

4PS BENEFICIARIES' CHARACTERISTICS AND PROGRAM COMPLIANCE: IMPLICATIONS ON THEIR LIVING CONDITIONS

ABSTRACT:

Aims: *Compliance with program guidelines can pave the way for positive changes in people's lives. This study examined the influence of the characteristics of the 4Ps program beneficiaries and their compliance with program conditions and their living conditions*

Study design: Descriptive – Correlational Quantitative Study

Place and Duration of Study: This Study was conducted in a local Community in the Province of Agusan del Norte, Region Caraga, Philippines.

Methodology:

This study employed a quantitative method, specifically the descriptive-correlational research design, using a researcher-made questionnaire which is based on Concepts of Financial Literacy by USAID (2019); the questionnaire was made for compliance with the 4Ps program Conditions based on the study by Salva et al. (2023), SWDI Booklet as the primary data-gathering instrument. The 370 participants were chosen among the 4Ps beneficiaries in a local community in the Province of Agusan del Norte, who were selected through systematic random sampling. The data gathered for this study were tallied, statistically treated, analyzed, and interpreted. The statistical tools applied to the data were frequency, percentage, and mean distribution, as well as multiple regression.

Results:

Through Frequency and percentage distribution data shows that the out of 370 the majority of the participants characteristics belonged to a family size below 5 members with 190 frequency or 51.4 % of the sample population, as for the Educational Attainment of the respondent the majority are high school graduate with the frequency of 118 or 31.9 % , meanwhile the majority of the participants income falls under Php 1,000.00- Php 5,000.00 monthly with a frequency of 218 or 58.9% of the sample population. The same statistical tool was also used for the compliance with program conditions for Health outcomes of 0-5 children and Educational Outcomes of Monitored Children in which the overall mean for the Health outcomes is 4.(high) and Educational outcome over all mean is 4.79 (very) which has a overall mean of 4.63 (Very high). As for the Living Conditions of the participants the all components are high , specifically : Health and Nutrition Component has a mean of 4.24 (high) , Education has a mean of 4.36 (high) and Financial Management has a mean of 4.21(high). Lastly , the study underwent regression analysis to identify significant influences with the variables in which the F- value is 22.77** with a P- value of =.000 at 0.01 level of significance .

Conclusion:The over-all model is Significant, therefore the participants' characteristics and compliance with the program does significantly influence their living conditions.however, if taken individually the Participants Characteristics does not have influence on their living conditions while the Program Compliance showsthat indeed it does have significant influence on their living conditions.

Keywords: 4Ps Characteristics, Program Compliance, Living conditions

1. INTRODUCTION

Poverty harms children's development, and it is claimed that providing financial resources to low-income families can improve children's development, such as increased physical development and improved academic performance. Brooks-Gunn and Duncan's (2022) article in *The Future of Children* provides a comprehensive review of the effects of poverty on various aspects of children's development. They discuss how poverty influences children's cognitive abilities, academic achievement, health, and socio-emotional well-being. Regarding the potential benefits of providing financial resources to low-income families, the authors suggest that increasing family income can positively affect children's development. They note that economic resources can alleviate the stress associated with poverty and provide access to resources that support children's physical health, educational opportunities, and overall well-being.

Thus, while poverty imposes high costs on society, cash grants/transfers to families can yield considerable future benefits by alleviating the impact of poverty on individuals' productivity and health, reducing crime, child abuse or neglect, and homelessness.

In addition, beneficiaries of cash grants primarily benefit from facilitated access to education and healthcare services for their family members. According to a recent study, cash grants alleviate poverty for many households. Thanks to transfers and an increase in the minimum wage, five million Brazilians were lifted out of extreme poverty in the years following the launch of Bolsa Familia. The program had reduced poverty by 2009 (Soares, 2020).

Blattman et al. (2019) found that young adults who received grants had significantly higher earnings than their peers who did not receive grants. Grant recipients were more likely to be employed in skilled trades such as carpentry, tailoring, metalworking, or hairstyling. They also worked more hours than the comparison group. Additionally, grant recipients were more likely to have registered a business, paid business taxes, maintained business-related records, consumed more food, and utilized more medicines.

