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Title: The Effect of Conditional Cash Transfer Program on the Livelihood Assets of the Low-income Household Recipients in the Province of Apayao, Philippines: The Case of Pantawid Pamilyang Pilipino Program (4Ps)

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**The Effect of Conditional Cash Transfer Program on the Livelihood Assets of the Low-income Household Recipients in the Province of Apayao, Philippines:
The Case of Pantawid Pamilyang Pilipino Program (4Ps)**

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Summary

This research focuses on the Pantawid Pamilyang Pilipino Program (4Ps), a poverty alleviation measure that was implemented in the Province of Apayao, Philippines. A social policy aimed at conveying the poorest households from the intergenerational cycle of poverty by investing in human capital development. The program had the purpose of providing cash assistance on the condition and expectation that it would be spent for education and health needs of the households. However, one of the characteristic of cash transfers is that decisions of spending lies heavily on the decisions of the households as determined by current needs and priorities. Hence, the deviation from the program's noble intention.

This study pursues in adding to the general knowledge on the impacts of conditional cash transfers to the livelihoods of recipients. In this regard, it seeks to find out the effects of the 4Ps program to the assets of the low-income household recipients in Apayao by looking into first, how the program was implemented, second, how risks influence household CCT utilization, third, why they used the CCT outside the conditions, fourth, how the CCT affect the changes of livelihood assets, and lastly, the perception of the recipients about the program.

A quasi-experiment design was employed where two independent comparison groups were established in order to capture the impact of the 4Ps program. The treatment group consisted of the program recipients while the control group was composed of non-recipients. The groups were compared in two periods, before the program was implemented in 2007 and after the intervention in 2013. The information gathered before and after were dependent on the recall data provided by the respondents which were collected using both qualitative, with the aid of interview questions administered to recipients and implementers, and quantitative, via structured questionnaires handed-out to recipients. The results were then processed and analyzed to establish the impact of the program by comparing the recipients with the non-recipients. The control group was important as it provided the picture of what it should have been without the 4Ps program and afforded a very good point of comparison.

Relevant literature suggests that the utilization of resources by the households are dependent on their current needs and priorities which are also influenced by the level of concern on threats and level of worry on external shocks. Households then tend to invest in different strategies for the purpose of spreading risk at the same time attaining household security. As a result, the strategies they choose largely determine their livelihood outcomes.

Research findings revealed that the program had a positive impact on the livelihoods of the program recipients primarily on the improvement in the level of household income. As a result, though the level of concern on risk was still there, a decrease was significant. Further, with the cash assistance provided, the recipients were able to sustain their needs for survival and became more capable in coping with the occurrence of risks. More importantly, significant improvements in the recipients' human, physical, social and financial assets were evident. Summing it up, the 4Ps program had a positive impact on the livelihood outcomes of the recipients. But despite these findings, some recipients were still not satisfied and claimed that the program was not effective. Recommendations for the improvement of the program was then included in this paper.

Keywords

Conditional cash transfer, risk, livelihood strategies, livelihood assets, livelihood outcomes

Dedication

To my daughter *KC*.....

.....my only *LOVE*.....

.....my *LIFE*.....

.....my *EVERYTHING*.....

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Above everything, to God Almighty for the continued gift of life, for the abundant blessings, and for sustaining me through successfully. All in His glory.

Abbreviations

4Ps	Pantawid Pamilyang Pilipino Program
CAR	Cordillera Administrative Office
CCT	Conditional Cash Transfer
CVF	Compliance Verification Form
CVS	Compliance Verification System
DepEd	Department of Education
DSWD	Department of Social Welfare and Development
FDS	Family Development Session
FGD	Focus Group Discussion
FIES	Family Income and Expenditure Survey
FRF	Family Registration Form
GRS	Grievance Redress System
IHS	Institute for Housing and Urban Development
ILO	International Labor Organization
KALAHİ	Kapit Bisig Laban sa Kahirapan
LBP	Land Bank of the Philippines
LGU	Local Government Unit
MDG	Millennium Development Goal
MHO	Municipal Health Office
NHTS	National Household Targeting Survey
NSCB	National Statistical Coordination Board
NSCB	National Statistical Coordination Board
NSO	National Statistics Office
PCUP	Presidential Commission for the Urban Poor
PHO	Provincial Health Office
PMT	Proxy Means Test
PPDO	Provincial Planning and Development Office
PSWDO	Provincial Social Welfare and Development Office
SAE	Small Area Estimates
UN	United Nations
WB	World Bank
1 US\$	In 2007, average yearly conversion of 1US\$=Php46.15

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Chapter 1: INTRODUCTION

1.1 Introduction

For many decades now, the Philippine government has been struggling to bring its people out of poverty. Aligned with this intention is the endeavor of ensuring that every household achieves an income level above the poverty threshold, sufficient enough to attain well-being and decent life. In attaining this objective, the Philippine government implemented a social policy aiming to convey the poorest households out from poverty by investing in human capital development. It is along this area that this paper revolves around. For a clearer understanding, this chapter then provides the reader an overview about the program and also presents the salient features of the social policy where the research is focused. Further, the objective, the main and sub research questions are presented. Finally, the significance of the study and the scope as well as the limitations in the conduct of this research are outlined.

1.2 Background Information

Poverty is a universal problem endured by many countries. In 2014, world population totaled to 7.2 billion. From this figure, more than 3 billion people live under \$1.25 a day. This indicates that almost 50% of the people around the globe lives under extreme poverty (World Bank, 2015). The Philippines is not spared from this issue. The country is home to more than 103 million Filipinos in 2012 where 25% of them or 23 million were living below the poverty line (Philippine Statistics Office, 2014).

Poverty is a wide and complex concept. Diverse definitions from different approaches are formulated by scholars that lead to different methods of measuring the extent of poverty. But generally, the concept of poverty refers to the deprivation from human needs that limit individuals from sustaining the conditions for food, shelter and clothing in obtaining maintenance for the physical body (Sen, 1983). In addition, poverty includes the lack of access to basic needs for facilities and services such as water, sanitation, transport, health and education that ensure physical survival and efficiency. Further, it reflects the inability and incapacity to participate effectively and to some extent exclusion from the society (UNDP, 2006). It is also related to vulnerability in deteriorating and fragile environment that affects individual's behavior, perception and coping strategies which in the end determines the dimension of well-being (Haughton and Khandker, 2009). People are then considered poor when the resources they command are insufficient for them to consume sufficient goods and services in achieving a reasonable minimum level of welfare. It is therefore a human condition describing economic, social, political and cultural deprivation of human that prevents the attainment of well-being and human dignity (Rakodi, 2002). From these perspectives, poverty is indeed a multidimensional phenomenon (Barrientos, Byrne, et al., 2014).

The level of poverty is determined by the assets that households possess, usually the more assets owned the less likely of being poor. The livelihood framework describes the main assets of households that make up their livelihood namely the natural, financial, physical, social and human capital. These assets are influenced by shocks and trends from external environment of which poor people are vulnerable. The access and use of assets are also affected by the policies and institutions that either provide or deny opportunities. The strategies which households adopt determine the degree of well-being they acquire. One of the most important assets of the poor is the human capital. Labor for instance is a human asset that builds livelihood through domestic consolidation. But in the event that human capital becomes vulnerable due to repeated sickness for instance, it leads to the disposition of

other assets especially financial and physical assets that might result to the depletion of household assets. Human capital therefore influences the economic wellbeing of households and eventually of the whole nation. Poor people make use of their human capital in trying to move out from the intergenerational cycle of poverty but their ability to take advantage of economic opportunities is constrained by their level of education and skills as well as health status (Rakodi, 2002). Building the human capital consequently focuses on three areas, education, health, and nutrition in order to increase opportunities for poor households in developing their livelihoods thus conveying them out of poverty (ADB, 2009).

In the effort of bringing people out of the vicious cycle of poverty, inclusive growth has been one of the key agenda in achieving it. It is anchored on three pillars, firstly, economic growth, which can be created by generating full and productive employment; secondly, access to economic opportunities, that can be broadened by providing mechanisms for capability enhancement; and thirdly, minimum well-being which can be ensured by providing social protection (ADB, 2009).

Aiming for a decent and quality life, the Millennium Development Goals (MDGs)¹ were considerable efforts established in 2000 for poverty reduction across the globe. Twenty one (21) time-bound targets were recognized to measure progress in poverty reduction and hunger as well as improvements in health, education, living conditions, environmental sustainability and gender equality. The MDG 1 is specifically focused on “eradicating extreme poverty and hunger” coming with three targets namely halving the proportion of people whose income is less than \$1.25 a day, achieving full and productive employment and decent work for women and people, and halving the proportion of people suffering from hunger between 1990 and 2015 (United Nations, 2011). The MDGs were heralded to have opened a new chapter in international development and described as ‘the most broadly supported, comprehensive and specific poverty reduction targets’ the world has ever established (Vandemoortele, 2011).

In line with the MDGs, the Philippine government has been working in laying development interventions towards poverty reduction targeting the poor and marginalized sectors of the society. Several programs such as the Social Reform Agenda during the time of then President Fidel V. Ramos (1992 – 1998), the *Lingap Para sa Mahihirap* (Caring for the Poor) under then President Joseph Estrada (1998-2001), and the KALAHİ *Kapit-Bisig Laban sa Kahirapan* (Linking Arms Against Poverty) in 2001-2010 by the administration of President Gloria Arroyo (Lim, 2009). Though these programs brought tremendous decrease in the country’s poverty figures from 33% in 1990 to 25% in 2012, poverty still remains to be a major challenge to the Philippine government up to this time (Philippine Statistics Office, 2014).

Poverty in the Philippines and other developing countries according to ADB (2009), is not only a matter of lack in financial access but is also caused by inadequate human competencies and limited access to social services. This is aggravated by the increasing economic and social inequality that is oftentimes biased to the nation’s poorest people. Social protection is then necessary in alleviating the poorest of the poor households and in reducing if not totally eliminating inequality in the country. The provision of social protection to the

¹ Millennium Development Goals, most familiarly called MDGs are eight international development goals that were established following the Millennium Summit of the United Nations and the adoption of the United Nations Millennium Declaration. One hundred eighty nine (189) member states and twenty three (23) international organizations were committed in achieving the MDGs by 2015 (Vandemoortele, 2011). The MDGs are global frameworks for reducing poverty and improving the lives of poor people (United Nations, 2011).

most marginalized and vulnerable groups is therefore considered significant in protecting them not only from vulnerability and deprivation but also in advancing their wellbeing and security, and fulfilling their basic human rights as well. Social protection is hence a means of providing the essential needs for survival that enhances their quality of life and eventually leading to decent life and freeing the poor from the grasp of poverty (International Labour Office, 2003).

1.3 The Pantawid Pamilyang Pilipino Program (4Ps)²

The serious intent of the Philippine government in poverty alleviation subsequently led to the conception of an innovative provision of social assistance in lifting poor families from poverty. In 2008-2013, a social policy dubbed as the “Pantawid Pamilyang Pilipino Program” also known as 4Ps became the government’s flagship program and the national centerpiece for poverty alleviation where the government spent roughly P120 billion pesos³ for its implementation (DSWD, 2009).

1.3.1 Characteristics

The 4Ps was a Philippine version of the Conditional Cash Transfer (CCT)⁴ programs of Latin America from where it was patterned (DSWD, 2009). Among the successful CCT experiences include Mexico’s Programa de Educación, Salud y Alimentación (Program for Education, Health and Food) or PROGRESA/Opportunities, Colombia’s Familias en Acción programme (Families in Action Program) or FA, Jamaica’s Programme of Advancement through Health and Education (PATH), and Brazil’s Bolsa Familia program among others. These programs had been employed in cushioning the poor against the threat of rising poverty and inequality following the debt crisis and economic recession in the region in the 1980s (Britto, 2004).

It was a national social policy implemented by the Philippine government through the Department of Social Welfare and Development (DSWD)⁵ that provided cash transfers to poor households on the condition that human capital development is guaranteed. This conditionality was made to effect a mechanism that will provide not only for short term assistance but also for long term investment in human capital development which is deemed necessary in breaking the intergenerational cycle of poverty (Rawlings, 2005). Hence, the implementation of 4Ps was not only a development program designed in augmenting the needs of the poor but purposely for building better Filipinos and more prosperous Philippines.

1.3.2 Objectives

The program aimed in addressing the MDG issues on reducing extreme poverty and hunger, achieving universal primary education, reducing child mortality, improving maternal health, and promoting gender equality & empowering women. Further, 4Ps worked in achieving for the following outcomes that included:

- Significant decrease in the prevalence of stunting among children
- Significant increase in the number of pregnant women getting ante-natal, postnatal care and child birth assisted by a skilled birth attendant
- Significant increase in the number of children 0-5 years availing of health preventive services and immunization

² 4Ps will be used in referring to the Pantawid Pamilyang Pilipino Program all throughout this paper

³ In 2007, average yearly conversion of 1.00\$=Php46.15 (Philippine Statistics Office, 2015)

⁴ Conditional Cash Transfer will also be referred to as CCT in this paper

⁵ Department of Social Welfare and Development (DSWD) is an executive department of the Philippine Government responsible for the protection (Rao, 2003) of the social welfare rights and promotion of social development in the country.

- Significant increase in school attendance
- Significant increase in enrolment in elementary school and high school
- Significant increase in the average years of education completed
- Significant increase in skills and interest of mothers in transacting with banking institutions, and
- Significant increase in the knowledge and ability of parents/mothers to use and mobilize government and other community services and facilities (DSWD, 2009).

1.3.3 Selection

The selection of beneficiaries for the 4Ps program followed a multi-step course from different levels namely national, provincial, municipal, and barangay⁶ until the list of recipients was finalized. Figure 7 in page 33 describes in detail the procedure of selection.

1.3.4 Implementation Process

The 4Ps program was implemented from 2008 to 2013 where a total of 4,046 households in the province were assisted with the conditional cash transfer. A comprehensive information about the implementation process can be found in section 4.4.1 page 32.

1.3.5 Outcomes

The 4Ps was carefully planned and implemented with the high hopes of meeting the MDG targets by the end of 2015; and more importantly in reducing poverty in the country. However despite the intervention being provided, poverty was and is still a persistent problem in the Philippines (Reyes, Tabuga, et al., 2013). Though conditional cash transfer programs have been proven successful and resulted to significant impacts on the substantial improvement of the lives of the recipients in many countries, the replicability of the program in other places also failed to meet its intent due to the social, political, and economic differences of countries (Schubert and Slater, 2006). Generally, CCTs are hailed as one of the solutions in reducing inequality by helping households break out from the vicious cycle of poverty trapping generations. However, it may not necessarily be the ‘cure-all’ in reducing poverty for the reason that even the best managed CCT cannot fulfill all the needs of social protection. Nevertheless, conditional cash transfers can be a part of the solution in increasing and improving the assets and eventually improving household livelihoods (Fiszbein, Schady, et al., 2009a).

1.4 Statement of the Problem

The 4Ps was implemented as a poverty eradication program with a short-term objective of alleviating the poor from their immediate needs and a long-term objective of investing in human capital (education, health and nutrition) which was perceived as a means of conveying the poor from the confines of poverty.

The government’s 4Ps program was implemented in 6 years, but because of the change in political environment coupled with the scarcity of government resources, the support concluded after the defined period of implementation in 2013. This made recipients vulnerable to falling back into poverty due to the withdrawal of support especially when households became too much dependent on the program or when the cash transfer given to them was not properly managed.

