needs of the family. An aid from the government lead to battle poverty in some parts of the country and may also result to the development of the future in our country.

Conditional cash transfer Program implementation has been observed and executed nationwide in the Philippines. The researcher want to know the extent of effectiveness of 4Ps implementation as assessed by the beneficiaries of the said program.

Conditional cash transfer Program is one of the direct ways to address the increasing incidence of poverty. This program assumes to lift poor families from poverty, other things constant, and as long as the cash grant is sustained. In the long run, however, cash transfers alone are less likely to suffice to stop the recurrence of poverty. So in order for the program to be more viable and effective, long term poverty solution and conditions are imposed with the cash grants. The researcher wished to discern the adequacy of the financial benefits or incentives received by the respondents. These conditions would guarantee that the cash transfer would not become one of the myopic anti-poverty policies as they seek to empower poor citizens through investment in human capital.

Study Context

According to Catherine Arnold with Tim Conway and Matthew Greenslade, advisers at the UK Department for International Development (April 2011), cash transfer programs can be designed to promote a wide range of benefits. These include immediate poverty alleviation; improved health, nutrition and education outcomes; economic productivity and growth; empowerment (particularly for women) and social cohesion.

However, the primary function of most cash transfer programs is the direct and immediate alleviation of poverty and reduction of vulnerability (in both development and humanitarian relief situations). In the medium-term, transfers are expected to show positive impacts for poor people’s productive livelihood strategies. In the longer-

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term, growing evidence (most importantly from Mexico) indicates that they can catalyze important effects that can help to break the intergenerational transmission of poverty. Not all programs that have been robustly evaluated deliver impacts in all of these areas. Many new and existing programs await rigorous evaluation, so the full range of impacts is still emerging. There is some evidence that small but reliable flows of income help poor households to diversify livelihoods and improve their long-term income generating potential by funding the costs of job seeking, allowing them to accumulate productive assets and avoid losing them through distress sales or inability to repay emergency loans. Transfers allow households to make small investments; and in some cases take greater risks for higher returns. In India, farmers protected by the Employment Guarantee Scheme in Maharashtra invested more in higher yielding varieties and fertilizer than farmers in neighboring states. Similar effects have been observed in Ethiopia. In theory however, other instruments (e.g. insurance or greater access to finance) may offer better rates of return or benefit-to-cost ratios than cash transfers in addressing these issues. In practice, it is possible that a lack of available alternatives within a reasonable time scale mean that cash transfers have an important role to play.

Like other programs, CCTs have come to generate expectations in areas where they were not explicitly intended to have impacts, although perhaps such impacts should have been anticipated. One of these is the chronically high and long-lasting inequality that plagues Latin America. Much has been written on the common historical origins of high Latin American inequality and its increasingly negative consequences on economic performance.

The region was colonized by Spanish and Portuguese crowns that installed 'the institutions of plunder' foremost among which were African slavery and Indigenous servitude. These

institutions left a legacy that has hampered the region since decolonization. Many authors argue that until inequality is adequately addressed, Latin America will be condemned to remain a postcolonial backwater with little to contribute to the global economy. This, of course, makes the unintended role of CCTs in fighting inequality possibly more important than many of its intended objectives. Unlike other historical periods, when there was considerable synchronicity among Latin American countries vis-à-vis development strategies, growth pattern and distributional results, recent decades have been characterized by more idiosyncratic trends. While Chile, Mexico, and Brazil all successfully adopted import substitution industrialization in the 1960s, since 1974 their trajectories have been different. In Chile, there has been remarkable growth but growing inequality based upon an open economy strategy highly dependent upon a few products. In Mexico, there has been reasonable growth and falling inequality based upon a more recent opening of the economy, with exports ranging over a diversity of products but heavily dependent upon a single trading partner and based on a high import content. In Brazil, there has been trade liberalization along with diversification of exports and imports, poor growth but falling inequality. Given this heterogeneity of trends in the evolution of the primary income distribution in such countries, CCTs appear to be one of the few reliable policy instruments to reduce inequality from the Rio Bravo to Tierra del Fuego.