Meanwhile, in the Philippine setting, Republic Act no. 11310, known as the Pantawid Pamilyang Pilipino Program, or 4Ps, was established to help families in need of cash meet their basic needs. It is a national poverty reduction strategy and a human capital investment program that provides conditional cash transfers to qualified households. It is also a human development program that works with concerned agencies, local governments, and other stakeholders to improve their lives regarding health and nutrition, education, and social and economic aspects (Section 3, Rule III of RA 11310).

However, as cash assistance is for educational and healthcare services, it cannot be denied that loopholes and problems will always be encountered, especially in financial literacy and utilization. According to Malinao et al. (2022), the cash grants beneficiaries receive are spent by the recipient families more on household consumption rather than the educational needs of the children. Additionally, due to a lack of financial management, they prefer to use and buy their wants, gamble, and consume liquors with the cash assistance received.

Accordingly, as household income in the Philippines rises, the primary focus of expenditure shifts away from food and toward other areas such as housing, medical care, and even travel. This represents their primary belief that once they can earn more, they will spend more to improve their living conditions (Chen et al., 2022).

There have been studies in some countries that efficiently monitor and evaluate the families receiving the cash grants. A study conducted in Honduras showed that both girls and boys whom received different parts of the conditional cash transfer program at various ages saw lasting improvements in their education. Millán, T.M. et al (2020). There is also a review on the impact of conditional and Unconditional Cash transfer on health outcomes as well as health services in the humanitarian setting were in according to van Daalen, K. R. et al (2022) after reviewing twenty-three article that comes from 16 countries without lower bound time restriction up to the year 2021, Nineteen papers shows beneficial effects on different health outcomes on how people use healthcare services. The health out reviewed in the research were mainly about eating habits and nutrition, mental and social well-being, and how people felt about their overall health. Though, studies have been conducted there are still many factors that need to be considered as well as more research should be done to know the impacts of the conditional cash transfer on the recipients of the program.

In addition, there is a research gap regarding the correlation between the participants' characteristics and program compliance with their living conditions. For instance, when grouped by demographics, compliance was not correlated to the participants' living conditions (Ramos et al., 2024). Therefore, this research aimed to determine whether the characteristics of the 4Ps participants and their compliance with the program influence their living conditions. While the 4Ps program has been praised and questioned for its potential to alleviate poverty and improve living conditions, it was necessary to conduct this study to fully help and understand if there is a connection between the beneficiaries' living conditions and their characteristics.

2. MATERIAL AND METHODS / EXPERIMENTAL DETAILS / METHODOLOGY

This study employed a quantitative method, specifically the descriptive-correlational research design, using a researcher-made questionnaire which is based on Concepts of Financial Literacy by USAID (2019); the questionnaire was made for compliance with the 4Ps program Conditions based on the study by Salva et al. (2023), SWDI Booklet as the primary data-gathering instrument, the instrument was then translated to the Cebuano language so that the participants of the study can understand the questionnaire well It was then Tested to 35 Participants during the Pilot test whom will no longer participate in the full scale data gathering . The Instrument was later then altered since there were items that were confusing the pilot test participants, items that are reversely scaled where changed to avoid confusion to the participants. After which the full scale data gathering was employed. The 370 participants were chosen among the 4Ps beneficiaries in a local community in the Province of Agusan del Norte, who were selected through systematic random sampling out of the 4,378 active household grantees using the baseline data of October 2023. The data gathered for this study were tallied, statistically treated, analyzed, and interpreted. The statistical tools applied to the data were frequency, percentage, and mean distribution for the Participants Characteristics in terms of Family size, Educational Attainment and Family income, it was also applied for the Program Compliance in terms of Health outcomes of 0-5 children, Education outcomes of Monitored children. and the multiple regression was used for the participants living conditions.