The 4Ps program provided cash support to households where recipients were expected to utilize the amount for the intended purpose as it was laid out in the program conditions. However, it was not always the case considering that one of the general features of a CCT is

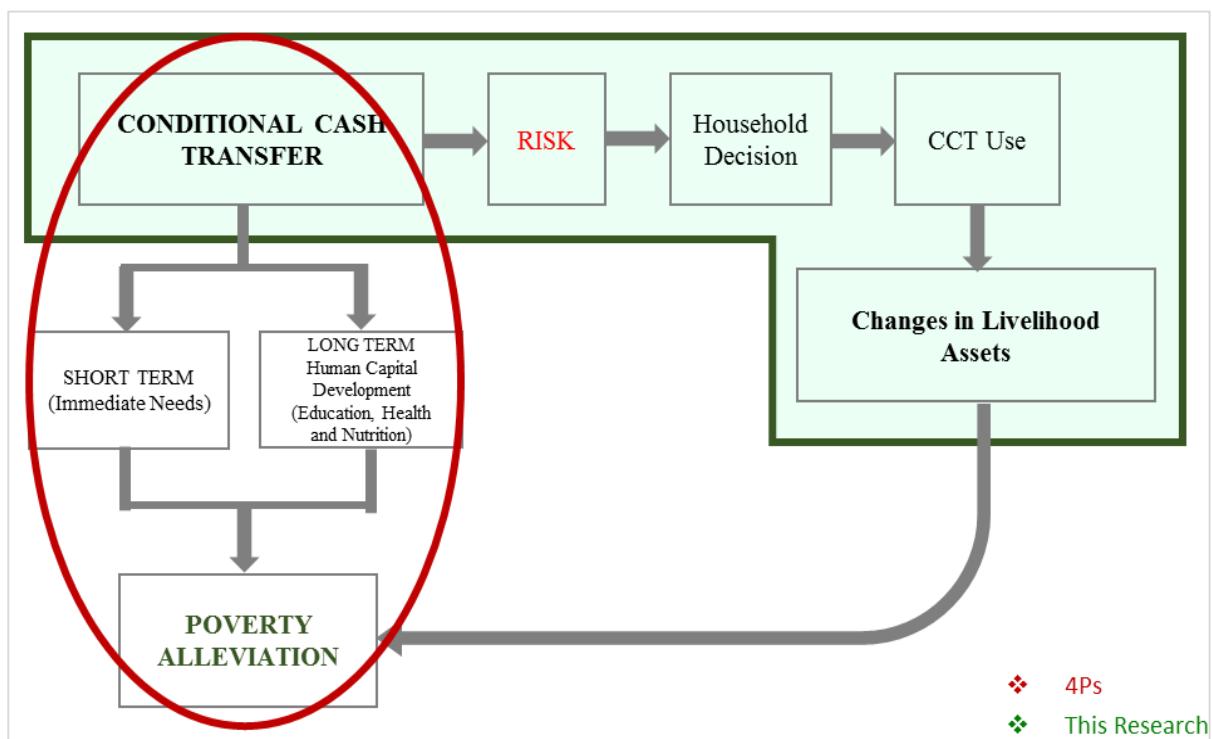
⁶ It is the smallest administrative division in the Philippines. A Filipino term for a village (International Business Publications, 2008)

that the choice of spending heavily relies on the hands and decisions of the recipients. Hence, they have the option to utilize the money based on their personal needs and wants, priorities and goals, and depending on what is required by their situation as well (Farrington and Slater, 2006). Households often use their resources either for survival, coping, or asset accumulation but in the case of poor people where they are most prone to external shocks and trends; their use of money is largely dependent on their level of risk to threats and trends. In this regard, despite the prescription provided by 4Ps, the amount that are supposedly for the attainment of human capital development which is the sought ‘direct effect’, is sometimes diverted into other spending such as either for survival, coping or asset accumulation as formerly mentioned, thereby influencing the livelihood assets of the households in one way or another (Sadoulet, Janvry, et al., 2001).

It is against the abovementioned premises that lead me to the statement of the problem that risk influences the decisions made by the household recipients in their choice of utilizing the cash transfer provided by the 4Ps program either within or outside the conditions provided by the 4Ps program.

The figure below shows a graphical presentation of the problem statement being discussed in this section.

Figure 1 Problem Statement Summary



This study thus seeks explanations for the changes in household livelihood assets when cash transfers are utilized outside the conditions specified by the program. This is either as survival strategy, coping with shocks and external forces, and or for accumulation of assets, and improving their livelihoods.

1.5 Research Objective

The 4Ps program was implemented with an intention for human capital development but with the nature of cash being easily spent according to the choice of the holder makes the possibility of diverting from CCT conditions. With this assumption and possibility, the objective of this research is: *To analyze and explain the effect of conditional cash transfer on the livelihood assets of 4Ps low-income household recipients in the province of Apayao.*

1.6 Provisional Research Question

1.6.1 Main Research Question

How does the 4Ps' conditional cash transfer utilization affect the livelihood assets of low-income household recipients in the province of Apayao?

1.6.2 Research Sub-questions

1. How was the 4Ps program implemented in the province of Apayao?
2. To what extent does risk influence the household decisions in their use of the conditional cash transfer?
3. What influenced the decisions of households in utilizing the cash transfer other than the specified conditions?
4. To what extent did the conditional cash transfer affect the livelihood assets of low-income household recipients?
5. How do the household recipients perceive the impact of the program to their livelihood assets?

1.7 Significance of the Study

Impact assessments have been pursued measuring the effectiveness of the conditional cash transfer as an instrument of poverty alleviation. Mostly were focused on measuring the indicators included in the program's objectives along education, health and nutrition. Other studies also dealt with the effects on women empowerment, adult and child labor, consumption and expenditure level, poverty gap and income inequality, among others. But there has been no in-depth study conducted focusing on the changes in the livelihood assets where the decision making in the household level, as affected by risk, influence the cash transfer utilization of poor households in building their livelihoods. It is then along this area that this study will be focused.

This research can be useful in providing the constituents with information about the impacts, both positive and negative that has transpired from the implementation of the program. Also, through this paper, the policy makers and implementers can acquire information and overview on how the program went through and will serve as their reference for future policy amendments, formulation and improvements. Further this research will provide relevant information which will be of contribution to academic researches. And finally, this paper can serve as reference for students and researchers who will be conducting their study on the same subject area.

1.8 Scope and Limitations of the Study

This research focused on the 4Ps program that was implemented in the Province of Apayao from 2008 to 2013. An intervention aimed at alleviating the poorest households from the stronghold of poverty. The study looked into the changes in the household assets of the recipients by comparing the assets they had before with what they possessed after the program specifically, on the four capitals namely human, social, physical and financial assets. Since a quasi-experiment method was employed, a counterfactual situation was established

with the use of a control group so as to have a picture of what it would have been without the program. This served as point of reference in measuring the changes in the assets of the recipients. The detailed research methods were further discussed in chapter 3.

The influence of risk on household decision-making with regards to the utilization of the cash assistance was also tackled in this study. However this research did not dig deeper on who made the decisions within the household. Hence, the power relations and difference within the household were not taken into consideration as it would have cost much time and that study might not have been completed with the very limited duration of the research. This can nevertheless be further investigated in a separate study.

Chapter 2: LITERATURE REVIEW

2.1 Introduction

This chapter presents the review of related literature displaying the views and arguments from various scholars. The discussion goes around the theories of poverty as entry point and builds up by describing the different approaches in defining and measuring poverty. Since the study aimed at evaluating the livelihood outcomes, the chapter zeros-in on the livelihood approach highlighting the advantages and disadvantages and also its weaknesses and limitations over the other approaches. Additionally, the chapter discusses the issues of access, power relations, risk and (in) security and the role they perform on the decision-making that affects the livelihood strategies and eventually the outcomes on the livelihood of the poor. Further, social protection being the umbrella concept of social assistance and social cash transfers will also be tackled as this research will revolve around these concepts. Based on the theories and concepts, this chapter finally builds a conceptual framework that links conditional cash transfer and livelihoods.

2.2 Poverty Theories and Concepts

Poverty is a multidimensional concept with complex interactions among social, cultural, political and economic aspects. A situation posing serious threat to the development of nations. Indeed a global concern that draws attention and needs to be addressed. Poverty reduction then became the central objective in every development effort established. In pursuit for this purpose, policies in place and aimed at the perfect target is ideal in attaining the intention of reducing poverty. However, identifying the real targets is no easy task, rather it is messy due to the complexity of poverty (Stewart, Saith, et al., 2007).

2.2.1 Poverty Approaches

Defining poverty alone is crucial as this affects fundamentally the measurement of poverty leading to the identification of poor people and formulation of poverty solutions. Five approaches established in describing, measuring, and understanding urban poverty are discussed as follows, each of them having their own advantages and disadvantages and producing different interpretations of reality that translate into different poverty measures but no matter how it is defined, they eventually boil down to a unitary goal which is poverty reduction (Laderchi, Saith, et al., 2003).

Monetary Approach

The monetary approach has been a very influential approach in measuring poverty. It employs techniques and methodologies adopted by economists based on the shortfall in consumption and monetary indicator relative to a certain objectively derived poverty line, a line that cuts between poor and non-poor. This statistical method and analysis creates an explicitly economic definition of poverty and identifies the poor quantitatively. However, the deeper definitional issue of what poverty is, what poor people have, what poor people do, and how they do it, was not considered (Laderchi, 2000).

Capability Approach

Capability approach, on the other hand, measures poverty through the expansion of human capabilities in achieving valuable functioning as a part of person's living and advantage. Thus, education, health, nutrition and access to basic services are areas of importance. Sen illustrated this approach with a bicycle, describing its transportation characteristic as a means for providing a person with the capability to move away in a certain way, in the same way as capabilities provide means of transporting poor people away from poverty. Capability

approach utilizes qualitative method in assessing poverty defining it as deprivation in the space of capabilities, or failure to achieve certain minimal or basic capabilities (Sen, 1993).

Social Exclusion Approach

The social exclusion approach looks at the processes of marginalization and deprivation of people from accessing resources that helps them in attaining wellbeing. In here, four dimensions of exclusion are described namely *consumption* (the capacity to purchase goods and services relative to income and need), *production* (participation in economically or socially valued activities), *political engagement* (involvement in local or national decision making), and *social interaction* (the emotional support or integration with family, friends or community) (Saunders, 2003). In addition, this approach exemplifies three characteristics as identified by Atkinson (1998) to include relativity (exclusion relative to a particular society), agency (exclusion as a result of action of agent), and dynamic (focus on process of exclusion). Social exclusion therefore is a process in which people are excluded in the society where they live, either wholly or partially (Deakin, Davis, et al., 1995).

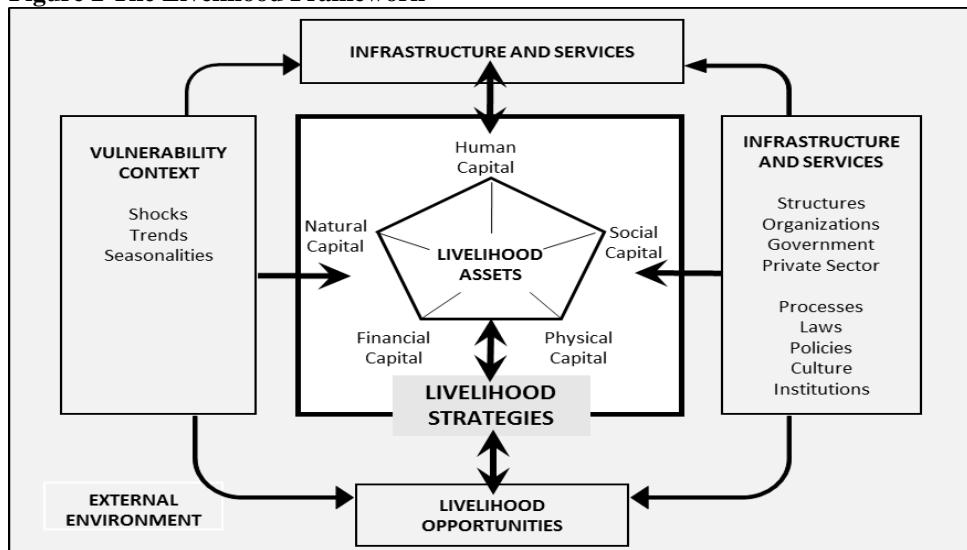
Participatory Approach

Another approach in measuring poverty is the participatory approach which can be classified as contextual method of analysis attempting to understand poverty dimensions within the social, cultural, economic and political environment of a locality. It is described as the democratic involvement of people to partake in sharing and enhancing and analyzing their knowledge of life and conditions that enable them to plan and act. The participatory approach takes into account the views of poor people in shaping plans and developing strategies appropriate for themselves and their needs as well. The rationale behind this approach is that by involving the voices, experiences and understanding of poor people will create policies that will work for them while failure in doing so can result to interventions which are not appropriate for the intended targets (Chambers, 1995).

Livelihood Approach

The livelihood approach can be best elaborated using a diagrammatic tool referred to as the livelihood framework. It helps in providing firstly, a basis for livelihood analysis, secondly, understanding and managing complexity, thirdly, sharing a point of reference and enabling complementarity of contributions and outcomes, and lastly, identifying scope, objective and priorities for livelihood development (Rakodi, 2002).

Figure 2 The Livelihood Framework



Source: Developed from DFID Sustainable Livelihoods Guidance sheets, Section 2.1 by Tony Lloyd-Jones

The livelihood framework recognizes five capitals that make up the livelihood assets of households. These include natural, physical, social, human and financial capital which individuals use to obtain and sustain their livelihoods. These assets are briefly defined in Box 1.1.

Box 1 Household Livelihood Assets

Human Capital

The labor resources available to households which is both quantitative and qualitative in dimensions, the former referring to number and time available for income-generating activities while the latter describing the status of educational attainment, level of skills as well as health conditions of household members.

Social capital

Consists of the relationships that are built for survival reasons and in pursuit of livelihoods. This includes networks with friends and family, memberships to organizations, relationships of trust and reciprocity, and political capital that provides access to institutions.

Physical capital

Physical or produced capital refers to the basic infrastructure and production equipment that enables people in pursuing their livelihoods.

Financial capital

The monetary resources available to households that provides them with various options. This includes savings, credit, remittances and pensions among others.

Natural capital

Consisting of natural stock of resources such as land and water where goods necessary for sustaining livelihoods are derived

Source: (Carney, 1998)

The utilization and transformation of these assets depend on the strategies that households employ in order to create opportunities that will sustain livelihood or build and amass more assets for future use. But this is also influenced by policies, institutions and process that enhances or limits the access to assets. In addition, these assets are subject to a high degree of vulnerability such as shocks and trends brought about by changes in external environment which is beyond the control of households. The interaction of these livelihood elements determines the livelihood outcomes that will reduce vulnerability and increase the well-being of households (Rakodi, 2002).

Though livelihood approach defines the five assets that make up the livelihood of households, this study will be confined on four assets namely human, financial, physical, and social capital as there are no strong arguments found in the literature exhibiting a direct impact of conditional cash transfers on natural capital hence is insignificant for this study to focus into.

2.2.2 Comparison of Approaches

Disadvantages and Limitations of Livelihood Approach

The concept of livelihood has been popular and proved to be interesting among poverty scholars and policy makers from different backgrounds and disciplines. However, just like the other approaches, livelihood approach has also its weaknesses and limitations to include three namely: power differences, access, exclusion and institutions, and risk and (in) security which are discussed below.

Firstly, under this approach, the issues and effects of power within the household are underemphasized, under analyzed, and inadequately prioritized (Carney, 2003). Livelihood approach treats households as stable units where decisions made are mutually supported by the members (Rakodi, 2002, 2003). In this sense, the behaviors, differences, conflicts and inequalities among the members are concealed thereby discounting individual interests and preferences in intra-household decisions (Ashraf, 2009). Also, looking at the actions and strategies of households as a unit of analysis posts a risk of adopting a very narrow view hence ignoring the structural constraints to poverty (Moser, Norton, et al., 2001). In here, it is assumed that households possess a harmonious relationship disregarding age, gender, and power differences therefore creating a positive image of poverty and diminishes the urge of addressing the structural causes such as unequal power relations and unequal access to resources. (Kaag, Brons, et al., 2003).

Decision making power within the household usually spreads across age and gender, in some other cases it is culturally imposed as in the case of the Philippines where women were given the power and control over household financial management (Ashraf, 2009). In contrast to the Tanzanian case where women are disadvantaged through their reliance on patriarchal system that limits their participation in the decision making (Cleaver, 2005). But at some point decision making depends largely on human capabilities where power lies on the member who has the ability of employing better strategies on household asset management with considerations of risk assessment in reducing vulnerability towards improving the well-being for the household (Ashraf, 2009).