Objectives

The major purpose of this study is to determine the assessment on benefits of conditional cash transfer program an aid in alleviating the life of the poorest of the poor at, Santa Maria Bulacan

Basically, the researcher will seek to answer the subsequent questions.

What are the respondents' sources of information to know the conditional cash transfer program before becoming a beneficiary?

How respondents do allocated the budget given by the government conditional cash transfer program?

What is the respondent's perceived benefits of the conditional cash transfer program?

What is the respondents' overall assessment on perceived benefits of the conditional cash transfer program?

What recommendation/s do the respondents suggest to improve the conditional cash transfer program?

Is there any significant difference in the assessment on benefits of conditional cash transfer program an aid in alleviating the life of the poorest of the poor at Santa Maria Bulacan when the respondents grouped according to sex and family size?

Hypothesis of the Study

There is no significant difference in the assessment on benefits of conditional cash transfer program an aid in alleviating the life of the poorest of the poor at Santa Maria Bulacan when the respondents grouped according to sex and family size

Theoretical Framework

The study was guided and equipped by Social Exchange Theory by George Caspar Homans and Human-capital theory of Adam Smith's in order to achieve the results of the study.

Social Exchange Theory by George Caspar Homans

According to social psychological and sociological perspective the social exchange theory explains social change and stability as a process of negotiated exchanges between parties. Social exchange theory posits that all human relationships are formed by the use of a subjective costbenefit analysis and the comparison of alternatives. The theory has roots in economics, psychology and sociology.

This is the very same principle that the Philippines conditional cash transfer program is anchored on. It is based on reciprocity—"I give, but you also give."

According to the DSWD, the sole government agency that has oversight on the program, it has dual objectives, which are social assistance and social development. Social assistance would

mean providing cash assistance to the poor in order to alleviate their immediate need or in other words, providing a short-term poverty alleviation system, while social development is a process of breaking the intergenerational poverty cycle through investments in human capital .

The social exchange theory, also called the communication theory of social exchange, suggests that human beings make social decisions based on perceived costs and benefits. This hypothesis asserts that people evaluate all social relationships to determine the benefits they will get out of them. This is the comparison level where individuals assess the gains in maintaining such social relationship. It also suggests that someone will typically leave a relationship if he or she perceives that the effort, or cost, of it outweighs any perceived advantages. In the 4Ps, however, the implementers do make or break the relationship.

In the case of Filipino beneficiaries, however, monetary benefits were rarely put in question, as long as the family gets a share of the country's coffer through the program. The poor would be

satisfied. Even those who are earning enough would even try to fit themselves into the program to benefit and get additional monetary assistance for free without much hard work, to the detriment of those deserving to be included.

Human-Capital Development Theory

Human Capital Development Theory concludes that investment in human capital will lead to greater economic outputs however the validity of the theory is sometimes hard to prove and contradictory. In the past, economic strength was largely dependent on tangible physical assets such as land, factories and equipment. Labor was a necessary component, but increases in the value of the business came from investment in capital equipment. Modern economists seem to concur that education and health care are the key to improving human capital and ultimately increasing the economic outputs of the nation.

The Pantawid Pamilyang Pilipino Program (4Ps) is a human development measure of the national government that provides conditional cash grants to the poorest of the poor, to improve the health, nutrition, and the education of children aged 0-18. The primary aim of the government is to lift the poverty rate of the Philippines.

Through the program, the government invests in both education and health of the beneficiaries to support them morally, making them enthusiastic in pursuing their education and to have a higher chance in breaking the poverty cycle.

