



## The Conditional Cash Transfer Program for Poverty Alleviation in the Philippines: A Policy Evaluation

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### **Abstract**

Poverty is a worldwide problem that occurs also here in the Philippines. People living in extreme poverty face challenges and difficulty because they cannot afford to buy their basic and survival needs for their families. In response, the Philippine government implemented a conditional cash transfer (CCT) program which provides cash assistance to indigent families nationwide both in urban and rural areas, dubbed in the Filipino language as the “pantawid pamilyang Pilipino program” (4Ps). In this paper, the term CCT is used to refer in particular to the 4Ps itself which aims to reduce poverty and improve access to education and health care of the poorest of the poor families by providing them cash grants for their basic educational and health care needs. This paper critically evaluated the policy implementation of the CCT program on it uplifted the poverty conditions of the beneficiary families. The paper examined the strengths and weaknesses of the program implementation in view of elevating the quality of lives of the recipients thereby exit from poverty. Findings revealed that the CCT program in large part, has become very instrumental in uplifting the standard of living and improve the quality of life among its beneficiaries. The cash grants primarily facilitated access to education and health care services of the children. However, recipient families often spend the received grants on home consumption rather than for the educational and health care need of the schooling-age children, indicative of weak understanding on the financial literacy and management aspects among program beneficiaries. Finally, there is a need for the beneficiaries to be trained on how to responsibly spend cash subsidies by spending them wisely as allocated.

**Keywords:** *Conditional Cash Transfer; Poverty Alleviation; Poor Families; Conditional Cash Transfer; Policy Evaluation*

## ***Introduction***

Poverty is a societal condition defined as a lack of resources needed for daily survival or to fulfill the basic standard of living. Poverty is characterized by persistent hunger, an absence of education and health care, and exclusion from mainstream society (Crossman, 2017). Poverty is a serious concern in many countries, and the Philippines is no exception to this. It cannot be denied that most Filipinos are experiencing hard times in order to make a living for their families and to finance the education of their children (Fernandez and Abocejo, 2014). Many households lived in poverty, unable to meet their needs thereby constrain their children to quit education in order to assist the family's work and to earn income for survival. As a result, children's nutrition, wellness, growth, and well-being are compromised (Garoma et al., 2017). Families living in the poverty line are affected by other social problems since they are unable to meet their immediate needs (Millán et al., 2019). Because of the situation, there came the need for conditional cash transfer programs that provide cash subsidies and support to less privileged families.

The Philippine government came up with a program to fast-track the poverty alleviation thrust of the country. In 2008, Republic Act 11310, otherwise known as the "pantawid pamilyang Pilipino program (4Ps)" or the conditional cash transfer (CCT) program, was established. The program aims at reducing poverty and addressing poverty transmission between generations (DSWD, 2020). It promotes the implementation of program that contribute and leverage the country's people resources and increase the delivery of essential services to the recipients, particularly education, health, and malnutrition of the school-age children to stop the poverty cycle from generation to the next generation (Samson et al., 2016). This CCT program focuses on low-income families to meet their immediate needs, reduce poverty, and provide financial support (Reyes et al., 2013). In the Philippines, the CCT is benefitting 300,000 recipients. As of June 2018, the program had reached around 4.9 million recipients across 144 cities and 1,483 municipalities across the Philippines (DSWD, 2020).

The CCT program has increased the usage of health care services to the recipients and enhanced nutritional health for children (Millán et al., 2018). This essentially benefitted the recipient families towards parenting and infant caring which improve not only children's health but also their intellectual and socio-behavioral conditions. The conditional cash transfer improves the family beneficiaries' health conditions (Cruz et al., 2017) and eventually helped the recipient families exit from extreme poverty conditions.

The CCT program contributes the recipients to improve their quality of life as each person has the right to life with each one's right to live with dignity (Manguiat, 2021). The program practically engrained the recipients on the importance of education being the biggest intellectual asset in a persons' life (Seger, 2021). The program compelled the school-age recipients to prioritize their studies. Education has the power to transform lives, young individuals can change their lives (Mingoa and Abocejo, 2021) with the support of the CCT program. This paper endeavored to analyze how the Pantawid Pamilyang Pilipino Program helps in alleviating poverty situations and this will explore how it helps in improving the lives of the recipients.

### *Summary of the Conditional Cash Transfer (CCT) Program*

Poverty is a serious problem happened here in the Philippines, as of December 21, 2019 (DWSO, 2019) the active household cover 4,250,272, the latest was as of June 30, 2020, the CCT program covers 4,295,738 that are active households' recipients and across 41,606 in all the barangays in the country. It cannot be denied that there are many Filipinos families are affected by this problem of poverty (DSWD, 2020). The families who are living in extreme poverty encounter difficulties of life as unprivileged to have the immediate needs for the family and of their children. This constraint the family to set aside the education of children and help their parents in earning money just to bring food at the table. As the result, the children tend to drop out of school, or if not, incur many absences in their school attendance

(Fernandez and Abocejo, 2014). Moreover, many children who belong to poor families are malnourished because of a lack of food to eat, the growth and health of their children are compromised.

