

1
2
3
4
5
6
7

PARTICIPANTS' COMPLIANCE TO PANTAWID PAMILYANG PILIPINO PROGRAM: 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 the descriptive-correlational research design. Program Compliance refers to the participants' faithful observance to the program conditions specifically on the health and education components such as the vaccination of children, natal care for pregnant mothers; and regular attendance (at least 75% in a month) of children 5-18 years old. Living Conditions refers to the education, occupation, and income status that program participants achieved while receiving and utilizing the cash grants given by the program. These constructs were measured through indicators that are contained in a researcher-made questionnaire, such as the study by Salva et al. (2023) and the Social Welfare and Development Indicators (SWDI) Booklet. The 370 out of 4,378 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 used to organize the data were descriptive statistics and multiple regression.

Results:

Results show that 51.4 % of the participants belong to a family size of 5 members and below; 31.9 % are high school graduates; and 58.9 % earn an income ranging from Php 1,000.00- Php 5,000.00 monthly. Health outcomes is generally high (M=4.0); and Educational outcome is generally very high (M=4.79). All the components of the Living Condition are generally high, specifically the Health and Nutrition Component (M=4.24); Education (M=4.36) and Financial Management (4.21). Regression analysis reveal that the whole model is significant (F= 22.77, p = .000), with compliance as specifically having a significant influence on the participants' living conditions, rejecting the null hypothesis.

Conclusion: Compliance to the program contributes to better living conditions.

Keywords: 4Ps Characteristics, Program Compliance, Living conditions

8
9
10
11
12
13
14

1. INTRODUCTION

Poverty harms children's development, and providing financial resources to low-income families can improve children's development. Brooks-Gunn and Duncan (2022)

15 found that poverty influences children's cognitive abilities, academic achievement, health,
16 and socio-emotional well-being, suggesting that increasing family income can positively
17 affect children's development. They noted that economic resources can alleviate the stress
18 associated with poverty and provide access to resources that support children's physical
19 health, educational opportunities, and overall well-being.

20

21 While poverty imposes high costs on society, cash grants/transfers to families can
22 yield considerable future benefits by alleviating the impact of poverty on individuals'
23 productivity and health, reducing crime, child abuse or neglect, and homelessness. In
24 addition, beneficiaries of cash grants primarily benefit from facilitated access to education
25 and healthcare services for their family members. Blattman et al. (2019) found that grants
26 significantly contributed to higher earnings among adults who were employed in skilled
27 trades such as carpentry, tailoring, metalworking, or hairstyling.

28

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

36

37 However, as cash assistance is for educational and healthcare services, it cannot be
38 denied that loopholes and problems will always be encountered, especially in financial
39 literacy and utilization. According to Malinao et al. (2022), the cash grants that beneficiaries
40 receive are spent by the recipient families more on household consumption rather than the
41 educational needs of the children. Additionally, due to a lack of financial management, they
42 tend to buy their wants, gamble, and consume liquors with the cash assistance
43 received. Thus, there is a need for studies to find out if their cash grants really improved their
44 living conditions, especially on the health and education outcomes.

44

45 There have been studies in some countries that efficiently monitor and evaluate the
46 families receiving cash grants, such as the study conducted in Honduras which showed that
47 recipients of conditional cash transfer program saw lasting improvements in their education
48 (Millán, T.M. et al., 2020). As to health, van Daalen, K. R. et al., (2022) conducted a review
49 showing the impact of conditional and unconditional cash transfer on health outcomes as
50 well as health services in the humanitarian setting. Additionally, Olapane, Fernandez,
51 & Payongayong (2021) found that compliance with the health conditions of the program did
52 not only enhance their health, but had a broader influence on their overall well-being and
53 quality of life. To some extent, the cash assistance program made by the government is
54 creating a general and basic improvement in the lives of the beneficiaries (Canlas, C. S.,
55 et al. 2022).

56

57 The participants acknowledged that the program changed their viewpoints and approaches
58 to family upbringing. Many recipients sought additional income sources, opting for part-time
59 jobs or starting small businesses. This strategy enabled them to accumulate savings for their
60 children's health and education. Filipinos believe that once they can earn more, they will
61 spend more to improve their living conditions (Chen, S. et al., 2022).