Conceptual Framework

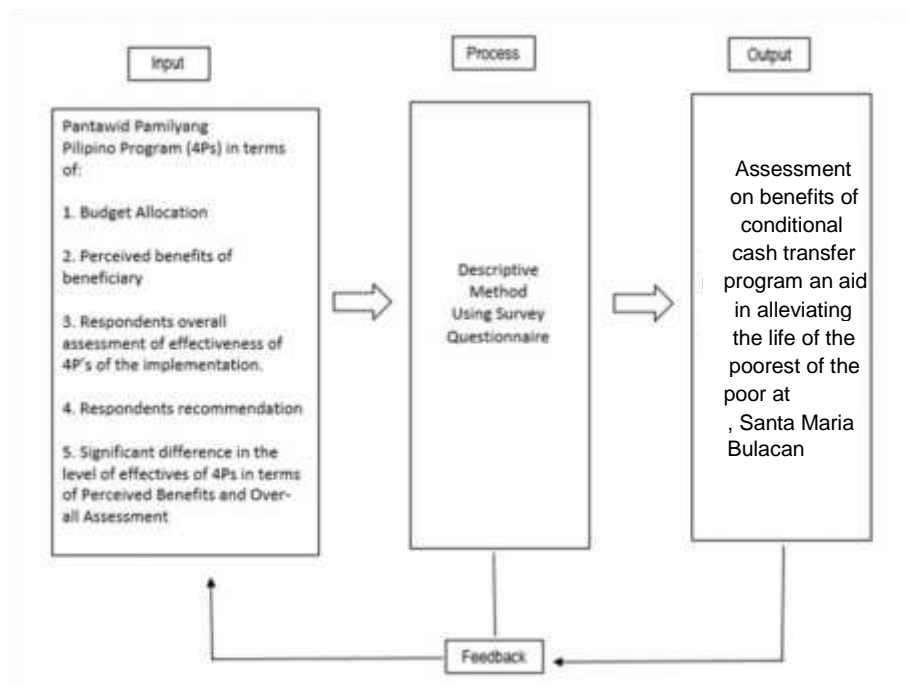


Figure 1 Research Paradigm of the study

The framework shows the paradigm of the study. It consists, first, of the input resulted from the output which is the Assessment on benefits of conditional cash transfer program an aid in alleviating the life of the poorest of the poor the beneficiaries in Santa Maria Bulacan.

The process includes the method of operation in the continuous procedures of research. The researchers used the descriptive method, particularly the survey, to achieve the objective of the study, and analyze and interpret the results thereof. The answers in the survey questionnaire that is gathered, checked and tabulated were evaluated, tallied and computed by means of statistical analysis.

The output, which was the collected information, from the input shows that the findings will be used as the baseline data for the Assessment on benefits of conditional cash transfer program an aid in alleviating the life of the poorest of the poor the beneficiaries in Santa Maria Bulacan

The arrows specify the workflow of the research study wherein the conclusions are determined.

METHODOLOGY

Descriptive method was in this study, it is used in establishing measures data as to its direction. Likewise, descriptive research as a design used to obtain information concerning the current status of the phenomena to describe “what exists” with respect to variables or conditions in a situation (Travers, 1978). The respondents in this study are 150 household beneficiaries of 4Ps program.

Data Generation

To ensure the quality of effective conduct of the study, the researcher observed the following:

The researcher contacted DSWD Branch of Santa Maria Bulacan and the Barangay officials of Santa Maria Bulacan then seek the approval of from both offices.

Once the researcher obtained the approval to administer questionnaire, it was distribute to 150 poor beneficiaries of Pantawid Pamilya Program at Santa Maria Bulacan vicinity area.

Indiscriminate sample was made in distributing questionnaires to the respondents.

The questionnaires were retrieved automatically after it was filled-out by the respondents.

Beforehand of tabulating the data obtained from the questionnaires it was carefully inspected to determine the properly filling-out of the said instrument.

RESULTS AND DISCUSSION 1. PROFILE OF THE RESPONDENTS

Table 1 Frequency and Percent Distribution of the Respondents According to Civil Status and Sex

Civil Status	f	%	Sex	f	%
Single	9	5.1%	Male	15	7%
Married	86	79.8%	Female	135	93%
Live-in	11	6.2%			
Separated	11	6.2%			
Widowed	5	2.8%			
Total	150	100%	Total	150	100%

Table 1 revealed that the respondents have a total frequency of 178. The Frequency and Percentage Distribution of the Respondents According to Civil Status: 9 or 16.4% respondents are “Single”; 142 or 79.80% the highest number respondents are “Married”; 11 or 6.20% respondents are “Live.in” and “Separated”; and 5 or 2.80% respondents are “Widowed”.