3. RESULTS AND DISCUSSION

Table 1 presents the frequency and percentage distribution of the participants' characteristics. Based on their family size, data show that most of the 4Ps beneficiaries who participated in this study belong to families with below 5 members (51.4%), closely followed by families with 5-10 members (46.5%). This means that more than half of the participants had a small family, and others had a family size considered large.

Family size may influence quality of life. This result supports what Gouxet and Maurin (2019) found: smaller families tend to be able to meet the needs of their members and enjoy some comfort, while larger families may lack the support needed by each member in terms of health, education, and other things. Results in terms of educational attainment reveal that among all the 4Ps beneficiaries, 118 (31.9%) were high school graduates, while 94 (25.4%) were high school undergraduates. Moreover, 10 (2.7%) were college graduates. Based on the responses, it was noticeable that most participants were at the high school level or graduates.

Table 1: Frequency and Percentage Distribution of the Participants' Characteristics

Family Size	Frequency	%
below 5 members	190	51.4
5-10 members	172	46.5
11-15 members	6	1.6
16-20 members	2	0.5
Total	370	100.0
Educational Attainment		
Elementary Undergraduate	71	19.2
Elementary Graduate	44	11.9
Highschool Undergraduate	94	25.4
Highschool Graduate	118	31.9
College Undergraduate	33	8.9
College Graduate	10	2.7
Total	370	100.0
Family Income		
Php 1,000-5,000	218	58.9
Php 5,001-10,000	114	30.8
Php 10,001-15,000	33	8.9
Php 15,001-20,000	5	1.4
Total	370	100.0

Table 2: presents the summary of the participants' compliance with the program conditions, with a grand mean of 4.63. This indicates that the participants comply with both conditions in health and education to a very high extent.

Table 2.: Summary Table of the Participants' Compliance with Program Conditions

Components	M	Interpretation	SD
Health Outcomes of 0-5 Children	4.47	High	0.52
Education Outcomes of Monitored Children	4.79	Very High	0.39
Grand Mean	4.63	Very High	0.46

The data further show that education outcomes got a higher mean of 4.79 than Health outcomes of 0-5 children. This implies that they follow the conditions of education more than the conditions of health, although this does not mean that the conditions of health have been neglected since the result is still high. It shows that there is room for improvement on the participant's side.

Table 3: presents the summary of the participants Living Conditions, which has an overall mean of 4.25, which indicates that their living conditions are generally high. All components of their living conditions are also notably high, with education taking the lead, followed by Health, nutrition, and Financial Management.

Table 3: Summary Table of the Participants' Current Living Condition

Components	M	Interpretation	SD
Health and Nutrition	4.24	High	0.66
Education	4.36	High	0.49
Financial Management	4.21	High	0.61
Overall	4.25	High	0.59

The data show that the participants' children are receiving quality education. This finding is in contrast with the study of Malinao et al. (2022), whose results reveal that the cash grant beneficiaries spend what they receive more on household consumption rather than the educational needs of the children. In this study, their priority in education is their health and nutrition, indicating that participants have good access to health care and can have three complete meals in a day. Additionally, financial management is also rated as high, although it got the lowest mean in this study, which means they may still need more skills to manage their finances.

Table 4 presents the regression analysis of the influence of the participants' characteristics and compliance with the program on their living conditions. Results reveal that the whole model is significant ($F=22.77$, $p = .000$). Thus, the null hypothesis is rejected, indicating that the participants' characteristics, combined with their compliance with the program, contribute to the variability of their living conditions.

Table 4: Regression Analysis of the Influence of the Participants' Characteristics and Compliance to the Program on their Living Conditions

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.52	.271		5.60	.000
Family Size	-.008	.037	-.010	-.206	.837
Educational Attainment	.016	.016	.046	1.01	.315

Family Income	-0.009	.030	-.014	-.293	.769
Health Outcomes	.193	.045	.223	4.32**	.000
Educational Outcomes	.391	.059	.342	6.59**	.000

Model Summary

R = .488 R² = .238 Adjusted R² = .228 F = 22.77** p = .000

**significant at 0.01 level

4. CONCLUSION

In a nutshell, the participants' compliance with the program, particularly health and educational outcomes, contributes significantly to their living conditions. This confirms the Capability Theory Approach in which Amarta Sen, in which well-being should be measured by one's ability to lead a values life not just by wealth and happiness, it's also about effectively using what the person have to improve his/her life.