Power relations within the household involve interaction of wielding and yielding thus, constitute a dynamic process. The decisions are not only influenced by the power wielder but are also shaped by the power yielder (De Haan and Zoomers, 2005) through commitment, information sharing and effective communication within the household that significantly affect the negotiation process. But in most cases, decisions are made and still are largely dependent on the member who is holding the power (Ashraf, 2009).

In the same way as households, though participatory approach in a livelihood model brings about the voices of the poor in the decision-making arena, social relations in the society are not homogenous and harmonious due to opposing views, interests and priorities. More often than not, power lies within the commands of the elite groups hence participation fails in capturing the perceptions and desires of the intended target and undermining their livelihoods as well. Further, power differences is evident between the rich and poor, the better off having higher level of social and economic status are the powerful and tend to hold power over the poor who being physically weak, economically vulnerable, lack human capabilities and influence, are powerless making them more vulnerable (Cleaver, 2005). Power also defines control where the elite are the controllers and the poor are the controlled (Chambers, 1995). In this case, the elite group who are endowed with a higher level of education makes decisions that usually impact the livelihood of the poor. These decisions either benefit them and the poor but in some cases work in their favor alone whereby the necessary interventions failed to reach the intended beneficiaries which are the poor themselves thereby creating elite control or elite capture respectively (Dasgupta and Beard, 2007).

With issues of inequality and power differences in the society, poor people use social capital as side step in creating maneuver to their advantage. Social capital has always been romanticized by focusing on it as a social resource on which people draw for improving their livelihoods (Carney, 1998). It is perceived as a social glue that insures themselves against vulnerability (Narayan, 1997) and a link that bridges poverty to prosperity through access to resources and services from people of influence in institutions. The poor are largely excluded

from effective access to institutions and their institutional links are very thin, their voices are barely heard and exert negligible influence even when they participate. The inability of poor people in maintaining their social relationships through reciprocity erodes their social relationship and constrains and excludes them from benefiting from social capital. Social ties therefore are constraining and restraining, formed and eroded overtime by circumstances and actions. Social capital is not always good but harsh, maybe useful but not always enjoyed. Moreover, social relations do not always facilitate access but also reproduce relations of inequality and marginalization that lead to exclusion (Cleaver, 2005).

Secondly, the livelihood approach does not address issues of access, and exclusion as in the social exclusion approach. Access, defined by Ribot and Peluso (2003) as the “ability of gaining benefit from objects, persons and institutions”, is a very important concept and a critical resource in building sustainable and poverty alleviating livelihoods. Access is not only an issue affecting the use or acquisition of capitals but it is also associated with the beneficial exploitation of livelihood opportunities (De Haan and Zoomers, 2005). It is determined by the level of human capabilities where a well-educated and well-informed person is more likely to have a better access to services and resources while poor people who often lack human assets are further deprived from the benefits they need and ought to have (Bebbington, 1999).

On adverse terms, poor people make use of their social capital as link to other missing assets, this provides them the means to widen their access to other resources thus helping them overcome poverty (Bebbington, 1999). Increasing their association and participation to people and institutions of influence is therefore a side step to issues of inequality and accounting for power differences (Cleaver, 2005). People gain access to resources through the use of networks or social capital or based on the social relationships they build that is determined by the existing power relations. These social relationships may work in cooperation or in conflict with them depending on the decisions made by the actors who create access as this may provide or deny them with resources. Power relations in the society therefore determine the level of access and exclusion to opportunities hence improving or hindering their ability for development (Ribot and Peluso, 2003).

In same way, institutions can both include and exclude, social relationships can reinforce or ameliorate such impacts. Social exclusion approach portrays poverty as a failure caused by bottlenecks in access to capitals resulting to a pattern of social differentiation emerging between people who have successfully chosen trajectories of upward mobility, and those who have not. Exclusion is a mechanism occurring when some people are deprived from gaining benefits (De Haan and Zoomers, 2005). This happens when certain individuals or groups who are in power try to make opportunities work for their advantage. In this sense, social capital does not always turn out to be beneficial but harsh especially to poor people who are incapable of sustaining social relations due to the very limited capacity on their part thereby making their institutional links very thin (Cleaver, 2005). Poverty can therefore be portrayed as a result of exclusion from the access to capitals or the failure or limited ability of people to build up, and to draw upon, networks and links with state, market or civil society actors that would otherwise have helped them access, defend and capitalize on their assets.

Thirdly, livelihood approach also focuses more on the ex-post risk and (in)security as an after effect of external forces, such as calamities for instance, hence coping becomes the strategy adopted in making and/or re-making livelihoods (Rakodi, 2002). People then tend to manage their assets within their capabilities at different circumstances creating them the opportunity to improve their livelihood depending greatly on the decisions made. In doing so, different probabilities are weighed and risks are assessed as ex-ante factors. However, criticisms on the

livelihood framework has been made about the very limited and not well-developed understanding of the ex-ante risk and (in)security as important elements in the decision making affecting significantly the coping and surviving strategies of people and eventually to the livelihood of households (Kaag, Brons, et al., 2003).

Social capital also plays a role in coping strategies by drawing on social networks in times of dire need. Communities insure collectively against risk by pooling of resources and efforts or through reciprocal relations (Beall, 2002). However, Moser (1998) stressed that social capital is not always something to depend on because poor people has often very fragile social capital due to their inability to sustain such relationships. Further, patron-client relations though useful as a coping strategy, can also be a major source of vulnerability as it limits the poor people in accessing other categories of assets (Devereux, 2001).

Brouwer (2007) in his study on the complex relationship between poverty and social and economic vulnerability in Bangladesh showed that higher risk exposure is associated with higher inequality and lesser access. Poor households with lower income and less access to productive assets face higher exposure to risk hence income inequality plays a role in determining vulnerability. Coping capacity for poor households are also lower when compared to the better off because of their inability to diversify income sources brought about by their very limited assets.

McIlwaine and Moser (2003) also highlighted on the study carried out in Colombia and Guatemala the relation of risks brought about by violence and conflict with physical and personal safety. They argued that poverty is not only described as lack of income and environmental security but also includes lack of physical security that leads to the disruption of livelihoods. In this case the poor people are exposed.

Finally, livelihood approach has its methodological and practical assessment of assets by analyzing poverty as a multidimensional phenomenon and produces a comprehensive understanding of the concept. However, its complexity makes measurement of poverty expensive, time consuming and extremely difficult especially when analytical capacity is insufficient in general. Therefore identification of who is poor for necessary poverty interventions is quite a task for the reason that livelihood outcomes are interpreted qualitatively and sometimes even subjective. Making comparison between households is therefore not easy as households are heterogeneous in nature and composition (Hulme and McKay, 2005).

Advantages of the Livelihood Approach

One of the advantages of the livelihood approach is a thorough assessment of poverty. It is a people-centered approach in understanding the dynamics of poverty where people are considered as the managers of their own assets. Also it produces a more holistic view of what assets are important to the poor and how they utilize and mobilize it by employing their best strategies and own decisions for sustaining their livelihoods (Hulme and McKay, 2005). Further, the livelihood approach creates a better understanding of the causes of poverty at both macro and micro levels that determine or constrain access to resources. The fact that people themselves understand the real situation and know what their respective needs and priorities are, make them in the best position to decide which is best for themselves at a given period of time (Moser, 1998).

Unlike the monetary approach, it goes beyond money metrics of poverty which is often inadequate in conceptual and practical terms. The monetary approach is the most widely used measurement of poverty mainly for comparative purposes and is based on a certain poverty line where a shortfall of income is equated to poverty. However, the inflation and income

fluctuation that also affects the results of this measurement and the reliability of this approach has been put in question as it does not capture other important non-monetary aspects of poverty thereby disregarding them as fundamental dimensions of well-being. This approach of poverty measurement fails to identify the factors that brought about as well as the intensity of poverty. Monetary approach therefore leads to only one dimensional solution which is economic growth (Laderchi, 2000).

Also, livelihood approach looks into human capabilities in a broader way in relation to the other capital in the livelihood framework. Though the capability approach is more multidimensional than the monetary approach; by focusing on the expansion of human capabilities and level of achievement as indicators of poverty; both are too individualistic and neglect the role of social capital which is a vital determinant of achievement (Sen, 1993). While it is true that human capital is an important asset, this approach fails to explain its role into the livelihood assets and strategies of the poor that makes the definition of poverty fall short as when compared to how it is defined and understood by livelihood approach. Further, monetary and capability approaches are static and do not encompass processes. They rely too much on the descriptive assessment of poverty and do not illustrate the dynamics and fundamental analysis of poverty instead dwell mostly on the methodology provided by professionals in measuring poverty (Stewart, Saith, et al., 2007).

The social exclusion approach tackles the process of whole or partial exclusion from participating in the activities of the society where benefits of well-being can be drawn (Gordon and Townsend, 2000). Unlike the monetary and capability approaches, the social exclusion approach is socially defined and includes social perspective as focus where the structural characteristics of society are analyzed. But despite its multidimensionality leading to a focus on the concept of redistribution, social exclusion approach is still least defined and difficult to interpret as poverty measure for the reason that dynamics and processes are difficult to quantify without any established point of comparison. Moreover, this approach neglects to focus on poor people themselves instead zeroing on the process as well as the outcomes of deprivation and becoming poor (Stewart, Saith, et al., 2007). The livelihood approach tackles poverty in a holistic and dynamic way where the monetary, social exclusion and capability approach fail to cover in their definitions of poverty.

The participatory approach has gone some way from the imposed standards in measuring poverty by analyzing and understanding poverty dimensions within social, cultural, economic and political environment (Chambers, 1995). However the heterogeneity of community, its time consuming process, and being costly posts a big challenge. It is also problematic as it is difficult to measure, quantify and compare, and the possibility of bias on people's assessment of their livelihood conditions can affect the reliability of results (Laderchi, Saith, et al., 2003).

The livelihood approach offers a more holistic approach rather than sectoral way in dealing with poverty. Its advantage over the other approaches is its ability of viewing poverty from individual, household and social groups working with limited assets and pursuing strategies for well-being. Also, it does not only categorize who is poor relative to indicators but goes beyond the notion that poverty itself embodies other vital aspects that somehow affect the livelihood status of people (Rakodi, 2002). The other approaches look into and measure certain assets against established indicators but fail to focus on how these assets are managed by the people themselves. The livelihood approach on the other hand looks into account both tangible and intangible assets and emphasizes on the interplay among the different capitals depending on the strategies made by the key actors in aiming for sustainable livelihood. In addition, the vulnerability context is often unheeded by the other approaches while the livelihood approach considers the external factors as vital features of poverty (Moser, 1998).

Finally, livelihood approach highlights the influence of policies and institutions to work in ways that reflect the reality of poor people's livelihoods (Carney, 2003).

Despite its disadvantages and limitations, the livelihood approach is the most applicable model in my research as it offers a deeper understanding on the whole process and pathways that people undertake in their pursuit for better livelihoods. The research will not focus on the livelihood model as a whole but will put emphasis on the provision of opportunities through policies by institutions as the main entry point. It will further illuminate the process of household decision-making against the backdrop of ex-ante and ex-post risks management. And finally, the study will focus on the livelihood strategies employed by households in their struggle between survival and investing for the future. In all these aspects, the livelihood approach provides this research with a more comprehensive and holistic view on how livelihoods are built.

2.2.3 Risk and Vulnerability

Risk and vulnerability are key features of poverty and became the focus of policy interventions. Risk is defined as exposure to threat (Chambers, 1995) or the likelihood of occurrence of external shocks and stresses affecting an individual or a group (Rakodi, 2002). It can be a pattern of events with known or unknown probability (Devereux, 2001) or an after effect of external forces such as calamities (Brouwer, Akter, et al., 2007). Risk therefore is a threat caused by external forces of past and future events that affects people in a known or unknown probability. A concept defined in several ways but is pointing towards a common direction, loss of livelihoods and welfare of households.

Vulnerability on the other hand refers to the insecurity of well-being of individuals, households or communities in the face of a changing ecological, economic, social or political environment. These changes often increase risk and uncertainty and declining self-respect that make people move in and out of poverty (Moser, 1998). This concept combines exposure to threat and sensitivity to adverse consequences. Vulnerability may not necessarily be equated to poverty but poor people suffer greater exposure and susceptibility due to their very scarce resources that limits their resilience or their ability to resist and recover from shocks. This means that in a geographically distributed risk caused by natural phenomenon for instance where the entire community is exposed to threat, the better off households are expected to be more resilient while the poor are more susceptible, this is because of the differences in the amount of assets the households command (Devereux, 2001). The uncertainty and insecurity of poor people living in high-risk environments therefore have the higher degree of threat to their livelihoods.

Poor people are exposed to several dimensions of risks and vulnerability in their struggle for a secure livelihood (McIlwaine and Moser, 2003). It can be to long-term shocks such as demographic trends or changes in natural resource base, recurring seasonal changes such as price fluctuations, or short-term shocks such as illness or natural disasters. Risk therefore can be classified into two, ex-ante and ex-post risks. The former refers to the risks that has the possibility of taking place in the future and the latter denotes risks that happened in the past. Both are determinants of vulnerability that leads to different risk management strategies either taking precaution for future events or mitigating the impact of past occurrences.

2.2.4 Risk Management and Decision-Making

Poor people have always been exposed to risks and vulnerability that aggravates the insecurity of their livelihoods. They respond and manage uncertainty by developing and employing management strategies in coping with shocks through mobilizing assets and social networks as well (McIlwaine and Moser, 2003). The manner on how people deal with risk

depends largely on their household possessions and on their capabilities in assessing both potential for certainty and risk assessment that influence their decision-making.

Decision making according to Ashraf (2009) is the process of making choices by a person who has the ability of employing better strategies on using assets with considerations of risk assessment in order to reduce vulnerability and improve well-being. It implies that a decision maker should have a substantial amount of knowledge about the past and future situations in order to make the decision suited for the circumstance. Rakodi (2002) also emphasized that decision-making is based on plans where certain objectives are achieved. De Haan and Zoomers (2005) stressed the importance of coordination of actions between actors in order to achieve goals for the future. Decision-making therefore is the process of coordination in making choices based on risk assessment to achieve future objectives.

Poor people then are seen as strategic managers of complex asset portfolios. When households face risks, they develop mechanisms to manage them either by coping or mitigating. Households employ different risk management strategies, this is due to differences in their livelihood assets. Rich people are more likely to have better options thus having better strategies as compared to the poor who have very limited possessions and sometimes leaving them no options at all (Beall, 2002).

Households invest in ex-ante risk management in order to reduce risk by spreading through investing in various economic activities instead of depending on one livelihood source alone. They try to move beyond just coping or surviving but also consider long-term security for their livelihoods. Ex-ante risk management is perceived as a preventive or mitigation measure dealing with risk of future unseen events. Poor households in their aim to getting ready for any unanticipated incidents at the same time invest in the future, opt to change their present living patterns such as changing expenditures, reducing consumption, changing family diets, avoiding seeking medical treatments, or belt tightening as their strategy (Beall, 2002). Ex-post risk management on the other hand deals with the relief strategies in response to adverse eventualities or coping mechanisms that require trade-off between short-term needs and long-term economic viability for survival (Devereux, 2001).

2.2.5 Livelihood Strategies

Households aim at securing their livelihoods. In doing so, they engage in a series of activities that help them attain security. Households then act as managers in using their complex portfolios by adjusting the mixes, timing, and sequencing according to the needs required by circumstances. Strategies opted for are aimed at either coping and recovering from shocks and stress by protecting reproduction and recovery, maintaining and enhancing capability through asset building, and providing sustainable livelihood for the future generation by accumulating portfolios (Rakodi, 1999).