61

62

63 In Africa, a study involving 15 countries found that cash transfers have a prompt and
64 significant effect on the educational participation by improving the living standards and
65 reducing the vulnerability of the households (Kakwani, et al., 2005). Often, the amount
66 transferred isn't enough to entirely lift families from poverty, but it does provide immediate
67 relief from the financial struggles they endure that they currently face.

68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119

In relation to the link between the characteristics of the 4Ps beneficiaries and their compliance to their living conditions, De Jesus and Villanueva (2023) found significant positive correlations between the beneficiaries' demographic characteristics and educational outcomes. In Tanzania, larger families in the PSSN program seem to do better in avoiding poverty and hunger, which can be due to having many members who can work (Msuha, B., & Kissoly, L. D. 2024). However, there are also studies that found no correlation between the participants' characteristics and program compliance with their living conditions (Ramos et al., 2024).

This mixed results and the presence of many factors that need to be considered in this area, more research is deemed necessary to determine the contribution of the participants' characteristics and their compliance to the program on 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.

1.2 Theoretical framework

This study argues that the participants' characteristics (family size, educational attainment and family income) and program compliance (the participants' faithful observance to the program conditions particularly on health (e.g. children's vaccination, pre and post-natal care of pregnant mothers) and education (regular attendance of children 5-18 years old) significantly influence their living conditions which refer to the education, occupation, and income status that program participants achieved while receiving and utilizing the cash grants.

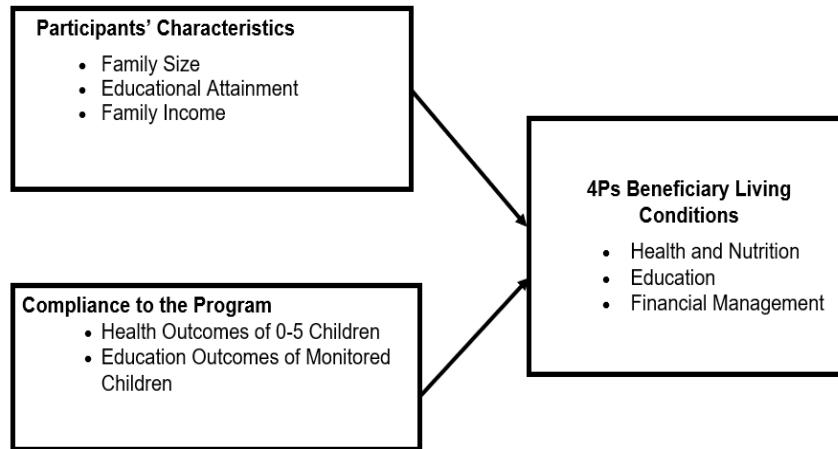
This study is anchored on the Rational Choice Theory, Social Exchange Theory, Systems Theory, and Capability Approach. The Rational Choice Theory of Adam Smith postulates that people's inherent pursuit of their interests leads them to prosper (Witztum, A., 2005). Homans' Exchange Theory suggests that the greater the value of a reward to an individual, the more frequently they will engage in the behavior that earns that reward, and conversely, the less likely they are to choose a different action (Appelrouth, S. et al., 2006).

Meanwhile, the System Theory proposed by von Bertalanffy (1968) stressed that living organisms must be seen as open systems in a complex exchange with their environment. Families are considered systems because they are made up of interrelated elements or objectives, they exhibit coherent behaviors, they have regular interactions, and they are interdependent on one another (Morgaine, C., 2001.) The characteristics of the participants, can influence the family's living conditions. According to Gouxet and Maurin (2019), family size significantly contributes to the family's quality of life including their children's health, nutrition, and academic performance. Moreover, the educational attainment of the beneficiaries is said to influence their living conditions because their knowledge affects their ability to balance the needs of their family and their wants. Furthermore, family income is an essential factor in their family's living conditions. Lack of financial income can lead to more conflicts, such as their child's health and education development.