In view thereof, the government implemented the cash transfer program to support and provide through cash subsidies for the families under extreme poverty situations. The goal is to primarily reduce poverty, address poverty transmission from generation to generation, and to help the families which belong to the poorest of the poor. The CCT assists its beneficiaries by granting cash subsidies to help them enhance their children's education and health. The program has preference towards families living in extreme poverty which can use the conditional cash transfer for their daily necessities especially in basic needs. The program recipients which already the financial incentives can now satisfy their children's educational needs like buying school supplies, free check-ups, and free vitamins for health and nutrition well-being.

There were 3,770,049 (87.8 percent) who already received their cash card while 525, 689 (12.2 percent) prefer for the over-the-counter payment (DSWD 2020). From the previous year, as of January to November 2019 the total cash grants already received by the CCT program beneficiaries covers 72,355,484,900 (DSWD, 2019). Regardless of how helpful the program was there are still lapses and problems encountered by the CCT program recipients. The recipients are financially illiterate, and they tend to use the cash subsidies to buy their household necessities with the use of the cash subsidies they have received. They also used to buy their wants, like liquor rather than school supplies.

In general, the lives of the program recipients had been improved. Their children can attend school and actively participation in classes and school activities. There is a notable satisfaction among the program recipients. As required, the program recipients need to be literate in handling the cash subsidies without totally relying on these minimal cash subsidies. Over the long term, they must be responsible persons with strong determination to make their life better in the future thereby attained the CCT program goals and objectives.

### ***Evaluation of the Conditional Cash Transfer (CCT) Program***

#### *CCT Program as a Government Intervention Towards Poverty Alleviation*

The CCT program primarily sets to alleviate the poor lives of the recipients. It is envisioned to contribute in the eradication of poverty and the attainment of access to primary education thereby improve the wellbeing, nourishment, and academic performance of the recipients (Balacuit, 2018). The program favors the recipients by way of helping them enhance their quality of living standards (Dulliyao, 2019) through the provision of cash grants to buy their basic needs. It contributes towards forming a productive and responsible society where the recipients endeavor to work hard to attain their purpose in life (Ancho et al., 2020).

The mindset of the citizens is the government can provide basic needs, but citizens need to remind themselves that government is not always consistent by providing basic needs (Tabilog et al., 2017). As of June 2020, the CCT program covered 4,295,738 active households' recipients across 41,606 villages or barangays in the country (DSWD, 2020). This reflects a decline from 15,509 household recipients May 2020 since many households are no longer eligible of the CCT assistance, and the students already reached 19 years of age after graduating from in senior high school (DSWD, 2020).

The CCT program provides cash assistance to its recipients to address their immediate needs as a response to poverty which affects many children of the poorest families (Once et al., 2019). Maternal deaths, high infant mortality and malnutrition are some of the problems that the program aims to address (Mbuya et al., 2021). Furthermore, the program advocate that the child should be able to absorb the

proper amount of food to stay healthy and have access to education (Catubig et al., 2017). It is impossible to attend school if one does not have any cash to buy food and other necessities.

The CCT program helps the recipients achieve their basic needs and even with a small amount of money, they acknowledged and provide appreciation to the program. With the assistance from the program, the children of family recipients can pursue their studies without any hesitation and improve their standard of living with the assistance given to them (Dulliyao, 2019). These help the recipients to become productive in their lives and to contribute to the society (Arriagada et al., 2018).

At the onset, the CCT beneficiaries felt the changes on how the program uplifted their way of life when they received already the cash grants. They are now able to buy school supplies needed by their children for school (Pambid, 2017). They are also able to buy their basic and immediate needs. This was already an improvement from the time they were not yet members of the program, where the children need to be absent in their school for them to help their parents in works, like planting rice, selling goods like vegetables for them to have their basic needs most especially for food to eat (Basas III, 2021). In many instances, children would go to school with an empty stomach, the primary reason where children would miss their lesson thereby let them to drop out from school (Mhiliwa, 2015). In terms of health care, this is a big burden check-ups and vitamins for their children because many of them are malnourished since they have lack of food to eat then, the children tend to build unhealthy well-being.

Moreover, the conditional cash transfer program is seen to improve the recipient child's academic performance, with respect to increased admission and participation rates, academic achievement, and minimized school dropouts (Flores et al., 2019). Beneficiary children receive two years of extra education, particularly if they are able to avail the CCT program until their school completion. The CCT, as a government intervention program, provides just a minimal amount of periodic cash assistance to recipient families, but its nationwide coverage entails a huge budget allocation from the national government benefitting the grassroot level of the society.