Diversification is one of the livelihood strategies commonly employed especially of the poor. They seldom make and collect income from only source or activity in order to achieve balance between expected returns and risk exposure. Multiple motives prompt households in diversifying. The first set consists of the push factors as response for risk reduction as in the case of crisis or of occurrence calamities. This comes with the reallocation of labor from agricultural sector to non-agricultural employment to cope with drought shocks for instance. The second set involves the pull factors or diversifying towards realization of a certain objective. In here, diversification is understood as a form of self-insurance in which people tend to forego some expected earnings in exchange to a reduced income by selecting a portfolio of assets and activities that have low or negative correlation of incomes (Barrett, Reardon, et al., 2001). (Rakodi, 2002). Diversification also refers to generating income by intensified utilization of available assets as fully as possible to produce or accumulate wealth

from various activities to stabilize household's well-being in the future (De Haan and Zoomers, 2005). This can either be through formal or informal economic activities that enable people to earn a living to meet their needs or improve living conditions (Berner, Gomez, et al., 2012).

The livelihoods concept recognizes that households employ multiple activities to ensure survival and improve well-being. When opportunities are provided, poor people take advantage and tend to manage their resources in pursuit for either survival, coping or accumulating relative wealth. The strategies that households adopt produce outcomes that either result to greater or less well-being. But it is also important to note that household strategies are largely dependent on the portfolio of assets that households command. In the case of poor households, both their tangible and intangible assets are too scarce that limits their choices of which strategy to employ. This makes them caught in between making the choices smoothing consumption and rebuilding livelihoods. In the face of shocks and stress, households are forced to devise coping strategies for them to survive and at some point setting aside asset accumulation strategies. But in the event of repeated shocks, assets are depleted and lost permanently leaving them no options for alternative strategies and worsens their conditions. Poverty then is depicted not only as lack of assets but also the lack of alternative livelihood strategies (Rakodi, 2002).

Households devote much time and energy in managing their meager finances, hence for them requires an immense challenge. In doing so, they use money based not only on the above-mentioned factors but also on their assessment of risks that eventually influences the decisions they make with regards to the utilization of the meager amounts they have. Several times, the poor is expected to take advantage of every opportunity given through maximizing the utilization of resources by spreading risks like investing not only in one but in various income generating activities, mostly informal, with the aim of reducing risk at the same time producing and gaining additional benefits for improving their livelihoods. This strategy is literally referred to in layman's term as "not putting all the eggs in one basket". But oftentimes they simply utilize their money in coping up for household survival in times of shocks (Collins, Morduch, et al., 2009).

However, in most cases poor people are often incapable of sustaining themselves against shocks with their very limited resources; public intervention is therefore needed in reducing vulnerability, risk and deprivation. Social protection is then provided to better manage risk by providing support to the poor. However debates occur as to the effectiveness of social protection for the reason that these programs are given late hence disregarding ex-ante risk mitigation and are poorly targeted and never match the extent and depth of poverty (Devereux, 2001).

2.2.6 Social Protection, Social Assistance and Conditional Cash Transfers

The concepts of social protection, social assistance and conditional cash transfers are essential in this research in the sense that these serve as the entry point for the conduct of the study. The provision of such programs from the government is believed to produce significant effects on the livelihood assets of the households. The impact of course, depends on their strategies as a result of household decisions based on risk which is one of the focus of this research. The use of such opportunity if well managed provides poor people with the means to improve their livelihoods and get their lives out of poverty.

Government is linked to poverty as the latter is influenced by what the former does or does not (Meikle, 2002). Provision of services that helps households develop their assets is a function and mediated by the government (Amis, 2002). Article 2, Section 10 of the 1987 Philippine Constitution spells out that the State shall promote social justice in all phases of

national development. In here, according to Robinson (2015) social justice is defined as promoting a just society when people share a common humanity and therefore have a right to equitable treatment, support for their human rights, and a fair allocation of community resources. People are not discriminated nor their welfare and well-being constrained or prejudiced. Also Section 11 states that the state values the dignity of every human person and guarantees full respect for human rights. It shall protect and promote the right to health of the people (Article 2, Section 15) and shall give priority to education in accelerating social progress and promoting human development (Article 2, Section 17).

The provision of social protection to the most marginalized and vulnerable groups is considered significant in protecting them from vulnerability and deprivation, advancing their wellbeing and security, and the fulfillment of human rights as well. It is a means of providing the essential needs for survival that enhances their quality of life and eventually leads to decent life (International Labour Office, 2003).

The concept of social protection defined by scholars, development practitioners and policy makers has greatly evolved overtime (Curry, Cadiogan, et al., 2013). Social protection has three broad components: social insurance, social assistance, and labor market regulation. *Social insurance* are programs that involve people's contributions to the state or a private provider in order for them to acquire protection in cases of shocks or contingencies (Slater, 2011) as in the form of pension schemes and health insurance among others. *Social assistance* on the other hand are non-contributory support for those in poverty identified on the basis of eligibility measured by income, vulnerability, work, or rights as citizens. It usually comes in the form of grants or subsidies funded from taxes. While *labor and employment standards and regulations* ensure minimum standards at work for the purpose of protecting citizen's right to organization and voice (Barrientos, 2011).

Historically, the concept of social protection gained relevance in Europe with the rise of welfare state putting emphasis on income maintenance and protection of living standards. This was especially designed for formally employed workers through provision of social insurance and pensions for their households aiming to protect them from shocks and contingencies (Barrientos and Hulme, 2008). Holzmann (2001) then referred social protection as a set of public measures undertaken to provide income security to population.

The World Bank (WB) also conceptualizes social protection as social risk management where vulnerability to hazards is a significant constraint and that efforts to reduce risk by improving on living standards are essential for economic growth and development (Holzmann and Jorgensen, 1999). The International Labor Organization (ILO) also acknowledges social protection as a basic human right where everyone has the right to a standard of living and that the state and international government structure has an obligation to provide while the United Nations (UN) sees social protection as ensuring the satisfaction of basic human needs as a component of human and economic development (Barrientos and Hulme, 2009).

In the advent of economic crisis, structural adjustments and globalization in the 1990s, states revisited the need for social protection by instituting measures that would aid the victims of crises, protect the impoverished and cushion people at risk of falling into poverty (Cook, Kabeer, et al., 2003). Social protection has since been defined as "public actions taken addressing the levels of vulnerability, risk and deprivation to the poorest segment of society and security for the relatively non-poor against life shocks" and is therefore grounded initially on the concept of risk management (Norton, Conway, et al., 2002).

During the last decade or so, the concept of social protection have advanced and created a growing consensus that it is an effective response to poverty and vulnerability, and an

essential component of economic and social development strategies. The approach then extended from a simple risk management and short-term social safety nets and social funds into a more comprehensive intervention of protecting the basic level of consumption, facilitating investment in human capital that will strengthen the poor and help them escape from the vicious cycle of poverty (Barrientos and Hulme, 2009).

Social protection though has been defined differently and treated in different approaches, what stands out as commonality is the effort of uplifting living standards by focusing on poverty alleviation and addressing the levels of vulnerabilities, risks and deprivations of households (Slater, 2011). However, the comprehensive nature of social protection implemented in the developed countries was not applicable in the developing countries' setting due to resource limitations. Social protection therefore has been reduced into social assistance that focuses at reducing poverty and providing support for the poorest (Cook, Kabeer, et al., 2003).

Social assistance in the developed countries is a residual safety net implemented for the protection of minorities when other components of social protection fail. While in developing countries where the incidence of poverty and vulnerability is high coupled with poor coverage of social insurance, highly stratified basic services, and poorly enforced labor market regulations, social assistance becomes the primary and only instrument that has a strong focus on poverty reduction. In addition to its wide scope, it plays a broader role of enhancing productive capacity through human or physical asset investments. More so, it eliminates social exclusion by bridging the access to basic services and also by improving the participation of the poor in the respective communities (Barrientos, 2011).

Social assistance is categorized into four classifications: Firstly, pure income transfers that include assistance to poorest households and categorical transfers intended for the vulnerable households such as social pensions and child support grants. Secondly, income transfers conditional on the supply of labor which requires beneficiaries to supply labor on a specific period of time like the case of cash for work. Thirdly, income transfers conditional on human capital investment that includes human development-targeted schemes that focuses on education, health and nutrition. And finally, integrated poverty reduction which is a combination of important innovations and interventions focused for eliminating extreme poverty (Barrientos, Byrne, et al., 2014).

Social assistance are provided either in-kind or in cash transfers where money is given to household recipients and the spending relies on their hands. However, critics on the cash transfers argue that giving money as dole-outs and without conditions are not effective in serving its purpose of eradicating poverty but described by observers as just "money down the drain" (Farrington and Slater, 2006)

In the recent years, social cash transfer schemes developed in Latin America combines immediate and long-term poverty reduction by investing on human capital development specifically on education, health and nutrition. This builds on the argument that giving cash alone will not suffice to stop poverty in the long run unless conditions are imposed to guarantee that the money would at the same time empower poor citizens through investments in human capital. Hence the impositions of conditions along with the cash transfer (Schubert and Slater, 2006).

Conditional cash transfers have come widespread in developing and underdeveloped countries. It comes in two objectives. First, as a way to alleviate current poverty by providing households with minimum consumption floor. Second, by providing investment in human capital that could help families to better life conditions in the long run and break from the

vicious cycle of poverty (Ferro, Kassouf, et al., 2010). The provision of CCT is an innovative approach to social service delivery with the conditions grounded on the principle that human capital accumulation is a vehicle for the poor to help themselves get out of poverty (Hoddinott and Bassett, 2008).

Conditional cash transfer programs have been established in several countries in recent years. Among them are the Mexico's education, health and nutrition program (Progresa), Columbia's Families in Action (FA), Honduras' Family Assistance Program (PRAF), Jamaica's Program Advancement through Health and Education (PATH) and others. Each of these programs promote long-term human capital development focusing primarily on children as recipients (Rawlings and Rubio, 2005).

The implementation of CCTs in Latin America proved to be successful and perceives the program as an effective tool for improving the human capital. Significant improvements were demonstrated in education particularly on the enrolment in the case of Mexico's Progresa. Increased school attendance can also be observed in Nicaragua's RPS. Decrease in dropout rate and decrease in grade repetition also are some of the effects of the CCT implementation (Rawlings and Rubio, 2005). However, these parameters does not also necessarily equate to the degree and quality of learning acquired.

Evaluations have also found significant impacts on health and nutrition for both adults and children. The income augmentation provided increased their food consumption that led to their increased intake to nutritional foods thereby improving the health status of the household. Improvement in child health indicators include increased vaccination coverage, decreased malnutrition rates, decreased incidence of diarrhea, and decrease in the occurrence of anemia. Maternal health indicators include improved utilization of pre and post-natal care. These resulted to lower morbidity and mortality incidences (Gertler, 2004).

Alongside with the improvement in education is accompanied by significant decrease in the participation in domestic work activities among children because of more time spent in school. Market and farm work is one of the factors restraining school attendance because of households sending their children for income augmentation. But with the implementation of CCT as in the case of Progresa in Mexico, it was found out that the program significantly reduced market work participation among children. CCT therefore is successful in putting children in school and decreasing child labor at the same time (Skoufias, Parker, et al., 2001). However, the decrease in child labor participation affects the income of the households especially when the cash grant is way below the amount earned. Some households then opt sending the children in school at the same time keeping their work on a lesser time but this means reducing the child's consumption of normal good such as leisure time (Bourguignon, Ferreira, et al., 2003).

Assessments on CCT found out cash transfers appear to have disincentive effects on adult work. It was found out that the program instead of helping households graduate from poverty encouraged excessive reliance on the cash provided as households cut back on work to keep their income below the program threshold so as not to lose the benefits. This results to the withdrawal of beneficiaries from seeking gainful employment or any other source of income hence promoting dependency on the public assistance (Ferro, Kassouf, et al., 2010). The CCT also affects the non-beneficiaries as well as they tend to work and earn less so as to fit within the eligibility for future rounds of program expansion (Skoufias and Maro, 2008). But on the other hand, supporters of CCT also argue that amounts are given on little amounts so that it can only raise the poor's status closer to the threshold to prevent dependency and mendicancy on the public assistance.

Qualitative assessments of the Progresa/Opportunities showed that the elimination of gender disparities and inclusion of gender-awareness on CCT programs helped in empowering women. Improving the educational opportunities for girls improves their self-esteem and provides them opportunity for better life's chances. The direct control given to women improves their decision making, standing and leverage within the household. However, despite women enjoying autonomy, these claims did not translate to empowerment. But women felt they acquired status and worth in the neighborhood and claims satisfaction about it. On the other hand, the responsibility provided by the program to women tend to create conflict especially when men feel that their authority is undermined. Moreover, it was found out that the workload for women increased with the decrease in children's participation in domestic work due to their schooling. Another negative effect is the disincentive of men for income-generating work. Therefore some women feel that instead of empowering them, they say that the government has given them more work to do that deprives them of working for securing their livelihoods, this then puts them into risk of remaining into poverty (Molyneux, 2006).

The implementation of CCTs also proved to have reduced the income gap and increased not only the level but also the composition of consumption level that resulted to increase per capita expenditure and substantial reductions in poverty by providing steady source of income that helped served as their buffer against economic shocks. However, in some cases where CCT are not generous enough, it only brings the income above the indigence during a certain period hence, sustainability is at question. On the other hand CCTs are still hailed as dole-outs and temporary solution to poverty and argues that instead of spending on cash transfer, funds should be diverted to skills trainings that will improve the capabilities of human for work. Also it negates the argument that CCTs reduce income gap instead it only widens inequality for the reason that the money will just pass through the hands of the poor as they are inclined to consuming and end up spending their cash grants for the goods and services provided by the rich (Fiszbein, Schady, et al., 2009b).

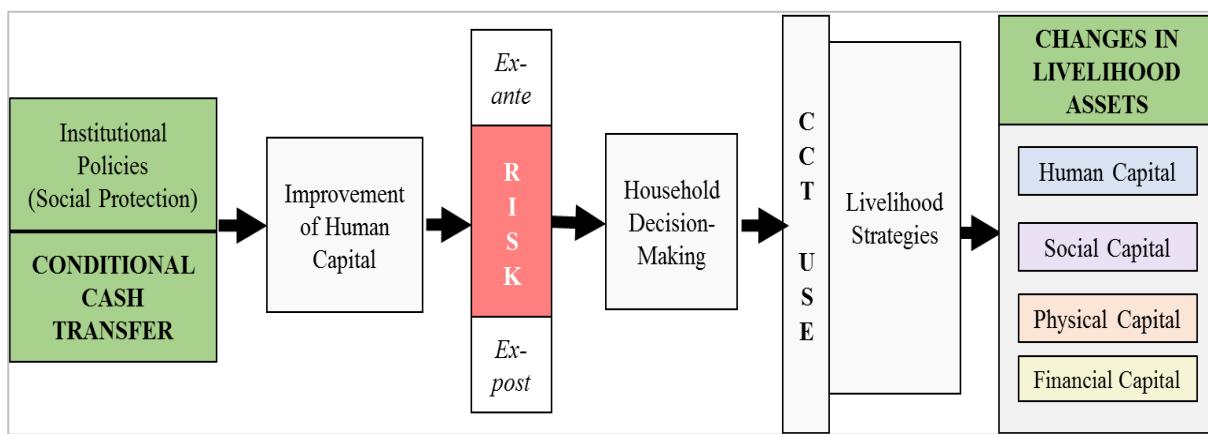
Targeting and conditionality are essential features of CCTs. Targeting is crucial as it influences resource utilization and redistributive results significantly while conditionality ensures that cash transfers are invested on the intended purpose. However, in practice, both concepts are difficult. Success in targeting is reported in the case of Progresa in Mexico and Bolsa Escola in Brazil, inefficient targeting is also reported in Malawi, but the most disturbing evidence of targeting comes from India where errors of inclusion and exclusion occur due to political interference. This then affects the efficiency of the program as resources are being diverted from the potential beneficiaries toward rewarding political allies and subordinates (Farrington and Slater, 2006). Further, the geographical targeting of beneficiaries may be cost-effective but tends to exclude those equally poor on other areas. In the same way as the method using income criterion, there is a risk of not capturing the multidimensionality of poverty and is less focused on human capital underinvestment that does not align with the CCT's objectives and its target population (Azevedo and Robles, 2013).