Finally, the Capability Theory Approach of Amartya Sen focuses on the quality of life that people can accomplish. Sen contends that the ideal approach to measuring how well people are doing is through their ability to live a life that they have reason to value rather than their richness of resources or subjective well-being (Centeno, 2020).

Moreover, Figure 1 shows the schematic presentation of the variables in the study, indicating that the participants' characteristics, such as their family size, educational

120 attainment, and family income, along with their compliance with the program's conditions,
121 might have a direct influence on their living conditions.



137
138 *Figure 1. Conceptual Framework of the Study*

139

140 **2. MATERIAL AND METHODS / EXPERIMENTAL DETAILS / METHODOLOGY**

141

142 **2.1 Research Design.** A descriptive-correlational research design was used in this
143 study. This design describes the variables and the naturally occurring relationships between
144 and among them (Sousa et al., 2007). Through this, a thorough examination of the
145 participants' characteristics, compliance with the program conditions, and living conditions
146 was conducted, and the influence of the independent variables on living conditions was
147 determined.

148

149 **2.2 Participants of the Study and Sampling Procedure.** The participants of this study
150 were the 370 4Ps beneficiaries in a local community in the Province of Agusan del Norte.
151 The inclusion criteria were 1) they are active grantees of the program under the Regular
152 Conditional cash transfer; 2) they are 21 years of age or older; and 3) they may belong to
153 any ethnicity, religion, and gender. In special cases, such as minor grantees, the guardian
154 whose age was above 21 years old could answer on behalf of the family. The sample size
155 was determined using the Taro Yamane Formula using systematic random sampling from
156 the total number of 4,378 household grantees using the baseline data of October 2023.
157 Systematic sampling is a probability sampling technique in which researchers regularly
158 select community members based on a list. One consideration is the choice is the
159 willingness of the beneficiaries to participate.

160

161 **2.3 Research Instrument.** A researcher-made questionnaire was formulated based on the
162 concepts of financial literacy by USAID (2019), from the study of Salva et. al. (2023), and
163 from the Social Welfare Development Indicators booklet (SWDI). The questionnaire from
164 these references was modified to fit the research context. Part I elicited the participants'
165 characteristics, particularly family size, educational attainment, and family income. Part II
166 contains the indicators of the level of compliance with the program conditions, and Part III
167 contains indicators of their living conditions as beneficiaries of the 4Ps. The instrument was
168 translated to the Cebuano language so that the participants are able to read and understand
169 the questionnaire well.

170

171 **2.4 Validity and Reliability of Instruments.** The drafted questionnaires were subjected to
172 content validation by experts in the field and the panel members. After incorporating their

173 suggestions, the instruments were pilot-tested to more than 35 4Ps beneficiaries. Results of
 174 the pilot test showed that items on complianceto health outcome had an alpha value of
 175 0.856; educational outcome had 0.705; health and nutrition had 0.884; and education got
 176 0.762.The results showed a high level of acceptability. Griethuijsen et. al. (2015) noted that
 177 the acceptable threshold of Cronbach's alpha is 0.70.

178
 179 **2.5 Scoring Procedure.** The researcher calculated the weighted mean and interpreted it
 180 using the following scoring procedure 4.51 – 5.0 is interpreted as Very High; 3.51 – 4.50 is
 181 High; 2.51 – 3.50 is Moderate; 1.51 – 2.50 is Low and 1.0 – 1.50 is Very Low.

182 **2.6 Statistical Treatment.** The data gathered for this study were tallied, analyzed, and
 183 interpreted using descriptive statistics and multiple regression.

184

185 3. RESULTS AND DISCUSSION

186 Data show that most of the participants belong to families having less than 5
 187 members (51.4%), followed by families with 5-10 members (46.5%). This means that more
 188 than half of the participants had a small family, and others had a family size considered
 189 large. This result supports what Gouxet and Maurin (2019) found that smaller families tend
 190 to be able to meet the needs of their members and enjoy some comfort, while larger families
 191 may lack the support needed by each member in terms of health, education, and other
 192 things. Results in terms of educational attainment reveal that among all the 4Ps
 193 beneficiaries, 118 (31.9%) were high school graduates, while 94 (25.4%) were high school
 194 undergraduates. Moreover, 10 (2.7%) were college graduates. Based on the responses, it
 195 was noticeable that most participants were at the high school level or graduates.