Table 2 Frequency and Percent Distribution of the Respondents According to Number of Family Members Who Are Working, Number of Family Members Who Are Studying According to Family size And According to the Number of Years as a CCT Beneficiary

No. of Family Members	f	%	No. of Family Members	f	%	Family size	F	%	No. of years as 4Ps	f	%
0	7	3.9%	0	2	1.1%	3	8	4.5%	1	6	3.4%
1	111	62.4%	1	26	14.6%	4	36	20.2	2	38	21.3%
2	48	27%	2	656	38.225.8% ^{0/0}	5	424	23.6	3	131	73.673.6% ^{0/0}
3	9	5.1%	3	9	5.1%	6	32	18%	4	1	0.6%
4	2	1.1%	4	1	1.6%	7	24	13.5	5	1	0.6%
5	0	0%	5	1	1.6%	8	21	11.8%	6	1	0.6%
6	0	0%	6	2	1.1%	9	9	5.1%			
7	1	0.6%	7	26	14.6%	10	4	2.2%			
						11	-	-			
						12	1	6.6%			
						13	-	-			
						14	1	6.6%			
Total	150	100%	Total	150	100%	Total	150	100	Total	150	100%

Table 2 presents the Frequency and Percent Distribution of the Respondents According to Number of Family Members Who Are Working wherein: 7 (3.90%) respondents with none on their family were working; 111

(62.40%) only one working in the family; 48 (27%) two working in the family; 9 (5.10%) three working in the family; 2 (1.10%) four working in the family; and 1 (0.60%) seven working in the family. Moreover, the frequency and percent distribution of the respondents' according to family size. Results showed: 8 or 4.50% have three members in their family; 36 or 20.20% have four members in their family; 42 or 23.60% have five family members; 32 or 18.00% have six family members; 24 or 13.50% have seven; 21 or 11.80% were eight in the family; 9 or 5.10% have nine family members; 4 or 2.20% have ten family members; 1 or .60% said that they have 12 family members; and 1 or .60% specified that they were fourteen in the family. On the other hand, number of Family Members Who Are Studying shows that: A total of 2 or 1.10% respondents said that there were no member on their family were studying; 26 or 14.60% respondents said that there were only one studying; 68 or 38.20% respondents said that there were two studying; 46 or 25.80% the highest respondents said that there were two studying; 25 or 14%t there were four studying; 9 or 5.10% there were five studying; and 1 or 1.1% respondent said that there were four and five members of their family were studying. Furthermore, Percent Distribution of the Respondents According to the Number of Years as a 4Ps Beneficiary. With a total population of 178 household beneficiaries: 6 (3.40%) were member for one year; 38 (21.30%) of respondents were member for two years; 131 (73.60%) of respondents were member for three years; 1 (0.60%) of respondents were already four to six years member.

Respondents' Knowledge of the 4Ps Program

Table 3 Frequency and Percent Distribution of the Respondents' Knowledge of the CCT Program

Knowledge of the 4Ps Program	f	%
Media	7	3.9%
Barangay	76	42.7%
Neighbors	5	2.8%
Employees from DSWD	62	50.6%
others	-	-
Total	150	100%

Table 3 presents the frequency and percent distribution of respondents' knowledge of the program. Based on the collective results: 7 or 3.9% of the total respondents knew the program by means of media; 76 or 42.7% from barangay, 5 or 2.8% from neighbors, 90 or 50.6% the highest knew about the program from employees of DSWD.

3. Budget Allocation of Cash Incentives Table 4 Respondent's Budget Allocation in the Received Cash Incentives

Budget Allocation in the Received Cash Incentives	Mean	Verbal Interpretation
Food	4.27	High Allocation
Clothing	.97	Low Allocation
Education	3.53	High Allocation
Business	.41	Very Low
Shelter	.49	Low Allocation
Payment for Utilities	.45	Low Allocation
Leisure/Recreational Activities	.25	Very low
Others	.13	AllocationVery Low
Weighted Mean	1.31	Medium

Table 4 shows the perception of the respondents' Budget Allocation in the Received Cash Incentives. Respondents' prevalent perception pertain to allocating for Food with the weighted mean of 4.27 rated High Allocation followed by Budget allocation for Education having a weighted mean of 3.53 (High Allocation),

while Allocation for clothing (.97); shelter (.49); payment for utilities (.45) were all rated Low Allocation, on the other hand Budget allocation for Business (.41); Leisure (.25); others (.13) all rated very low allocation.