CCT is one of the means to redistribute income to the poor households. However not all poor households are targeted since the main focus is the poorest of the poor households who have children. Many poor people then remained excluded from the program like for instance the elderly poor, childless poor, and those transient poor due to calamities for the reason that they do not qualify to the requirements of the program (Fiszbein, Schady, et al., 2009b).

2.3 The Conceptual Framework

Based on the literature review, the conceptual framework for this research is formulated. The social protection as provided by institutions will serve as the entry point for this research. It will look into how opportunities, in this case the social assistance given in the form of conditional cash transfers, affect the livelihood assets of the low-income household recipients. It will further explain how risk factors both of ex-ante and ex-post influence the process of household decision-making in their choices of livelihood strategies adopted. Power and access also plays a role in the intra-household decision making considering that household is not always a harmonious and unitary unit but this research will not go deeper into these concepts due to time limitation. This can however be a subject for another research in the future.

Figure 3 The Conceptual Framework



Chapter 3: Research Design and Methods

3.1 Introduction

This chapter begins with the presentation of the main and sub questions of the research which were revised after completing the review of related literatures. It is followed by the definition and operationalization of concepts used through identification of variables and indicators making measurement possible that will eventually provide answers to the research questions. Further, it discusses how the study was carried out by describing in details the overall research strategy. Also, the appropriate methods and instruments for collecting a particular data and the sampling methods are being presented. In addition, the tools needed and the manner how data are manipulated, processed and analyzed in order to arrive to the results needed to provide answers to the research questions are tackled. Finally, the challenges incurred with regards to validity and reliability and the limitations and how these were overcome are highlighted.

3.2 Revised Research Questions

A thorough review of literature related to this study made in the previous chapter led to the reformulation of the main and sub-questions that were previously presented in chapter 1.

3.2.1 Main Research Question

This study will revolve around the effect of a CCT on the livelihood assets of households in relation to risk and decision making. This leads to the aim of providing an answer and a conclusion to the following main research question which is; *To what extent did the 4Ps CCT affect the livelihood assets of low-income household recipients in the province of Apayao?*

3.2.2 Research Sub-questions

The narrower questions below will help in seeking answers to the main research question of this study and they are the following: 1) *How was the 4Ps CCT program implemented in the province of Apayao?*; 2) *To what extent does risk influence the household decisions in their use of the 4Ps CCT?*; 3) *Why did the recipients use the 4Ps CCT outside the specified conditions provided by the program?*; 4) *How does household use of the 4Ps CCT affect the changes of livelihood assets?*; 5) *What is the perception of recipients about the program?*

3.3 Operationalization

In this section, concepts used in building the conceptual framework of this study are difficult to measure, thus they are operationalized to make them measurable. In doing so, concepts were defined and translated into variables and indicators based on the definitions captured from various authors in the literature review made. This process allows for empirical and quantitative measurement more possible and easy concurrently creating a link to the research questions. These indicators subsequently become the basis in formulating guide questions for interviews and group discussions, as well as structured questionnaires for surveys. Operationalization is important as it will be able to help and guide other researchers when conducting similar study in the future.

3.3.1 Definition of Concepts, Variables and Indicators

Conditional Cash Transfer

Cash assistance provided by institutions as a way to alleviate current poverty by providing households with minimum consumption floor and by providing investment in human capital that could help families to better life conditions in the long run and break from the vicious cycle of poverty (Ferro, Kassouf, et al., 2010).

An innovative approach to social service delivery with the conditions grounded on the principle that human capital accumulation is a vehicle for the poor to help themselves get out of poverty (Hoddinott and Bassett, 2008).

Cash assistance given to poor households intended for their human capital development.

Box 2 Operationalization: Conditional Cash Transfer

Variables	Indicators
Cash assistance	<ul style="list-style-type: none"> • Amount of cash per household • Frequency of transfer • Timeliness of transfer • Level of satisfaction with regards to the amount received
Implementation	<ul style="list-style-type: none"> • Time started • Time ended • Actions taken (information dissemination, meetings, conditions)

Risk

A threat to an individual household or to a group (Rakodi, 2002). Pattern of events with known and unknown probability (Devereux, 2001).

After effect of external forces such as calamities (Brouwer, Akter, et al., 2007).

Exposure to threat (Chambers, 1995).

Exposure to threat caused by external forces of past and future events with known and unknown probability

Box 3 Operationalization: Risk

Variables	Indicators
perception of future threats based on past	<ul style="list-style-type: none"> • Type of threats (illness, death, loss of income source) • Level of concern • Level of worry

Decision Making

Choices made by a person who has the ability of employing better strategies on using assets with considerations of risk assessment in reducing vulnerability towards improvement of well-being (Ashraf, 2009).

Series of choices based on an explicit process of setting objectives and planning for achievement (Rakodi, 2002).

Coordination of actions between actors based on past experiences to achieve goals for the future (De Haan and Zoomers, 2005).

Coordination in making choices based on risk assessment to achieve objectives in the future

Box 4 Operationalization: Decision-making

Variables	Indicators
Underlying reasons for diversion	<ul style="list-style-type: none"> • Needs for survival • Wants (quality of life) • Future investments

Livelihood Strategies

Strategies opted for aimed at either coping and recovering from shocks and stress by protecting reproduction and recovery, maintaining and enhancing capability through asset

building, and providing sustainable livelihood for the future generation by accumulating portfolios (Rakodi, 1999).

Diversification is one of the livelihood strategies adopted by households which refers to generating income by intensified utilization of available assets as fully as possible to produce or accumulate wealth from various activities to stabilize household's well-being in the future (De Haan and Zoomers, 2005).

This can either be through formal or informal economic activities that enable people to earn a living to meet their needs or improve living conditions (Berner, Gomez, et al., 2012).

Livelihood strategies are approaches used by households to survive against shocks, to generate income to improve their living conditions at present and to invest for the future.

Box 5 Operationalization: Livelihood Strategies

Variables	Indicators
Survival	<ul style="list-style-type: none"> • Basic needs for survival (food, clothing, medicines)
Income Generation	<ul style="list-style-type: none"> • Types of Formal and informal activities engaged in • Amount earned
Life Cycle Events	<ul style="list-style-type: none"> • Birthdays • Wedding • Anniversaries • Special occasions
Future Investment	<ul style="list-style-type: none"> • Insurances • Educational plans • Health plans

Livelihood Assets

Both material and social resources required for a means of living (Carney, 1998).

Natural, physical, social, human and financial resources that people possess and use to obtain and sustain livelihood (Rakodi, 2002).

Assets are not merely means through which people make a living: they also give meaning to the person's world. Not simply resources that people use in building livelihoods: they are assets that give them the capability to be and to act (Bebbington, 1999).

Livelihood assets are composed of both material and non-material that people possess and use to make a living.

Box 6 Operationalization: Livelihood Assets

Variables	Indicators
Human Capital	<ul style="list-style-type: none"> • Frequency of visit to health facilities • Ability to pay for medical services and facilities • Ability to pay school fees and contributions • Frequency of meals per day • Presence of meat or fish in the diet
Social Capital	<ul style="list-style-type: none"> • Assistance extended (lending) • Assistance received (borrowing) • Ability to fulfill social obligations (death alms)
Physical Capital	<ul style="list-style-type: none"> • Acquisition of physical assets • Acquisition of productive assets • Improvement of physical assets
Financial Capital	<ul style="list-style-type: none"> • Savings • Credits • Income

Table 1 below displays the summary of operationalization of concepts, variables and indicators for this research. Also, *Table 1a in annex 1* presents this table in a more detailed manner where data collection methods and some guide questions were included.

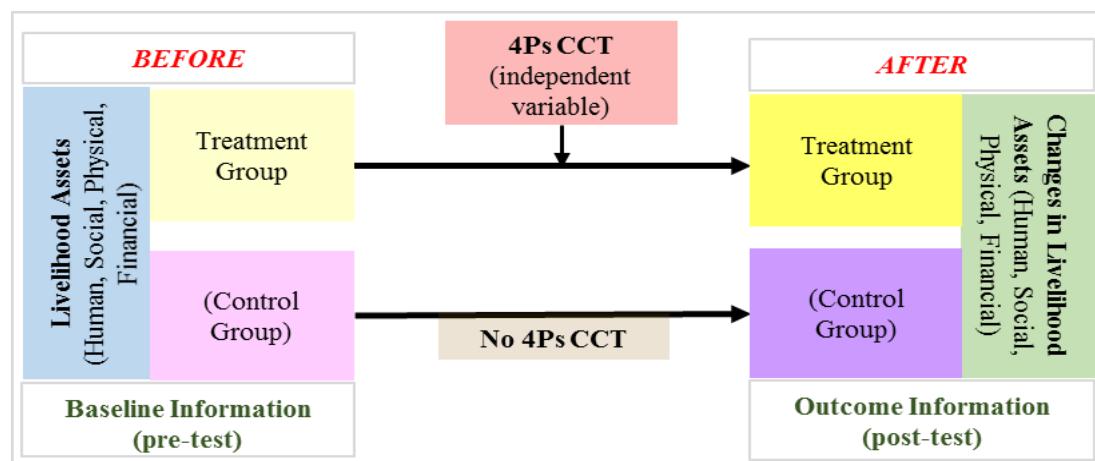
Table 1 Summary of operationalization: Variables and Indicators

Research sub-questions	Concepts	Variables	Indicators
How was the 4Ps CCT program implemented in the province of Apayao?	CCT	Cash assistance	<ul style="list-style-type: none"> • Amount of cash received per household • Frequency of transfer • Timeliness of transfer • Level of satisfaction with regards to the amount received
		Implementation	<ul style="list-style-type: none"> • period started • period ended • Activities done (information dissemination, meetings, • Awareness of the conditions given
To what extent does risk influence the household decisions in their use of the 4Ps CCT?	Risk	future threats	<ul style="list-style-type: none"> • Type of threats (illness, death, loss of income source) • Level of concern
		Past events	<ul style="list-style-type: none"> • Type of events (illness, death, loss of income source, calamities) • Level of worry
How did the recipients use the 4Ps CCT outside the specified conditions provided by the program?	Livelihood Strategies	Survival	<ul style="list-style-type: none"> • Basic needs for survival
		Income Generation	<ul style="list-style-type: none"> • Activities engaged aside from main source of living in order to make additional income
		Life cycle events	<ul style="list-style-type: none"> • Birthdays • Weddings • Anniversaries • Other Special occasions
		Future Investments	<ul style="list-style-type: none"> • Insurances • Educational plans • Old-age pension plans • Health insurance
How does household use of the 4Ps CCT affect the changes of livelihood assets?	Livelihood Assets	Human Capital	<ul style="list-style-type: none"> • Attendance to trainings • Frequency of visit to health facilities • Ability to pay medical services and facilities • Ability to pay school fees and contributions • Number of meals per day • Presence of meat or fish in the diet
		Social Capital	<ul style="list-style-type: none"> • Assistance extended • Assistance received • Social obligation fulfilled (death alms)
		Physical Capital	<ul style="list-style-type: none"> • Acquisition of physical assets • Acquisition of productive assets • Improvement of physical assets
		Financial Capital	<ul style="list-style-type: none"> • Savings • Credits • Income

3.4 Research Strategy

This research is both descriptive and explanatory and exploited a quasi-experiment design in describing the causal relationship between the independent variable (CCT) and the dependent variable (changes in household livelihood assets). Two groups were established, the treatment and the control group, the former received the intervention while the latter did the ‘business as usual’. This created a factual and counterfactual comparison which helped the researcher in drawing judgements that the causal relationship was indeed influenced by the intervention and not due to the contamination caused by other confounding variables. In order to establish a statistical underpinning for the research, baseline information from both groups were gathered through a pre-test measure to make a fair comparison between the control group (CG)⁷ and treatment group (TG)⁸. And again a post-test measure at the same interval for both groups was conducted to determine the impact caused by the intervention on the TG and the results from the CG without the intervention. The figure below shows the research design employed for this study.

Figure 4 Research Design



3.5 Data collection methods

Data collection is an important stage in conducting this research. This is a process where information was gathered systematically and measured accurately using the appropriate methods and techniques to reduce the likelihood of errors. In this way, the researcher was able to generate valid and reliable results that provided answers to the research questions.

The use of different methods allowed validation and verification of data for a more robust and comprehensive results hence improving the validity and reliability of the study. The combination of these methods enabled the researcher to capture a more comprehensive information thus affording answers to the how, what and why questions. Also, data gathered from different sources provided a good angle for data triangulation and built a better understanding of the phenomena studied.

Structured survey questionnaires were administered to households with the assistance of two surveyors, to establish a statistical underpinning for the research. In-depth semi-structured interviews carried out personally by the researcher were also conducted to gather in-depth information which the structured questions were not able to capture. Observation method using a non-participative approach was also utilized in obtaining additional information

⁷ CG will be used in referring to control group

⁸ TG will be used in referring to treatment group

needed as it provided a detailed and richer data through the researcher's direct access to the social phenomena under consideration. (Kawulich, 2005). Focus group discussion (FGD) was also conducted where the researcher acted as the minute taker and moderator and ensured for a dynamic discussion that gave the researcher an opportunity for examining not only the similar but also the diverse stories, experiences, points of view, beliefs, needs and concerns of individuals (Liamputong, 2011). Lastly, contact numbers were requested from the respondents so that the researcher could get back to them for further clarifications if needed. The figure below describes the methods of data collection carried out for this research.

Figure 5 Data Collection and Sampling Methods

PRIMARY DATA					
Data Collection Method	Data Type	Data Collection Instrument	Data Sources	Sampling Method	Number of respondents
*Survey	Quantitative	Questionnaire (Structured)	Recipients Non-recipients	Stratified Random Sampling	60 65
**Interview	Qualitative	Interview guide (Semi-structured)	Recipients Key informants	Purposive Sampling	5 5
**FGD	Qualitative	Guide Questions	Recipients	Purposive Sampling	7
**Observation	Qualitative	Checklist	Recipients Non-recipients	Purposive Sampling	5 5

SECONDARY DATA				Note:
**Document review	Government policy documents, existing surveys and data	Checklist of data to be gathered	Government Portals and offices	* With the help of research assistant ** Sole responsibility of the researcher

3.6 Sample Size and Selection

A combination of probability and non-probability sampling method was exploited in the selection of samples. The survey respondents for the CG and CG were identified through a stratified random sampling. Figure 5 summarizes the sampling methods used for this research.

Using a confidence level of 95%, and a 5% margin of error, the sample size for the structured survey was computed at a total of 130 drawn from both the CG and TG with 70 and 60 respectively. However, the final respondents for the control group was decreased to only 65 as some of the responses were discarded due to the lack of adequate information needed for the research. Respondents for the TG were distributed into two sub-groups, 30 respondents

from the long-term (LT)⁹ recipients or those who received the cash assistance for 6 years and 30 respondents from the short-term (ST)¹⁰ recipients or those who had the cash assistance for 3 years. While for the interviews, group discussion and observation, purposive sampling method was utilized where the respondents were selected based on the level of knowledge they possess regarding the topic being researched upon. Please refer back to figure 5 for the sampling method.

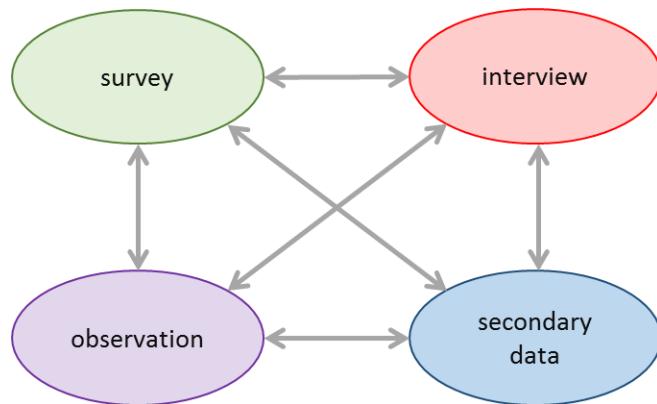
3.7 Reliability and Validity

Reliability and validity are two fundamental concepts in research methodology; the former refers to the consistency of measurement which simply means that similar results are generated when the same measurement is performed by other researchers on different occasions, under different conditions, and with alternative instruments while the latter refers to measuring well what is purported to be measured. It means that the findings produced truly represent the phenomenon being claimed and not caused by other confounding external factors (Drost, 2011). In order to increase the credibility of the results, it is important to minimize as much as possible biases and errors that might be incurred during data collection.