196 Table1 presents the summary of the participants' compliance with the program
 197 conditions, with a grand mean of 4.63. This indicates that the participants comply with both
 198 conditions in health and education to a very high extent.
 199

200 **Table 1.**

201 *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

202

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

208 Table 2 presents the summary of the participants'living conditions. Results show an
 209 overall mean of 4.25, indicating that their living conditions are generally high. All components
 210 of their living conditions are also notably high, with education taking the lead, followed by
 211 Health, nutrition, and Financial Management.

212

213 **Table 2: 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

214

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

223 Table 3 presents the regression analysis of the influence of the participants'
 224 characteristics and compliance with the program on their living conditions. Results reveal
 225 that the whole model is significant ($F=22.77$, $p = .000$). Thus, the null hypothesis is rejected,
 226 indicating that the participants' characteristics, combined with their compliance with the
 227 program, contribute to the variability of their living conditions.

228
 229 **Table 3.**
 230 *Regression Analysis of the Influence of the Participants' Characteristics and Compliance to*
 231 *the Program on their Living Conditions*

	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Coefficients 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	-.009	.030	-.014	-.293	.769
Health Outcomes	.193	.045	.223	4.32**	.000
Educational Outcomes	.391	.059	.342	6.59**	.000

Model Summary

$R = .488$ $R^2 = .238$ Adjusted $R^2 = .228$ $F = 22.77^{**}$ $p = .000$

232 **significant at 0.01 level

233
 234 **4. CONCLUSION**

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

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

245 On the other hand, the non-significant influence of the participants' characteristics on
 246 their living conditions implies that their condition is not dependent on family size, income,
 247 and educational attainment. Big families may have meager incomes and not have attained

248 high formal schooling, but they spend time assisting their children in learning the skills they
249 need. These findings also reveal that regardless of these variables, the participants have a
250 strong drive to achieve long-term financial goals to maintain and improve their living
251 conditions. In Summary the Study shows that the beneficiaries' compliance with the
252 conditions of the program resulted in the better living conditions. on the other hand, the
253 beneficiaries' characteristics have no significant bearing on their living.

254

255 **ACKNOWLEDGEMENTS**

256 There was no funding from private or public agencies that has provided assistance for this
257 study, solely the researcher funded the study. However, I would like to express my deepest
258 gratitude to everyone who supported me throughout this thesis; my mentor, Doc Miguela
259 Napiere, the panel members Dr. Judith Chavez, Dr. Ines Danao, Dr. Kurt Candilas, and Ms.
260 Sheena Marie Abad; and the Lourdes college graduate school secretaries, I also
261 acknowledge the Department of Social Welfare and Development (DSWD) field office
262 Caraga and the local government of Buenavista, Agusan del Norte for permitting me to
263 conduct this study.

264 **COMPETING INTERESTS**

265 Authors have declared that no competing interests exist.

266

267 **CONSENT (WHEREEVER APPLICABLE)**

268 Written informed consent was obtained from the participants as well as permits from the
269 Agency (DSWD) and Local Government unit to be able to gather the data. However, due to
270 restrictions by the Republic Act 10173 or the Data Privacy act of 2012 of the Republic of the
271 Philippines, these data can not be easily given without the consent of the agency and most
272 importantly if the participants would not give their consent.

273

274 **ETHICAL APPROVAL (WHEREEVER APPLICABLE)**

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

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

291

292 **REFERENCES**

293

294

295 Blattman, C., Fiala, N. & Martinez, S. (2019). Are Cash Grants (Just) a Jump-Start? Long-
296 term evidence on the impacts of start-up grants in Uganda. *Innovations for Poverty*
297 *Action*.