#### *Provision of Benefits*

The CCT program provides support to the deprived households in both urban and rural areas. This benefits the family to meet their basic needs, support the schooling of the recipients' children, thereby address and sustain the basic education needs (Abocejo and Padua, 2010) of children until the tertiary level. It also teaches them to be independent by providing them the means to make a living, thus, provide for their family in the years to come and their health aspects such as free check-ups and free vitamins for their children. The CCT program also helped the recipient children achieve their goals of improving their academic performance (Flores et al., 2019; Saraspe and Abocejo, 2020) and other areas of their education (Cabuquin, 2022).

The CCT assistance reduced poverty by increasing the recipients' income following government standards. In return, the recipients agree to follow the set conditions of the government in maintaining benefits, and they are just required to utilize the cash assistance for educational and health-related causes (Braganza et al., 2018). Before they can access the benefits, families should meet the standard to become qualified for cash assistance. The family development seminars must be completed by both parents or guardians that address issues such as responsible parenting, health, and nutrition, regular preventive health check-ups and vaccines are required for children aged 0 to 5 and children between the ages of three and eighteen must attend school and maintain their grades at least 85 percent of class days are attended on a monthly basis (Arriagada et al., 2018). It is common that among the parents, the mothers are more preferred to open a bank account where the cash transfer is carried out periodically. In one way, this contributes to women participation and empowerment (Abocejo et al., 2012) that the Philippines government pursues as one of its advocacy towards gender and development.

## *Issues and Concerns of Conditional Cash Transfer (CCT) Program*

Despite receiving monthly cash grants, the ability to practice financial management has been a challenge to the beneficiaries. They are confronted with challenges on how the cash assistance should be spent as intended. Oftentimes, the cash assistance is more likely spent on household consumption rather than educational needs (Tabuga and Reyes, 2012). The recipients need to know the financial strategies. The family recipients are often financially illiterate and not oriented as they would spend more than their income or cash assistance from the government. In this regard, the CCT program becomes ineffective, not because recipients are financially illiterate, but because of their attitudes and practices (Hamilton et al., 2018).

Many program recipients have poor spending habits (Basas III, 2021). The ability to practice financial freedom at a minimum income continually stirs their social status which lured them to be indebted just to meet their needs. Some of the members use their cash automatic teller machine (ATM) cards as collateral. For many beneficiaries, the practice is to lend their cards to private lending individuals or agencies and use the money just to pay debts to local stores in the community. Indeed, the program recipients need to be financially literate and wisely able to spend the small amount of transferred sum from the government as to their intended use for the family. For parent recipients, financial skills and management often challenge them when it comes to managing budgets for food and healthcare (Once et al., 2019).

The lack of financial management and financial literacy among members especially in the far-flung areas need to be addressed to minimize overspending or financial damage. Upon receiving the monetary benefits, many recipients use it them for unnecessary spending like liquor or gambling. Parent recipients are financially dependent on the government, and they tend not to look for job work anymore. Parents and other recipients of of the program purely rely on the cash allowance which resulted into passive and still income allowing its members to stay at home rather than looking for work and other means of income/resources.

## **Conclusion**

The conditional cash transfer (CCT) program or the “pantawid pamilyang Pilipino program”, in large part, achieved its goals and objectives through helping the poorest of the poor families. It has been instrumental in reducing household poverty with the successful implementation favoring the recipients. The CCT program helps enhance the standard of living and raise the quality of life among its beneficiaries. The cash grants primarily facilitated access to education and health care services. Nonetheless, it cannot be denied it that there always be loopholes and problems encountered especially in financial illiteracy. The cash grants are spent by the recipient families more on household consumption rather than educational needs of the children. Additionally, lack of financial management they prefer use the to buy their wants and, gambling, and liquors with the use of the cash assistance received. The CCT program teaches lessons to the beneficiaries to be responsible enough for handling the cash subsidies allocated for their children’s education and health needs.

## **Recommendations**

There is a need for the CCT program implementation to be enhanced, particularly in the regular cash releases of the grants every three months through the automated teller machine (ATMs) platform. It is highly recommended the ATM account should be converted into a saving account so that the program recipients will be encouraged to save even just a small amount of money. In order to improve the adaptability and efficiency of CCT program. The recipients should know how to wisely spend the cash



assistance given to them pursuant to the intended purpose of the CCT program as an enabling support to let them exit from the vicious cycle of poverty especially when their children complete their educational pursuits.

**Institutional Review Board Statement:** Ethical review and approval were not needed in this study since we used a critical analysis approach to write and develop the entire paper and did not deal with any vulnerable group nor sensitive issue.

**Conflicts of Interest:** As authors, we declare no conflict of interest in any form. The authors have read and agreed to the published the final version of the manuscript.

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