One way of improving the reliability of the measuring instruments was by carefully structuring each question in a way that it helped answer the research questions. Questionnaires were also pre-tested before being administered in the field to ensure that it measured what it intended to measure.

Validity was also enhanced through using multiple data sources to facilitate better understanding of the phenomenon being studied. This strengthened the research by making it more robust and comprehensive using different data collection methods in cross-verifying information. This is referred to as triangulation of data which was done in this research through the methods discussed previously under the data collection methods. Figure below describes how data are being triangulated.

Figure 6 Data triangulation



Selection bias was one of the challenges for this research since the researcher did not have the control over the selection because recipients were predetermined by the administrators using a specific criteria. This was addressed by choosing a treatment and control group that were independent and comparable as much as possible along the indicators studied.

⁹ Long-term recipients from now on will be referred to as LT

¹⁰ Short-term recipients from now on will be referred to as ST

Also, another critical and often neglected challenge is the recall bias which is a systematic error caused by inaccuracy or incompleteness of information gathered from study participants about some data in the past (Spanier, 1976). Although this raised an issue on precision, it was still used in gathering the baseline and outcome information but with utmost care in data collection and analysis, incomplete and unsure responses were discarded and the researcher looked for replacement.

Finally, transparency was demonstrated by describing and explaining the details of the process undergone in this research by taking into account any changes and measures undertaken by the researcher. This increased the over-all reliability and validity for the research and created data that is trustworthy.

3.8 Data Analysis

The data collected using survey were processed and analyzed using the Statistical Package for the Social Sciences (SPSS), a software that analyzes quantitative data while the qualitative data from interviews, FGD and observation were analyzed using the Atlas-Ti. Excel was used for converting the numerical data into graphical presentations and charts for easier analysis in order to establish the comparison between the treatment and control group in the before and after situation.

3.9 Research Assistance

With the considerations of time, two survey assistants were employed for collecting data from household respondents using the structured questionnaire. Also, an interpreter was needed during the surveys and interviews conducted with respondents who were not of the same dialect with the researcher.

3.10 Research Limitations

The study was composed of seven municipalities further classified into upper and lower areas. Upper municipalities are located in mountainous parts of the province while the lower municipalities are located in the valleys. The lower areas are accessible with good roads but the upper areas are partly isolated due to the absence of good road networks. Aside from the time and financial limitations for data gathering, mobility was one of the problems that the researcher experienced. In addition, locating the houses of the respondents was a challenge as the researcher was not familiar with all the municipalities in the upper areas.

Moreover, the field work coincided with the planting season adding to the difficulty of data gathering because some respondents often leave their homes empty for a day's work therefore the researcher had to go back in the evening for the survey. Besides, there was a complexity of obtaining information as the recipients are awkward in revealing their real opinions because of some fear that they will be misquoted and will not be given opportunities for other forthcoming programs.

Finally, the language barrier was also one of the factors since the researcher was not familiar with the dialect of the respondents in the upper areas. This however was addressed with the help of an interpreter who at the same time happened to be the guide by translating the questions asked by the interviewer from the recipients and translating back the responses provided by the interviewee. This made the interview period lengthier than it was expected.

Chapter 4: Research Findings

4.1 Introduction

This chapter presents the findings generated from the field data using the different sources and methods discussed in the previous chapter. All the information collected is bound to answering the following research sub-questions:

1. How was the 4Ps CCT program implemented in the province of Apayao?
2. To what extent does risk influence the household decisions in their use of the 4Ps CCT?
3. Why did the recipients use the 4Ps CCT outside the specified conditions provided by the program?
4. How does household use of the 4Ps CCT affect the changes of livelihood assets?
5. What is the perception *of recipients about the program*?

And these findings eventually fulfill the curiosity of the main research question, to reiterate:

To what extent did the 4Ps CCT affect the livelihood assets of low-income household recipients in the province of Apayao?

Further, this chapter was structured and presented into three major parts that consist of:

1. Description of the study area
2. Description of sources and respondents for the survey questionnaires, participants for the semi-structured interviews, and FGD
3. Research findings and analysis supported by statistical results, tables and figures

4.2. Description of the Study Area

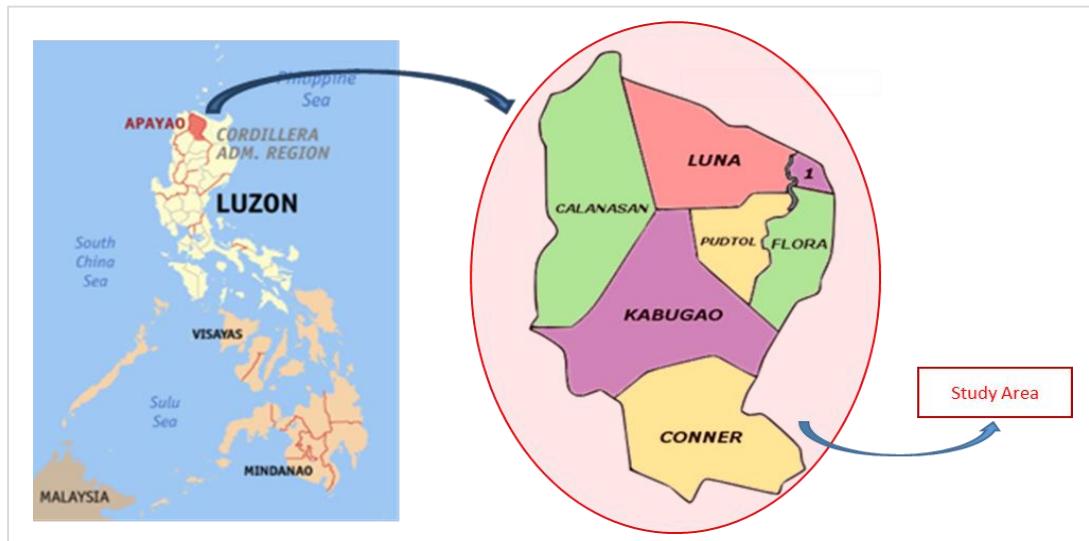
Apayao is located in the northern part of the country. It is a very young province founded in 1995 and one of the six provinces of the Cordillera Administrative Region (CAR)¹¹. During the last two nationwide surveys conducted by the National Statistical Coordination Board (NSCB)¹², Apayao was the second poorest province in the whole country and the poorest in the region. The least densely populated province is a home to 112,636 people with almost 50% of them living below \$1.25 a day (National Statistical Coordination Board, 2013).

The 441,335-hectare province was divided into seven municipalities where this study was focused. Throughout the period from 2008 to 2013, a total of 4,046 households were assisted and provided with cash transfer. Figure 2 below shows the location of Apayao where this study was conducted.

¹¹ The Philippines is divided into 17 regions. These are administrative divisions purposely to organize the provinces. Regions do not however have separate local governments except for the case of the Autonomous Region in Muslim Mindanao (ARMM). Cordillera Administrative Region (CAR) is a region in the Philippines where the province of Apayao, the focus area of this study belongs to (International Business Publications, 2008).

¹² National Statistical Coordination Board (NSCB) is the policy-making and coordinating agency that provides reliable statistical data for public planning and decision-making in the Philippines.

Figure 7 Study Area



4.3 Description of Sources and Respondents

This section provides information as to the offices and people who played a significant role and made possible the gathering of data needed for this research.

4.3.1 Secondary Data Sources

Secondary data were gathered mainly from 3 offices directly involved with the program implementation namely the Provincial Social Welfare and Development Offices (PSWDO)¹³ where the list of recipients was requested; Provincial Health Office (PHO)¹⁴ where health data was gathered, and Department of Education-Division Office (DepEd-DO)¹⁵ where education data was collected. Other sources such as government portals were also accessed for additional information needed.

4.3.2 Primary Data Sources

Primary data was gathered from the implementers, recipients and non-recipients using the methods which were described in *Chapter 3 section 3.5 page 36*.

4.3.3 Composition of the Treatment and Control Group

Data obtained from the survey shows that majority of the respondents for this study belonged to the 46-55 age group, mostly were married, females, and drawing their main source of living from farming. *Refer to table 1b in annex 1 and chart 5a in annex 5.*

4.3.4 Comparison between the Treatment and Control Group

Household income was the main criteria used by the government in the selection of 4Ps recipients. It was therefore important to establish the comparability of the two groups along this indicator. In addition, the level of education has a very important role in administering

¹³ It is the government arm that works for the protection of social welfare rights and promotion of social development in the provincial level. The agency was responsible for the implementation and was in charge of the official documents and records concerning the program.

¹⁴ The government's technical authority responsible for ensuring access to basic health services in the provincial level. It keeps the official records concerning health in the whole province to include the data on malnutrition, vital health indices, and consultations

¹⁵ The department responsible for ensuring access to, promoting equity in, and improving the quality of basic education in the provincial level. It is in charge in monitoring and reporting about school attendance and participation of children listed under program.

finances in the household as research findings reveal that better educated household managers yield better financial status. So, in order to credit any impact on the livelihoods of the recipients brought about by the implementation of 4Ps, it was therefore necessary that the two groups were comparable before the program started in order to arrive with a reliable and valid result.

Table 2 T-test between the treatment and control group before the program

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HH monthly income in before the 4Ps program	Equal variances assumed	.634	.428	.390	123	.697	.028	.072	-.115	.171
	Equal variances not assumed			.389	120.297	.698	.028	.073	-.115	.172
Level of education of the father	Equal variances assumed	1.607	.207	1.238	123	.218	.272	.220	-.163	.707
	Equal variances not assumed			1.235	120.964	.219	.272	.220	-.164	.707
Level of education of the mother	Equal variances assumed	1.763	.187	.791	123	.431	.194	.245	-.291	.678
	Equal variances not assumed			.788	119.434	.432	.194	.246	-.293	.680

There were some slight differences between the TG and CG but independent samples t-test results (0.697), (0.218), (0.431) showed no significant difference between the two groups meaning both groups were indeed comparable before the program along the indicators aforementioned. T-test results for other indicators before the program also showed no significant difference between the two groups. *Refer to annex 3 for detailed t-test results.*

4.4 Research Findings and Analysis

In this section, the data obtained from all sources was analyzed and presented per sub-research question. The descriptive questions (SRQ 1 and SRQ 3) were tackled using Atlas Ti and the analytical questions were dealt using the SPSS computer programs. Each sub-question was analyzed per variable with the corresponding indicators according to the operationalization which can be found in *Table 1 page 36*. Since this study used a quasi-experiment design, therefore the comparison between the TG and CG was done in order to find out the differences that have occurred as a result of the intervention under study.

4.4.1 Results and Findings to the Research Questions

Sub-Research Question 1.

How was the 4Ps CCT program implemented in the province of Apayao?

This sub-research question was focused on cash assistance and implementation which were tackled simultaneously as these two were inseparable components of the program. It is a descriptive question undertaken using the data gathered from interviews.

- Cash assistance and implementation of 4Ps program

Indicators were analyzed for an understanding of how the program was implemented to find out whether the manner of implementation has helped and to what extent it has enabled or hindered the households in improving their assets

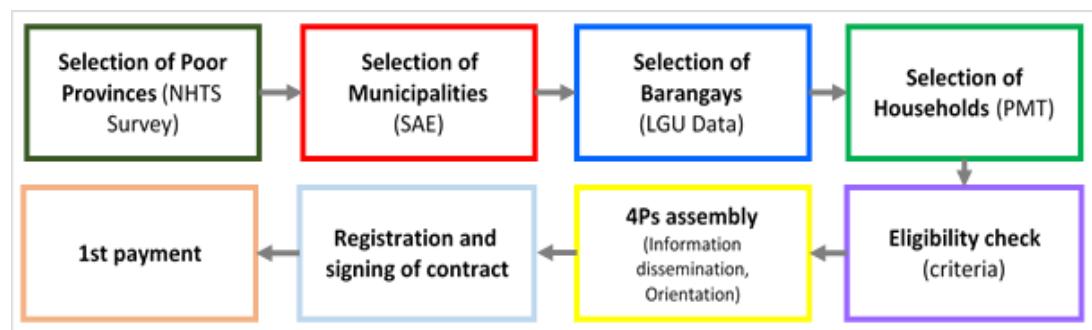
Overview and objectives of the program

All the interviews made elucidated that the 4Ps program was a poverty alleviation measure for the poorest households in the country. It was launched in 2008 meant for eradicating extreme poverty and hunger, achieving universal primary education, promoting gender equality and women empowerment, and improving maternal health, with the aim of breaking the intergenerational poverty through human capital development.

Selection process

The figure below shows the phases of selection followed in determining the qualified beneficiaries for the 4Ps program. This was to ensure that the poorest households were included in the list of recipients.

Figure 8 Selection of 4Ps beneficiaries



*NHTS¹⁶, SAE¹⁷, PMT¹⁸, LGU¹⁹, criteria²⁰

¹⁶ It is a nationwide survey conducted every three years purposely to: (a) determine sources of income and its distribution, levels of living and spending patterns, and the degree of inequality among families; (b) provide benchmark information to update weights in the estimation of consumer price index (CPI); and (c) provide inputs to the estimation of the country's poverty threshold and incidence (Philippine Statistics Office, 2014)

¹⁷ Small Area Estimates (SAE) is any of several statistical techniques involving the estimation of parameters for small sub-populations, generally used when the sub-population of interest is included in a larger survey (Rao, 2003)

¹⁸ Proxy Means Test (PMT) is a methodology used in surveys that predicts household income by relying on observable and verifiable household assets or other indicators highly correlated with household income as proxies to estimate household welfare (Reyes, Tabuga, et al., 2013)

¹⁹ It is an administrative and political government unit under the national government which consist of sub-units called barangays. It is a body concerned for the delivery of national services and programs to the citizens in a municipality.

²⁰ Eligibility check was based on the following criteria: 1) residents in the province, 2) economic conditions not higher than the provincial poverty threshold, 3) have children aged 0-14 or have pregnant woman at the time of registration to the program, 4) willing to meet the conditions (DSWD, 2009).

Majority of the recipients said that they were not aware about the 4Ps selection until a barangay official informed them of having been qualified for the program. Others learned about the information from their social circle but some were unlucky and have not heard anything about it that caused their removal from the list because of being unresponsive.

Implementers were asked as to the reasons of not revealing the purpose of the survey and their responses were reflected in one of the statements from one of the municipal implementers, *“when doing a survey and you reveal that it is for a poverty alleviation program ... everybody will pretend to be poor even when they are not in order to be included in the program.”*

Registration

During the first meeting for the 4Ps program, an orientation was given to the recipients providing them with the overview of the program, recipients were required to fill in the necessary information about their household in the Family Registration Form (FRF)²¹ and an agreement was also signed by the recipients binding themselves with the program conditions.

Conditions

The cash grant was intended for education, health and nutrition. Specific conditions for health and nutrition include: 1) pregnant household members should visit the local health center for pre and post-natal care, 2) children 0-5 years old were required to avail immunizations, monthly weight monitoring and nutrition counseling, 3) children 6-14 years old should be dewormed two times a year. Also, the conditions attached to education include: 1) children 3-5 years old should be enrolled in day care or pre-school program and should maintain a class attendance of 85%, 2) children 6-14 years old should be enrolled in elementary and secondary schools and maintain 85% school attendance. An additional condition was also provided for parents where they are required to attend Family Development Sessions (FDS)²² at least once a month.