- 298 Brooks-Gunn, J., & Duncan, G. (2022). The effects of poverty on children. *The Future of*
299 *Children*, 7(2), 55-71.
300
301
- 302 Canlas, C. S., Castillo, S. R. A., Estrella, J. P. D., & Rosete, M. A. L. (2022). Effectiveness of
303 Social Assistance Expansion: Pantawid Pamilyang Pilipino Program (4Ps) as a
304 Social Development Strategy in Quezon City. *International Journal of Research in*
305 *Engineering, Science and Management*, 5(11), 68-80.
306
- 307 Centeno, R. (2020). Amartya Sen's capability theory approach.
308 <https://www.cmiuniversal.com/en/amartya-sens-capability-theory-approach/>
- 309 Chen, S., Fan, R., & Lin, Y. (2022, December). Research on Income and Expenditure Based
310 on Multiple Linear Regression: A Case of Filipinos. In 2022 International Conference
311 on Bigdata Blockchain and Economy Management (ICBBEM 2022) (pp. 117-125).
312 Atlantis Press.
313
- 314 De Jesus, F. S., & Villanueva, W. (2023). The Satisfaction Level of the Beneficiaries of
315 Pantawid Pamilyang Pilipino Program (4P's). *American Journal of Society and*
316 *Law*, 2(2), 29-37.
- 317 Gouxet, D., and Maurin, E., (2019). The effect of overcrowded housing on children's
318 performance at school. *Journal of Public Economics*, 89(5-6), 797- 819.
- 319 Griethuijsen, R.A.L.F., Eijck, M.W., Haste, H. (2015). Global Patterns in Students'
320 Views of Science and Interest in Science. *Research in Science Education*, 45, 581–
321 603. <https://doi.org/10.1007/s11165-014-9438-6>
- 322 Griethuijsen, R.A.L.F., Eijck, M.W., Haste, H. (2015). Global Patterns in Students' Views of
323 Science and Interest in Science. *Research in Science Education*, 45, 581–603.
324 <https://doi.org/10.1007/s11165-014-9438-6>
325
- 326 Kakwani, N., Soares, F. V., & Son, H. H. (2005). Conditional cash transfers in African
327 countries. *Brasilia: International Poverty Centre, United Nations Development*
328 *Programme*.
329
- 330 Malinao, A. P., Remandaban, R. R. V., & Abocejo, F. T. (2022) The Conditional Cash
331 Transfer Program for Poverty Alleviation in the Philippines: A Policy Evaluation.
332 *International Journal of Social Science Research and Review*, 513.
- 333 Millán, T.M. et al (2020). Experimental long-term effects of early-childhood and
334 school-age exposure to a conditional cash transfer program, *Journal of*
335 *Development Economics*,
336 [ciencedirect.com/science/article/pii/S0304387818312768?via%3Dihub](https://www.sciencedirect.com/science/article/pii/S0304387818312768?via%3Dihub)
337
- 338 Morgaine, C. Ph.D (2001) . CFS 410U
339 <https://web.pdx.edu/~cbcm/CFS410U/FamilySystemsTheory.pdf>
340
341
- 342 Msuha, B., & Kissoly, L. D. (2024). Analysis of vulnerability to poverty and food
343 insecurity among productive social safety net program participants in
344 Tanzania. *Cogent Social Sciences*,
345 10(1). <https://doi.org/10.1080/23311886.2024.2329807>
346
- 347 Olapane, E. C., Fernandez, M. J. E., & Payongayong, B. G. D. (2021). A Trend Analysis on
348 Pantawid Pamilyang Pilipino Program (4Ps) in the Philippines. *Journal of Humanities*
349 *and Social Sciences Studies*, 3(11), 111-121.
350