Perceived Benefits of the Respondents about CCT program Table 5

Respondent’s Perceived Benefits about CCT program

Respondent’s Perceived Benefits on CCT program	Mean	Verbal Interpretation
It provides income support to our family	4.23	Highly Effective
It provides our children the basic education.	4.20	Highly Effective
It provides our family the right health assistance to improve our health conditions	4.05	Very Much Effective
We can promote gender equality and women empowerment	3.66	Very Much Effective
We are aware on different social issues like child mortality	3.75	Very Much Effective
It empowers to take charge of our lives	3.59	Very Much Effective
Weighted Mean	3.91	Very Much Effective

Table 5 reveals the perception of the respondents’ Perceived Benefits about 4Ps program got the weighted mean of 3.91 with a verbal interpretation “Very Much Effective”. It provides income support to our family got the highest mean of 4.23 with a verbal interpretation “Highly Effective”. While, It provides our children the basic education got 4.20 rated “Highly Effective”.

On the other hand, It provides our family the right health assistance to improve our health conditions had 4.05 (Very Much Effective); We can promote gender equality and women empowerment with a mean 3.66 (Very Much Effective); We are aware on different social issues like child mortality got a mean of 3.75 (Very Much Effective); It empowers to take charge of our lives had 3.59 (Very Much Effective).

Perceived Effectiveness of the Respondents about CCT program Table 6

Respondent’s Perception on Effectiveness of CCT program

Respondent’s Perceived Effectiveness of CCT program In terms of:	Mean	Verbal Interpretation
Financial aid to my family	4.03	Very Much Effective
Support to the expenses in education of our children	4.10	Very Much Effective
Assistance to improve family health conditions	3.99	Very Much Effective
Changing the lives of the poorest of the poor	3.39	Very Much Effective
What do you think is the level of effectiveness of 4Ps’ implementation to all the beneficiaries	3.88	Very Much Effective
Weighted Mean	3.89	Very Much Effective

Table 6 shows the perception of the respondents’ Effectiveness of 4Ps program got the weighted mean of 3.89 (Very Much Effective). Support to the expenses in education of our children obtained the highest mean of 4.10 with a verbal interpretation “Very Much Effective”. While, Financial aid to my family had 4.03 rated “Very Much Effective”. On the other hand, Assistance to improve family health conditions got the mean of 3.99 (Very Much Effective); Changing the lives of poorest of the poor with a mean 3.39 (Very Much Effective); What do you think is the level of effectiveness of 4Ps implementation to all the beneficiaries got the mean of 3.88 (Very Much Effective).

Recommendations of the Respondents to Improve the CCT Program

Table 7

Frequency and Percentage Distribution of the Respondents’

Recommendations to Improve the CCT Program

Suggestions	f	%
Improve “background investigation” on the	14	7.9%
Respondents	25	14%
Create a livelihood project		
Allocate a capital to start up a business	31	17.4%
Create job employment recommended by the	4	2.2%
DSWD	13	7.3%
Extends the age limit or bracket of the beneficiaries included in the 4Ps		
Conduct a training and seminar to the	10	5.6%
beneficiaries	4	2.2%
City link must be responsible enough in delivering		
information to the beneficiaries	37	20.8%
Continuation of the program until the next		
administration	3	1.7%
Provides a free medical mission to all ages and gender for		
the beneficiaries	9	20.8%
Benefit the extension until college level		
Total	150	100%

Table 7 presents the Frequency and Percentage Distribution of the Respondents on the Recommendations of the Respondents to Improve the Program. The highest frequency of 37 or 20.8% obtained by both “Continuation of the program until the next administration” and “Benefit the extension until college level”, followed by “Allocate a capital to start up a business” with 31 or 17.4%. Hence, 25 or 17% suggested “Create a livelihood project”; 14 or 7.9% “Improve “background investigation”; 13 or 7.3% “Extends the age limit or bracket of the beneficiaries included in the 4Ps”; 10 or 5.6% “Conduct a training and seminar to the beneficiaries”; 4 of 2.2% was both obtained by “Created job employment recommended by the DSWD” and “City link must be responsible enough in delivering information to the beneficiaries”; 3 or 1.7% “Provides a free medical mission to all ages and gender for the beneficiaries”.