The implementers were also inquired if they were really strict in monitoring the spending of the household beneficiaries; most of them said that they do not have the capacity to do so due to very limited office manpower. One of the implementers in the Provincial Social Welfare Office said that, *“We do not actually mind much on how the household recipients spend the cash assistance ... as long as they do not fail to comply with the program conditions...One important thing is that they should not spend the money for satisfying their vices...”*

Grant Package

Each eligible household received a monthly amount of P500.00 health and P300.00 education grant per child who were enrolled in the primary and secondary school. The amount was released either electronically via the cash card or on-site over the counter in areas with no cash machines and of course conditional to the compliance of the households.

Beneficiary updating

Every year, the database for recipients was updated to record the changes in status²³ of the beneficiaries. Each household was required to report any changes supported by documents.

²¹ This step was very important since computation of payments and monitoring of compliance were based from the information provided.

²² A monthly training given to parents aimed at enhancing their knowledge and skills for a better familial and parental discharge of roles and responsibilities (DSWD, 2009).

²³ Status to be reported shall be the result of the following circumstances: 1) newborn; 2) change in address within Pantawid Pamilya Area; 3) moved out of the province to a non-pantawid area; 4) change of servicing health unit; 5)

Compliance

The 4Ps program utilized a Compliance Verification System (CVS)²⁴ in monitoring the compliance of households. The results were determinant in the release or suspension of the next payment where failure to comply, as per CVF, would mean sanctions²⁵ such as suspension²⁶ or termination²⁷ of payment. *Figure 2a in annex 2* illustrates the whole process of CVS.

Grievance mechanism

A Grievance Redress System (GRS) was established to capture and resolve complaints that were filed either verbally or in writing. Issues that were not settled in the municipality were elevated to a higher level depending on the gravity of the complaint. Decisions and channels for appeal were also provided to complainants in case of dissatisfaction on the resolution made. *Refer to figure 2b in annex 2.*

Problems encountered

One of the problems encountered was the inclusion-exclusion error where complaints were made to those non-eligible households being included in the list and eligible households not incorporated in the program. Also, some eligible households were deliberately removed from the list of potential beneficiaries because of not attend the first 4Ps assembly. During cash assistance releases, some recipients using the cash cards were not credited the amount, others did not find their names in the payroll for the on-site over the counter payments, while other recipients were receiving overpayments. Other recipients received smaller amount than what is due them and the deductions were not explained. Some recipients were also complaining about the forced participation in community projects and other activities which were not related to the program. In addition there were some reports of extortion happening where some implementers were asking for some amounts or selling some raffle tickets or items during the payout which is prohibited. These cases were not investigated according to the implementers as there were no written or verbal complaints made to the right officials. Finally, misreporting with regards to the compliance and non-compliance as some recipients were reported as non-compliant but claimed to have complied with all the conditions.

Observations

The implementers shared their personal observations and most of them noticed that the household recipients did not spend all the cash assistance they received solely for education and health needs of their family.

Two of the municipal implementers mentioned: “*There were households who really complied with the prescribed manner...they are too afraid to be suspended from the grant. But most of the recipients used the money for their basic needs ... Others used the money for emergencies ... Others I know used the money for paying their debts and sometimes electric bills.* “*Some*

²³ Status to be reported shall be the result from the following circumstances: 1) newborn; 2) change in address within Pantawid Pamilya Area; 3) moved out of the province to a non-pantawid area; 4) change of servicing health unit; change of school; 6) change of beneficiary; 7) death of household member; 8) returning biological or legally adopted child 14 years and below; 9) correction of basic information.

²⁴ A system that monitors how faithfully the beneficiaries comply with the conditions of the 4Ps program (DSDW, 2009)

²⁵ Refers to the removal from the list of recipients due to the following reasons: 1) youngest child in the household turns 15 years old; 3) violation of program rules such as misuse of grants; and 3) transfer of household beneficiaries to a non-Pantawid area (DSDW, 2009).

²⁶ Temporary freezing of cash assistance due to non-compliance

²⁷ Removal from the list of recipients resulting from either of the following reasons: 1) youngest child in the household turns 15 years old; 3) violation of program rules such as misuse of grants; and 3) transfer of household beneficiaries to a non-Pantawid area.

wise households used the money as capital in starting some small business... But there were also those who used the money for improving their status. But as long as the money was not spent for vices then we were also considerate and did not report it as non-compliance."

Outcomes

Records from the (DepEd-DO), revealed that enrolment rate for the entire province increased from 81% in 2007 to 96% in 2013 and the number of school leavers²⁸ decreased from 12% in 2007 to 8% in 2013.

A health personnel from the PHO shared that the number of consultations in the province improved from 32% in 2007 to 82% in 2013. In addition, the regular maternal check-ups increased in the same way as the immunization improved. Also, the malnutrition rate of 17% in 2007 dropped to 11% in 2013. According to him, the program helped the recipients in terms of health care though they might had the feeling of being compelled to visit the health facilities but still it worked for their own advantage.

Conclusion on program implementation

The 4Ps program was implemented in the province commencing with the selection of the recipients and then provided with the necessary information about the program more especially so on the conditions that were attached to it. The implementers were tasked in the monitoring and verification of household compliance. However, it can be discerned, as per information provided by the implementers interviewed, that the households were given the leeway and choice on how to spend the money that was given to them. The implementers were lax as long as the money was used for the improvement of the household livelihood except in the extreme cases where some households used it for vices and needed a disciplining action on their non-compliance.

Therefore we can conclude that a certain degree of laxity in the implementation of 4Ps program has allowed the households in making their own decisions with regards to the utilization of the cash assistance they received. Hence, their livelihood outcomes were largely dependent on the strategies they employed and not strongly influenced by the implementation of the program.

Research Sub-question 2.

To what extent does risk influence the household decisions in their use of the 4Ps CCT?

In chapter 2, it was mentioned that there are two types of risk, specifically the ex-ante and ex-post, both of which has strong influence on the decisions made by households in managing their livelihood assets. This sub-question was analyzed per variable namely future threats and past events. The indicators which include the level of concern and level of worry helped in the analysis of each variable and eventually in answering this sub-research question.

Also for a deeper analysis, cross tabulation was made in order to find out the relationship between indicators. Data were then recoded in SPSS and *table 1c in annex 1* showed how the recoding was done.

²⁸ Drop-outs

Variable: Risk

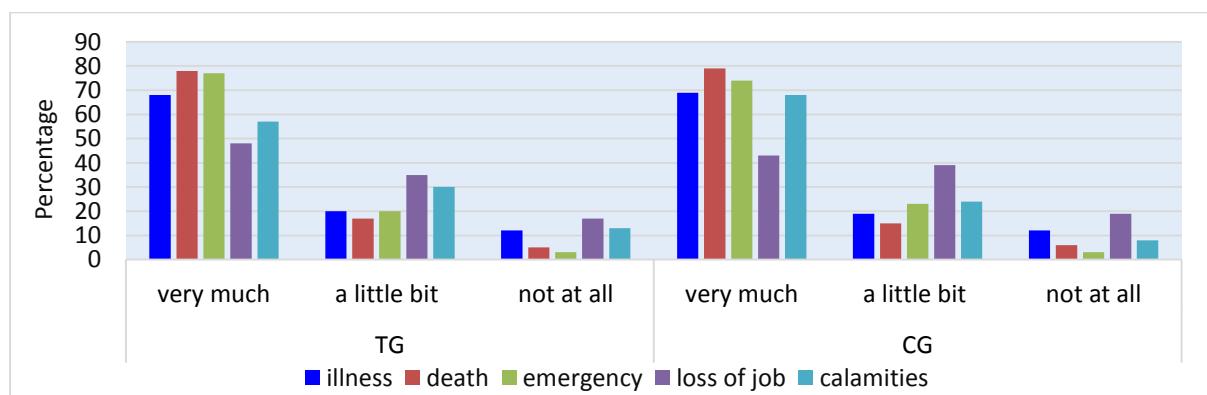
Future Threats

In the operationalization presented in *Table 1 page 25*, this variable had several indicators that were analyzed in order to establish the level of risk in the households with regards to the unforeseen events in the future.

• Level of concern before the program

Before the program, the level of concern of both groups was measured and results as shown in chart 1 reveal that more than 50% of the respondents were very much concerned on all indicators. The table also shows that respondents from TG and CG were most concerned on death with 78% and 79% respectively. Similarly as they were concerned on emergencies, illness and calamities. Respondents were least worried on loss of job where less 48% from the TG and 43% from the CG indicated that they were very much concerned on this indicator.

Chart 1 Level of concern before



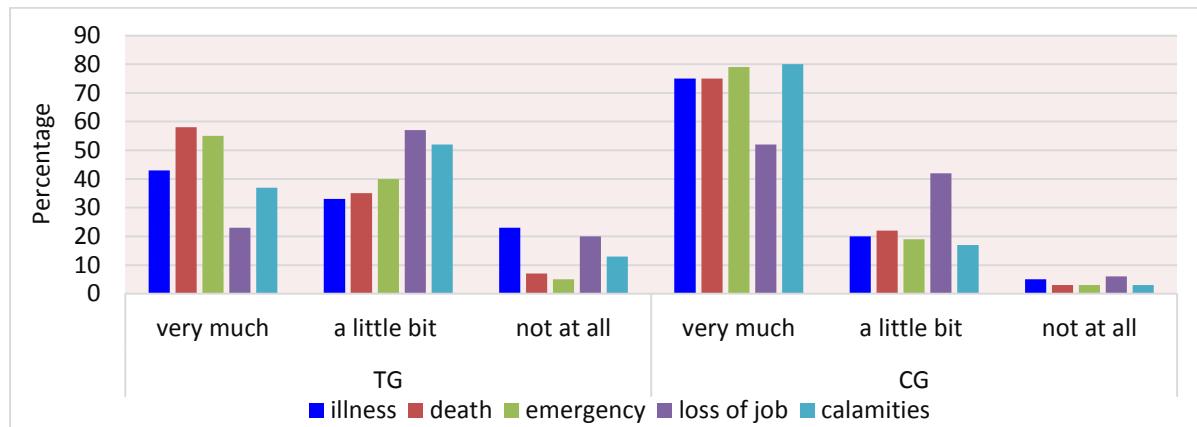
The above results were supported by the information gathered from interviews. In terms of the level of concern on death one of the respondents during the FGD said, “*We are always concerned about death ... It doesn't matter if we have money or not. If we do not have money, we are concerned. If we have money, still we are concerned. ... But when you say concern on financial burden in case of death ... of course I can say the concern is much higher when we do not have anything at all...*” This statement reflected the feelings common to the majority of the respondents.

Additionally, according to majority of TG respondents, they were more concerned on illness before than when the program was there assisting them which was captured in this quotation: “*I always get worried when somebody gets sick... I am afraid that anytime I might lose a member of my family. But then with regards to financial matters...before, I am really really worried because I don't know where to get money in case.*”

• Level of concern after the program

After the program, survey results revealed a considerable decrease in the level of concern among the TG in all indicators. As an effect, there was a shift in the responses made by the respondents indicating very much concern to a little bit concern meaning the degree of concern was lower after the program. On the other hand, a slight increase in the level of concern among the CG was observed in all indicators except in their level of concern on death where a decrease of 4% was registered. Hence, the CG had a higher level of concern than the TG after the intervention which resulted to a significant difference between the comparison groups.

Chart 2 Level of concern after



During the FGD, majority of their opinions on emergencies was reflected on the following statement where one of them said: *"I am praying that nothing bad happens within my family and immediate relatives... Whenever the thought of emergency enters my mind, there are times that I cannot sleep thinking what am I going to do when something wrong happens. But when I know I have some money, I admit I am sleeping well."* When asked if the cash assistance helped her relieve her thoughts, she replied: *"Yes, it might be an amount not too large but it helped."*

Also, in terms of calamities, a respondent shared her sentiments by saying, *"I'm tired of being affected by these calamities, every time they come, it will mean disaster... especially to our crops from where we make our living. If this happens, our finances is affected and you know it is difficult to start anew or shall I say to start with nothing again. ..."*

From the charts above, it can be observed that the level of concern on **loss of job** was low both before and after the program. When respondents were asked why, one of them said: *"Why should I be worried of losing a job... I don't have an employer that can fire me so I might lose a job anytime? ... I don't have to be worried about it..."*

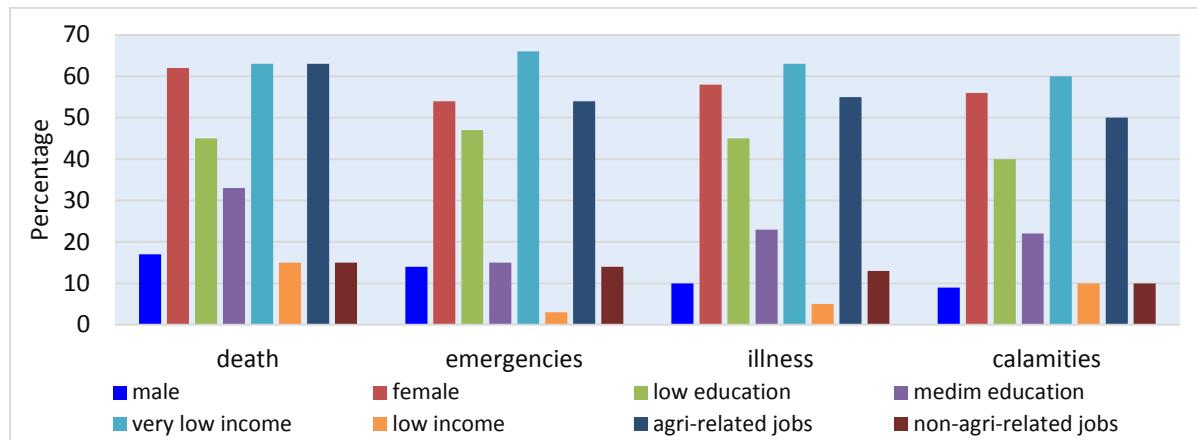
Analysis: Information gathered using survey, interviews and FGD point out to the same observation where respondents from both groups generally had a high level of concern prior to the program. After the intervention, the TG had made an improvement where their level concern significantly decreased as compared to the CG. This can be attributed to the cash assistance provided wherein most of the recipients admitted to have helped them reduce their exposure to future unforeseen events.

- *Cross tabulation (level of concern * age, gender, education, main source of living)*

Cross tabulation was also done in order to find out the characteristics of the respondents who indicated high level of concern because theory says that poor households with lower income and lesser assets face higher exposure to threats due to very scarce resources that limits their resilience from shocks.

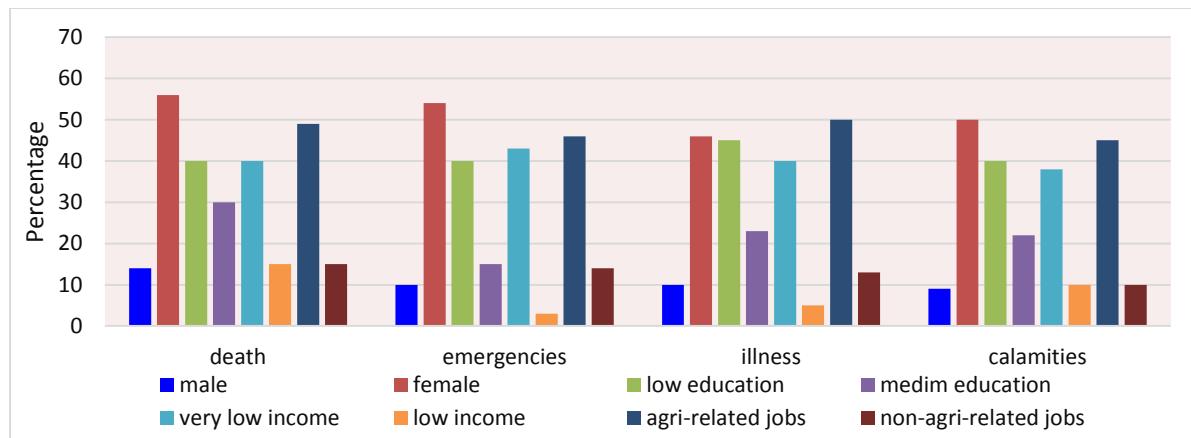
Chart 3 below shows that **before the program**, majority of the respondents who had a high level of concern were females who just achieved low level of education, with very low income level and working on agriculture-related jobs.