- 351 Ramos, C. D., Verdeprado-Mangga, R. H., Madrigal, D. V., & Bual, J. M. (2024).
 352 Compliance, livelihood support, and challenges of the Pantawid Pamilyang Pilipino
 353 program of the local government unit. *Technium Soc. Sci. J.*, *54*, 263.
- 354 Republic Act 11310. (2019, April 17). Official Gazette of the Republic of the Philippines.
 355 Retrieved April 10, 2023, from
 356 [https://www.officialgazette.gov.ph/downloads/2019/04apr/20190417-RA-11310-](https://www.officialgazette.gov.ph/downloads/2019/04apr/20190417-RA-11310-RRD.pdf)
 357 [RRD.pdf](https://www.officialgazette.gov.ph/downloads/2019/04apr/20190417-RA-11310-RRD.pdf)
- 358 Salva, M., Ganir, F., Lacanilao, R., Simon, J., Torres, G., Yadao, M. & Calimag, V. (2023).
 359 Pantawidpamilyang Pilipino program: An assessment. *International Journal of*
 360 *Research Studies in Education* 12(3). DOI:10.5861/ijrse.2023.1001
 361 .
- 362 Sousa, V., Driessnack, M. and Mendes, I. (2007, June). An overview of research designs
 363 relevant to nursing: Part 1: quantitative research designs. *ScieLO*, 15(3).
 364 <https://doi.org/10.1590/S0104-11692007000300022>
- 365 Social Welfare and Development Indicator. (n.d.). Scribd. Retrieved May 19, 2024,
 366 from [https://www.scribd.com/document/324062450/The-Social-Welfare-and-](https://www.scribd.com/document/324062450/The-Social-Welfare-and-Development-Indicators-Booklet)
 367 [Development-Indicators-Booklet](https://www.scribd.com/document/324062450/The-Social-Welfare-and-Development-Indicators-Booklet)
- 368 USAID (2019, June). FINANCIAL LITERACY, FINANCIAL INCLUSION AND FINANCIAL
 369 WELL-BEING IN UKRAINE: SURVEY REPORT. USAID FINANCIAL SECTOR
 370 TRANSFORMATION PROJECT. [http://www.fst-ua.info/wp-](http://www.fst-ua.info/wp-content/uploads/2019/06/Financial-Literacy-Survey-Report_June2019_en.pdf)
 371 [content/uploads/2019/06/Financial-Literacy-Survey-Report_June2019_en.pdf](http://www.fst-ua.info/wp-content/uploads/2019/06/Financial-Literacy-Survey-Report_June2019_en.pdf)
 372
- 373 Von Bertalanffy, L. (1968). General System Theory
 374 [https://monoskop.org/images/7/77/Von_Bertalanffy_Ludwig_General_System_Theor](https://monoskop.org/images/7/77/Von_Bertalanffy_Ludwig_General_System_Theory_1968.pdf)
 375 [y_1968.pdf](https://monoskop.org/images/7/77/Von_Bertalanffy_Ludwig_General_System_Theory_1968.pdf)
 376
- 377 Van Daalen, K. R., Dada, S., James, R., Ashworth, H. C., Khorsand, P., Lim, J., ...
 378 & Blanchet, K. (2022). Impact of conditional and unconditional cash transfers
 379 on health outcomes and use of health services in humanitarian settings: a
 380 mixed-methods systematic review. *BMJ Global Health*, *7*(1), e007902.
 381
- 382 Witztum, A. (2005). Social Circumstances and Rationality: Some Lessons from Adam
 383 Smith Why We May Not All Be Equally Sovereign. *The American Journal of Economics*
 384 *and Sociology*, *64*(4), 1025–1047. <http://www.jstor.org/stable/3488050>
 385
 386

387 **DEFINITIONS, ACRONYMS, ABBREVIATIONS**

388
 389 In this study, several key terms were used throughout the text. To ensure that the reader
 390 understood the terminology, the researcher provided the precise definitions for each of these
 391 terms. This helped to ensure that the reader could follow the argument of the thesis and
 392 appreciate its significance.

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

396 **Family Size** refers to the number of individuals related by blood, marriage, or adoption. In
397 this study, it is used as one of the factors that may influence the living conditions of the 4Ps
398 beneficiaries.
399

400 **Educational Attainment.** This term refers to the highest level of education a person
401 completes, expressed as a percentage of all people in that age group. In this study, this
402 refers to the level of education the participants achieved: primary, secondary, vocational, or
403 tertiary.
404

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

408 **Compliance with Program Conditions.** This term refers to the expectation that the
409 conditions are followed in private or public sectors. This study relates to how participants
410 comply with the conditions the 4Ps implement for their beneficiaries.
411