This compliance with health may also be demonstrated in their determination to offer their children complete meals daily that enable them to perform well in school. They don't want their children to experience what it's like going to school with an empty stomach. Through compliance with the program, they realize that health is of utmost priority and having a complete meal is vital.

On the other hand, the non-significant influence of the participants' characteristics on their living conditions implies that their condition is not dependent on family size, income, and educational attainment. Big families may have meager incomes and not have attained high formal schooling, but they spend time assisting their children in learning the skills they need. These findings also reveal that regardless of these variables, the participants have a strong drive to achieve long-term financial goals to maintain and improve their living conditions. In Summary the Study shows that the beneficiaries' compliance with the conditions of the program resulted in the better living conditions. on the other hand, the beneficiaries' characteristics have no significant bearing on their living.

COMPETING INTERESTS

Declaration of competing interest should be placed here. All authors must disclose any financial and personal relationships with other people or organizations that could inappropriately influence (bias) their work. Examples of potential conflicts of interest include employment, consultancies, honoraria, paid expert testimony, patent applications/registrations, and grants or other funding. If no such declaration has been made by the authors, SDI reserves to assume and write this sentence: "Authors have declared that no competing interests exist."

CONSENT (WHEREEVER APPLICABLE)

The authors declare that 'written informed consent was obtained from the participant as well as permits from the Agency (Department of Social Welfare and Development) and Local Government unit to be able to gather the data. However, due to restrictions by the Republic

Act 10173 or the Data Privacy act of 2012 of the Republic of the Philippines, these data can not be easily given without the consent of the agency and most importantly if the participants would not give their consent.

The Permit from the Agency as well as the Local Government unit can be readily available if needed to be seen.

ETHICAL APPROVAL (WHEREEVER APPLICABLE)

The researcher secured an ethical clearance from the Lourdes College Research Ethics Committee for the conduct of the study to ensure the observance of ethics in research. The researcher then sought the administrators' approval, such as the Department of Social Welfare and Development Field Office Caraga, especially the Division Chief of the Pantawid Pamilyang Pilipino Program, and the Municipal Mayor, to conduct the study and administer the questionnaires. Upon approval, the researcher distributed the questionnaires to the study participants who were active beneficiaries currently residing in a local community in Agusan del Norte of the Caraga region.

The researcher carefully considered ethical compliance, particularly regarding privacy and confidentiality. Participants' names were not disclosed to protect their anonymity and privacy. The researcher securely stored the collected data to maintain confidentiality. Participation in the study was voluntary, with no coercion, and participants were told that they could withdraw at any time without consequences. The researcher observed transparency, submitting the necessary paperwork, and obtaining approvals. The gathered information was used only for research and academic purposes. The researcher ensured confidentiality and minimized any risks or time commitment for participants.

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DEFINITIONS, ACRONYMS, ABBREVIATIONS

In this study, several key terms were used throughout the text. To ensure that the reader understood the terminology, the researcher provided the precise definitions for each of these terms. This helped to ensure that the reader could follow the argument of the thesis and appreciate its significance.

Participants Characteristics. This term covers the profile of the participants, which are considered to influence their living conditions, namely family size, educational attainment, financial literacy, and compliance with program conditions.

Family Size refers to the number of individuals related by blood, marriage, or adoption. In this study, it is used as one of the factors that may influence the living conditions of the 4Ps beneficiaries.

Educational Attainment. This term refers to the highest level of education a person completes, expressed as a percentage of all people in that age group. In this study, this refers to the level of education the participants achieved: primary, secondary, vocational, or tertiary.

Family income. This term refers to the total income received by all family members before taxes. This study relates to the income working family members earn to support and sustain their basic needs.

Compliance with Program Conditions. This term refers to the expectation that the conditions are followed in private or public sectors. This study relates to how participants comply with the conditions the 4Ps implement for their beneficiaries.