Significant difference in the level of effectiveness of CCT program in terms of Perceived Benefits when the respondents are grouped according to sex and family size.

Results showed that

- There is no significant difference in the level of effectiveness of CCT program in terms of perceived benefits when the respondents are grouped according to sex and family size.

Summary of Findings

Most of the respondents knew the program thru the employees of DSWD with a frequency of 90 or 50.6%; followed by 76 or 42.7% from Barangay; 7 or 3.9% from media; while 5 or 2.8% from neighbors.

Majority of the respondents’ allocated cash incentives for Food with the weighted mean of

4.27 (High Allocation) followed by Budget allocation for Education having a weighted mean of

3.53 (High Allocation). While Allocation for clothing (.97); shelter (.49); payment for utilities (.45) were all rated Low Allocation. On the other hand Budget allocation for Business (.41); Leisure (.25); others (.13) all rated very low allocation.

The respondents’ rated “Highly Effective” the item of: “it provides income support to our family” (4.23) and “It provides our children the basic education” (4.20). On the other hand, the rest were of the items were rate “Very Much Effective” the mean respectively: “It provides our

family the right health assistance to improve our health conditions” (4.05); “We can promote gender equality and women empowerment” (3.66); We are aware on different social issues like child mortality (3.75); It empowers to take charge of our lives (3.59).

All of the items in the effectiveness of 4Ps program were rate “Very Much Effective” by the respondents with the following respective mean: Support to the expenses in education of our children obtained the (4.10); Financial aid to my family (4.03); Assistance to improve family health conditions (3.99); Changing the lives of poorest of the poor (3.39); What do you think is the level of effectiveness of 4Ps implementation to all the beneficiaries (3.88).

The frequency and percentage distribution of the respondents recommendation to improve the 4Ps program were as follows: “Continuation of the program until the next administration” and “Benefit the extension until college level” (37 or 20.8%); “Allocate a capital to start up a business” (31 or 17.4%); “Create a livelihood project” (25 or 17%); “Improve background investigation” (14 of 7.9%); “Extends the age limit or bracket of the beneficiaries included in the 4Ps” (13 or 7.3%); “Conduct a training and seminar to the beneficiaries” (10 or 5.6%); “Created job employment recommended by the DSWD” and “City link must be responsible enough in delivering information to the beneficiaries” (4 or 2.2%); “Provides a free medical mission to all ages and gender for the beneficiaries” (3 or 1.7%).

CONCLUSIONS

CCT Program was known by most of the respondents through the DSWD employees.

The researcher concluded that most of the respondents highly allocated their cash incentives in food and education of their children.

“It Provides Income Support to Our Family” and “It Provides Our Children the Basic Education” were the most effective benefits as perceived by the respondents.

All of the aspects in measuring the effectiveness of the program were rated very much effective.

The respondents want the continuity of the 4Ps program from the current to the next administration and They are hopeful that livelihood project should be stipulated in this program.

RECOMMENDATIONS

The CCT program should be expounded thru other government agencies, not DSWD alone in order to reach out other isolated area in the Philippines where there are poorest of the poor. Not only within Santa Maria Bulacan.

Even do majority of the beneficiary allotted the cash incentives in food and education, proper monitoring should be made by DSWD, because there are some beneficiary who use the money improperly.

The respondents were very much satisfied with the benefits they received from CCT program, but DSWD should devise an activities to the beneficiary so that they will not be too reliant. It is recommended that an community extension services should be rendered by the beneficiary.

Additional budget should be allotted by the government to make the CCT program highly effective.

Conditional Cash Transfer Program should be made as a law, so that there is a continuity, and a livelihood project should be anchored with the program.

An advancement of this study for future researchers that might concentrate on the provinces.

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