412 **Health Outcomes of 0-5 Children.** This phrase refers to improving children's health while
413 receiving the program's health services. This study refers to the health improvement of the
414 participants' children while receiving healthcare services.
415

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

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

423
424 **Health and Nutrition.** This refers to a state of complete physical, mental, and social well-
425 being, not merely the absence of disease or infirmity due to nutrient intake, absorption, and
426 metabolism. In this study, it refers to the health status of children within the 4Ps households.
427

428 **Education.** This refers to the dynamic and lifelong process that involves developing and
429 applying knowledge, skills, values, and attitudes. This study refers to the quality of education
430 and the extent to which 4Ps participants have access to educational resources, facilities, and
431 opportunities.
432

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

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

442

443

444

445

446

447

448

APPENDIX

449

450

451

Appendix A.1 (English Version)

452

“4PS BENEFICIARIES’ CHARACTERISTICS AND PROGRAM COMPLIANCE: ITS

453

IMPLICATIONS ON THEIR LIVING CONDITIONS”

454

Survey Questionnaire for Beneficiary-Participants

455

456

Dear Participants,

457

458 This questionnaire intends to gather information regarding my thesis entitled “**4Ps**

459 ***Beneficiaries’ Characteristics and Program Compliance: Its Implications on Their***

460 ***Living Conditions.*”. Participation in this study is voluntary. There won't be any fee**

461 associated with gathering the data required for data analysis. No minors will participate

462 in this study and in special cases where there may be minor grantees, the guardians of

463 the minor with no age less than twenty-one (21) shall participate on behalf of the minor.

464 Aside from age, there is no discrimination in terms of participants. Anyone can

465 participate regardless of gender and religious beliefs.

466 I would be very grateful if you could spare some of your precious time to answer

467 the needed information regarding my study. Rest assured that your responses will be

468 treated with utmost confidentiality and will be used only for the purpose specified above.

469 If you agree to participate in this study, please sign the consent form below. Thank you

470 very much for your cooperation.

471

472

473

The Researcher

474

475

476

477

478

479

480

481

482

483

484

Data Privacy Consent

485 I hereby declare that by signing:

486 1. I attest the information I have written is true and correct to the best of my knowledge.

487 2. I signify my consent to the collection, use of recording, storing, organizing,
488 consolidation, updating, processing, access to transfer, disclosure, or data sharing of
489 my personal and sensitive personal information that I provided including its sister
490 schools/university, industry partners, affiliates, external providers, local and foreign
491 authorities regardless of their location and/or registration for the purposes for which it
492 was collected and such other lawful purposes I consent to or as required or permitted by
493 law.

494 3. I am fully aware that the consent or permission I am giving in favor shall be effective
495 immediately upon signing of this form and shall continue unless I revoke the same in
496 writing. Sixty working days upon receipt of the written revocation, the researcher shall
497 immediately cease performing the acts mentioned under paragraph 2 concerning my
498 personal and sensitive personal information.

499 These measures are done with accordance to the Data Privacy Act of 2012 or RA
500 10173

501

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

504

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

507

508

509 _____
Participant's Printed Name over Signature

510

511 Date : _____

512

513

514 *Part I. Participants' Characteristics*

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

517

518 **1. Family Size**

519 () below 5 members

520 () 5-10 members

521 () 11-15 members

- 522 () 16-20 members
 523 () More than 20 members

524

525 **2. Educational Attainment**

- 526 () Elementary Undergraduate
 527 () Elementary Graduate
 528 () Highschool Undergraduate
 529 () Highschool Graduate
 530 () College Undergraduate
 531 () College Graduate
 532 () Others (please specify): _____

533

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

- 535
 536 () Php 1,000-5,000
 537 () Php 5,001-10,000
 538 () Php 10,001-15,000
 539 () Php 15,001-20,000
 540 () Others (please specify): _____

541

542

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

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

546

- 547 5 - Strongly Agree; 4- Agree; 3- Agree Slightly
 548 2 – Disagree; 1-Strongly Disagree NA – Not Applicable

549

550

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.						
----------	--	--	--	--	--	--

551
552
553
554
555
556
557
558

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.						