Health Outcomes of 0-5 Children. This phrase refers to improving children's health while receiving the program's health services. This study refers to the health improvement of the participants' children while receiving healthcare services.

Education Outcomes of Monitored Children. This phrase refers to the significant increase in attendance and fewer dropouts of the monitored children. This study refers to the improvement in the education of the beneficiaries' children under this program.

Living Conditions. This term refers to the education, occupation, and income status every individual experienced and achieved. This study refers to the current condition the participants are experiencing while receiving and utilizing the cash grants given by the program.

Health and Nutrition. This refers to a state of complete physical, mental, and social well-being, not merely the absence of disease or infirmity due to nutrient intake, absorption, and metabolism. In this study, it refers to the health status of children within the 4Ps households.

Education. This refers to the dynamic and lifelong process that involves developing and applying knowledge, skills, values, and attitudes. This study refers to the quality of education and the extent to which 4Ps participants have access to educational resources, facilities, and opportunities.

Financial Management. This term refers to having the confidence, knowledge, and skills to make financial decisions that promote economic self-sufficiency, stability, and well-being. In this study, it refers to the knowledge every participant has to manage the cash grants they receive to sustain their family's basic needs.

Pantawid Pamilyang Pilipino Program (4Ps). This term refers to the conditional cash transfer program of the Republic of the Philippines that was institutionalized in 2019. It is a national government initiative for human development that gives the poorest of the poor conditional cash grants. This study refers to the program the participants are under that provides them with financial assistance to sustain their basic needs.

APPENDIX

Appendix A.1 (English Version) “4PS BENEFICIARIES’ CHARACTERISTICS AND PROGRAM COMPLIANCE: ITS IMPLICATIONS ON THEIR LIVING CONDITIONS” *Survey Questionnaire for Beneficiary-Participants*

Dear Participants,

This questionnaire intends to gather information regarding my thesis entitled “**4Ps Beneficiaries’ Characteristics and Program Compliance: Its Implications on Their Living Conditions.**”.

Participation in this study is voluntary. There won't be any fee associated with gathering the data required for data analysis. No minors will participate in this study and in special cases where there may be minor grantees, the guardians of the minor with no age less than twenty-one (21) shall participate on behalf of the minor. Aside from age, there is no discrimination in terms of participants. Anyone can participate regardless of gender and religious beliefs.

I would be very grateful if you could spare some of your precious time to answer the needed information regarding my study. Rest assured that your responses will be treated with utmost confidentiality and will be used only for the purpose specified above. If you agree to participate in this study, please sign the consent form below. Thank you very much for your cooperation.

The Researcher

Data Privacy Consent

I hereby declare that by signing:

1. I attest the information I have written is true and correct to the best of my knowledge.
2. I signify my consent to the collection, use of recording, storing, organizing, consolidation, updating, processing, access to transfer, disclosure, or data sharing of my personal and sensitive personal information that I provided including its sister schools/university, industry partners, affiliates, external providers, local and foreign authorities regardless of their location and/or registration for the purposes for which it was collected and such other lawful purposes I consent to or as required or permitted by law.
3. I am fully aware that the consent or permission I am giving in favor shall be effective immediately upon signing of this form and shall continue unless I revoke the same in writing. Sixty working days upon receipt of the written revocation, the researcher shall immediately cease performing the acts mentioned under paragraph 2 concerning my personal and sensitive personal information. These measures are done with accordance to the Data Privacy Act of 2012 or RA 10173

I have read the data privacy consent and I am agreeing to the terms and conditions stated above.

By signing below, I hereby consent to participate in this research study and willingly furnish the required data and information to the researchers:

Participant's Printed Name over Signature

Date : _____

Part I. Participants' Characteristics

Below are phrases/statements about your profile. Please indicate your answer by putting a check mark () on the box representing your response.

1. Family Size

- () below 5 members
- () 5-10 members
- () 11-15 members
- () 16-20 members
- () More than 20 members

2. Educational Attainment

- () Elementary Undergraduate
- () Elementary Graduate
- () Highschool Undergraduate
- () Highschool Graduate
- () College Undergraduate
- () College Graduate
- () Others (please specify): _____

3. Family Income (include the income of siblings working and are living with the family)

- () Php 1,000-5,000
- () Php 5,001-10,000
- () Php 10,001-15,000
- () Php 15,001-20,000
- () Others (please specify): _____

Part II. Level of Compliance with the 4Ps Program Conditions

Please indicate your level of compliance with the program by putting a check mark () on the appropriate box using the following scale:

- | | | |
|---------------------|---------------------|---------------------|
| 5 - Strongly Agree; | 4- Agree; | 3- Agree Slightly |
| 2 – Disagree; | 1-Strongly Disagree | NA – Not Applicable |

Indicators	5	4	3	2	1	NA
A. Health Outcomes of 0-5 years old Children						
1. Our child/children practice proper garbage disposal with segregation.						
2. Our child/children availed of health services in the past six months.						
3. I let my child/children receive regular preventive health and nutrition services such as checkups and vaccinations.						
4. I let my child/children take deworming pills/medicines at health centers in our community.						
5. Our family rarely attends health-related sessions, workshops, or check-ups even though it's part of the program.						
6. Our family members have followed to prescribed medication or treatment plans when required by health-related activities within the program.						
7. I let my child/children receive immunization for vaccine-preventable diseases as prescribed by the Mandatory Infants and Children Health Immunization Program of DOH.						
8. Every time my children get sick, I allow them to be treated properly for childhood illnesses.						
B. Education Outcomes of Monitored Children						
1. Our child/children have consistently attended school for the majority of the current school year.						
2. Our child/children are enrolled in an accredited school.						
3. Our child/children aged between 3-17 are currently in a formal school.						
4. I let my child/children attend daycare service near our community once they are at the age 3-4 years old.						
5. I let my child/children attend elementary or secondary classes and maintain a class attendance.						
6. Our household actively engages in monitoring the						

school attendance and academic progress of our children as stipulated by the 4Ps program						
7. Our household is aware of and fulfills the educational responsibilities outlined by the 4Ps program for the children in our household.						
8. Our household ensures that our child/children regularly attend school, as required by the 4Ps program.						

Part III. Participants' Current Living Conditions

Please rate your current living conditions by putting a check mark () on the appropriate box using the scale below:

5-Strongly Agree;

4- Agree;

3- Agree Slightly

2 – Disagree;

1-Strongly Disagree

NA – does not apply

Indicators	5	4	3	2	1	NA
A. Health and Nutrition						
1) Our child/children could eat three meals a day.						
2) Our child/children have a normal weight.						
3) None of our child/children got sick of an illness needing medical attention or confinement.						
4) Our child/children have access to safe drinking water.						
5) Our child/children have access to sanitary toilet facilities.						
6) At least one of our children got sick and needed medical attention but did not need hospital confinement.						
7) One family member got sick of an illness and needed hospital confinement.						
8) Our child/children have access to drinking water from guaranteed sources.						
B. Education						
<i>Our child/children...</i>						
1. demonstrated improvement in their academic performance compared to previous years.						

2. expressed an increased desire to pursue higher education or vocational training.						
3. can read and write following what is required in their grade level.						
4. are making satisfactory progress in their studies.						
5. have no difficulty in counting or doing other tasks in mathematics.						
6. are supported in addressing their educational needs and opportunities.						
7. actively engaged in educational activities that promote early learning and development.						
8. There is at least one member who has graduated and has completed the basic literacy program of ALS.						
C. Financial Management						
1. Before I buy something, I carefully consider whether I can afford it.						
2. I save whenever I have extra money.						
3. Spending money is more enjoyable to me than saving it for the future.						
4. I pay my bills on time.						
5. I am prepared to risk some of my own money when saving or making an investment.						
6. I keep a close personal watch on my financial affairs.						
7. I set long-term financial goals and strive to achieve them.						
8. Money is there to be saved in case of unexpected financial crisis.						