Chart 3 Profile of respondents with high level of concern before



After the program, it can be gleaned from the table below that despite the decrease in the level of concern of the TG, the characteristics of the respondents who had high level of concern before the program can also be observed where mostly were females, who had low educational attainment, with very low income and employed in the agriculture sector.

Chart 4 Profile of respondents with high level of concern after



Analysis: The survey findings validate what was written in theory that poor people suffer greater exposure to threats than the well-off due to their very scarce resources that limits their resilience and their ability to deal with future unexpected shocks.

Likewise, as per survey, females exhibited higher level of concern than the males. This is because in the Filipino culture, women are left at home and serve as financial managers. Oftentimes this role goes with the function as ‘troubleshooters’ especially during occasions when the family runs into distress concerning family and financial matters.

- *Chi-square tests (level of concern and income)*

Since the program provided cash assistance to the TG, it was assumed that the changes in the level of concern were being affected by the change in income that was brought about by the intervention. Chi-square test was done in order to find out if there existed a relationship between the indicators and the income. Table 3 below presents the summary of the test made.

Table 3 Chi-square test summary on the level of concern

Indicators	Pearson chi-square correlation	
Illness * income	$\chi^2 (3, N=60) = 8.889, p= 0.003$	Significant
Emergencies * income	$\chi^2 (3, N=60) = 2.928, p= 0.048$	Significant
Calamities * income	$\chi^2 (3, N=60) = 3.798, p= 0.002$	Significant
Death * income	$\chi^2 (3, N=60) = 0.871, p= 0.351$	Not significant
<i>Level of significance at 0.05</i>		

Analysis: Result of chi-square tests revealed a significant association between income, level of concern on illness, calamities and emergencies which means that the level of concern on these indicators was influenced by household income. This supports the result of the survey where a decrease in the level of concern was registered with the corresponding provision of the cash assistance. Also, statements from the recipients during the interviews substantiated the statistical findings stating that the cash assistance served as a buffer during crisis and helped them appease their concerns especially in times of illness and emergencies. An inverse relationship can then be established that the higher the household income, the lower is the level of concern and vice versa.

- *T-test on the level of concern after the program*

Table 4 T-test summary on the level of concern

Level of concern indicators	t-test
Illness	$t (103.822) = -0.105, p<.05$
Death	$t (114.765) = -2.006, p<.05$
Emergencies	$t (115.63) = -2.565, p<.05$
Loss of job	$t (120.060) = -3.737 p<.05$
Calamities	$t (120.060) = -3.737, p<.05$
no significant difference	
significant difference	

Analysis: Independent samples t-test after the program revealed that there was a significant difference between the two groups in all indicators. The treatment group achieved a larger degree of improvement and this was evident with the reduction in the level of concern of the recipients which according to the interviews was made possible by the cash assistance given to them as this helped them lessen their anxieties and distress of future threats. It is then safe to deduce that the 4Ps program has helped the recipients along this indicator.

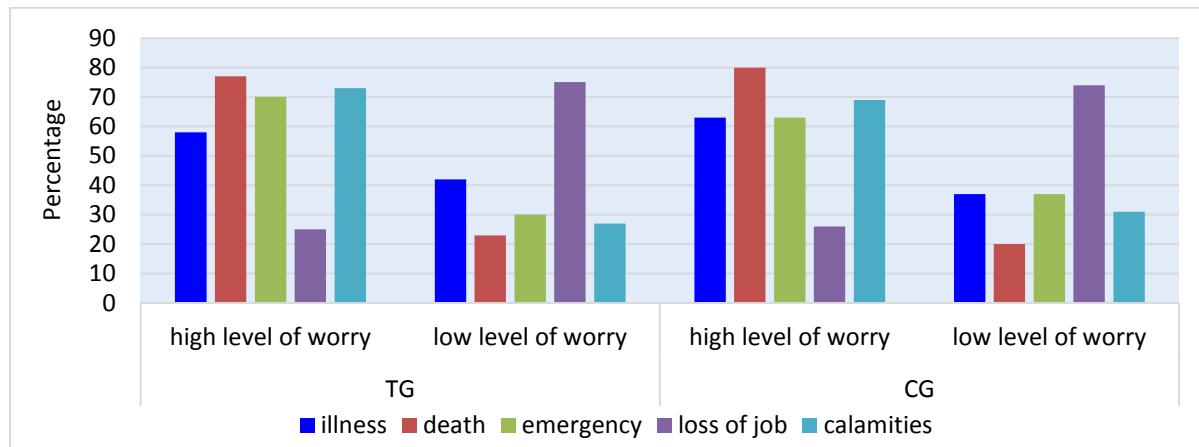
Past events

This variable have the same indicators as the future threats, the only difference is that the level of worry is based on the events that had actually happened in the past. This was analyzed per indicator as presented in the operationalization.

- *Level of worry before the program*

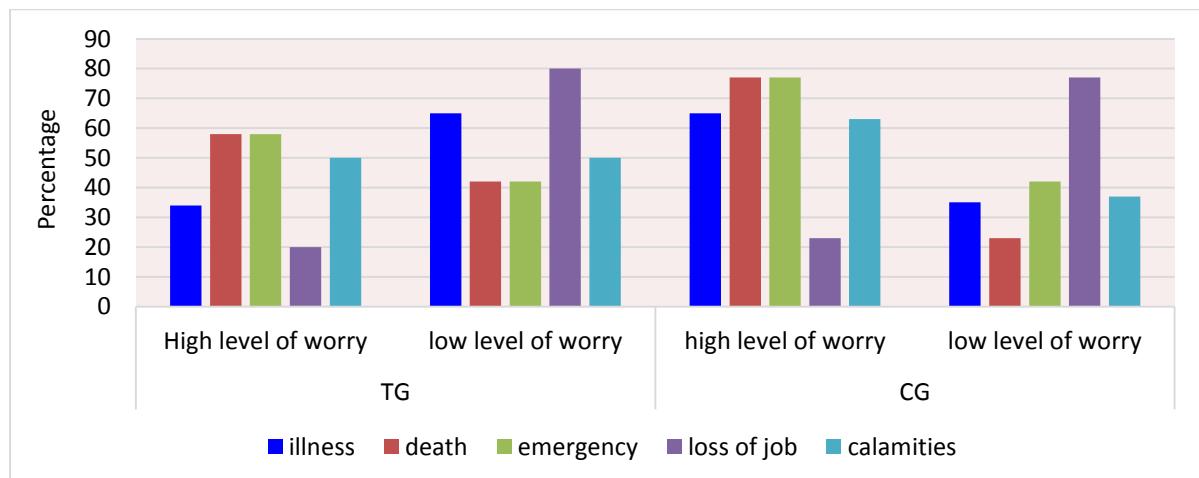
Before the program, chart 5 below shows that the two groups had a similar pattern of worry where majority or more than 50% of the respondents were mostly worried on death, calamities, emergencies and illness. Both groups had the least worry on losing job where 75% of the respondents indicated low level of worry along this indicator.

Chart 5 Level of worry before



After the program, it can be gleaned from chart 6 that the percentage of respondents from the TG who had a high level of worry before the program dropped by 20% in all indicators except for loss of job that registered a decrease of only 5% though it remained to be the least worry of the respondents. In the case of the CG, a slight rise along the level of worry on illness, emergencies, losing job and calamities can be observed while the level of worry on death decreased because none from the respondents had a death in their households during the period under study.

Chart 6 Level of worry after



The results generated from survey was sustained by the information gathered from the interviews. In terms of illness, more than 80% of the respondents expressed their worries when their household members got sick. According to them, they were worried not only about the thought that the condition might get worse and lead to death but also on the financial aspect since illness entails lots of cost especially when hospitalization is too long and requires too much cost because they did not have health insurance to cover for the cost and worse they do not have the financial capacity to pay.

When asked as to the role of the program in their households, majority of the respondents acknowledged that they were more worried before than when the program was present. According to one of the statements quoted, which was reflective of the responses from the majority interviewed, *“Honestly before the program... I cannot move and decide because I do not have any amount kept for such incidents. When we became recipients, we were given*

this Philhealth Insurance Card... We can go to the hospital anytime unlike before that we needed to have money first before going for consultation ... ”

Moreover, during the FGD, recipients also shared their experiences on emergencies. According to them, the cash assistance somehow reduced their worries because it helped them access some borrowings during emergency cases unlike before when their access to credits were very limited due to lack of collateral and proof of ability to pay. In addition, recipients were able to make savings from the cash assistance received which likewise relieved them from emergency worries.

In terms of calamities, majority of the respondents said that it had affected them and their finances enormously. One of the respondents from the treatment group mentioned: *“There was one time when a strong typhoon struck our place, our crops were damaged and it blew our roof. I did not have savings for the repair... I went to the municipal hall asking for some donations and I collected some amounts. I am thankful for this cash assistance, now I don’t have to go back there and beg again.”*

Analysis: The two groups had the same level of worry before the program since they had more or less similar status. With the intervention, the level of worry on all indicators in the TG decreased significantly while the level of worry among the CG had increased along illness and emergencies. The result of the survey supported by the claim of the recipients that the program helped them in reducing their worries were pointing towards a conclusion that the improvement achieved by the TG was an impact that can be attributed to the program.

- *Cross tabulation (level of worry * age, gender, education, main source of living)*

Cross tabulation between the level of worry and profile of respondents was made in order to find out which characteristics are correlated with high level of worry.

Chart 7 Profile of respondents with high level of worry before

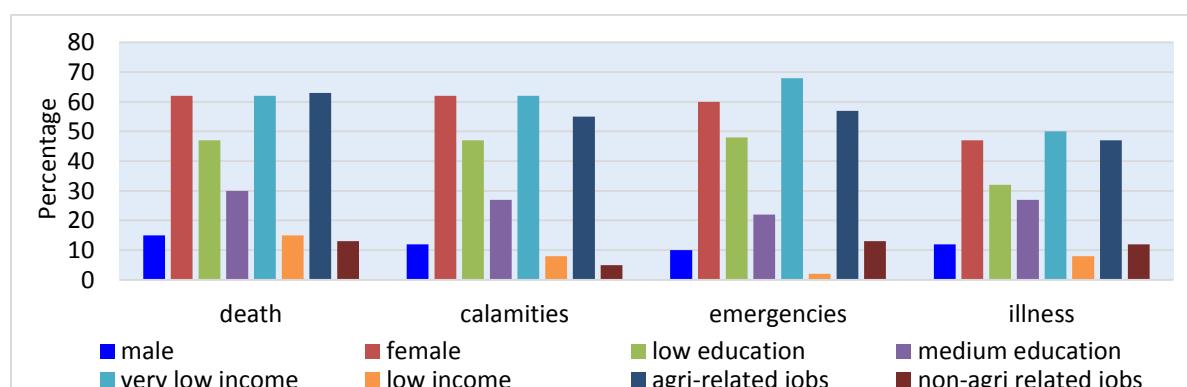
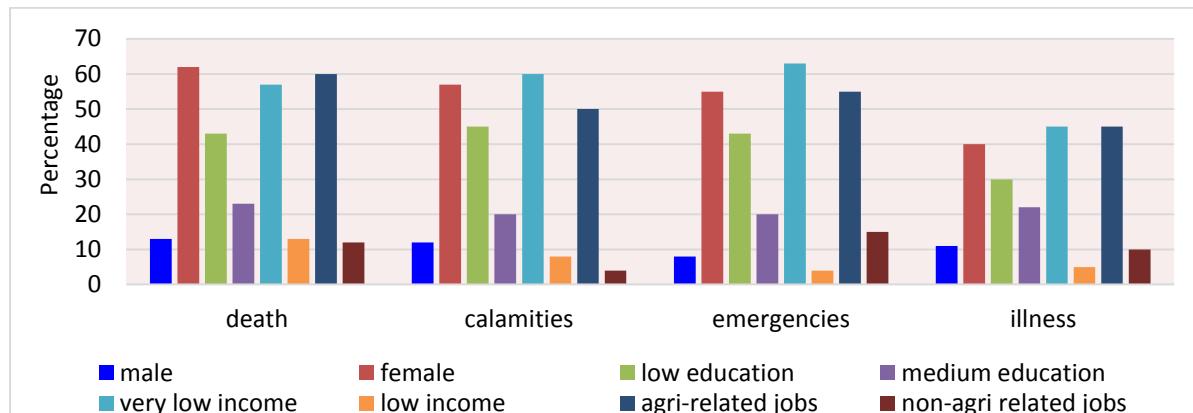


Chart 7 above reveals that **before the program**, females were more worried than males in all indicators. Also respondents who are low educated, with very low income and employed in the agriculture sector expressed higher level of worry than their counterparts.

Likewise, **after the program**, the same characteristics of respondents with high level of worry can be observed as that before the program. To wit; females, low educational attainment, very low income, and agriculture employed were the descriptions of the respondents who recognized having high level of worry after the intervention.

Chart 8 Profile of respondents with high level of worry after



Analysis: According to theory, substantial knowledge together with sufficient livelihood assets are very important possessions for households as these can be mobilized for coping in times of shocks and trends. However, poor households usually own very few assets that limit or even leave them no options for coping and make them more exposed to risks. In this particular study, since the very low-income households and low educated households admitted to have high level of worry, the survey findings validate the aforesaid statement.

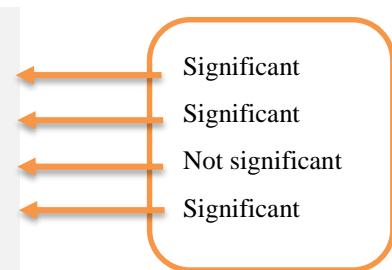
Likewise, it can be observed that females exhibited a higher level of concern than the males. This is due to the fact that females were usually appointed in managing the finances of the family which is tough especially when their resources are too scarce wherein they need to outsource in order to deal with their needs which is oftentimes very difficult for them due to their limited capacities and capabilities.

- *Chi-square tests (level of worry and income)*

As per theory, poor people are the most prone and vulnerable in times of shocks and trends and more often they suffer the most impacts due to their inability to cope due to the fact that they lack the capacity and means to do so. While the economically better-off households can easily cope using their assets. Chi-square test was done to find out if income has influenced the level of worry among households. The table below presents the summary of tests done.

Table 5 Chi-square test summary on the level of worry

Indicators	Pearson chi-square correlation
Illness * income	$\chi^2 (3, N=60) = 20.726, p= 0.000$
Emergencies * income	$\chi^2 (3, N=60) = 0.054, p= 0.012$
Death * income	$\chi^2 (3, N=60) = 0.555, p= 0.348$
Calamities * income	$\chi^2 (3, N=60) = 5.515, p= 0.019$
<i>Level of significance at 0.05</i>	



Analysis: Results of the chi-square tests done revealed that income had a strong influence on the level of worry of households particularly on illness, emergencies, and calamities while no significant correlation was found between income and level of concern on death. According to most of the respondents, they were always worried about death with or without money because money, they said, cannot ease the loss of a loved one. However, recipients recognized that it helped them in easing their worries on death, not necessarily on losing a household member but on the financial worry in case of death.

In this particular case, it can pretty well be argued that though the level of worry was not totally eradicated, the cash assistance had helped in reducing the recipients' level of worry in a way that the money provided has helped them in rebuilding their livelihoods after every calamity that hit their livelihoods, in advancing their preparedness during emergency situations, and appeased them in times of illness.

- *T-test on the level of worry after the program*

Table 6 T-test summary on the level of worry

Level of worry indicators	t-test
Illness	$t(123) = 3.601, p < .05$
Death	$t(116.506) = 2.239, p < .05$
Emergencies	$t(121.037) = 2.607, p < .05$
Loss of job	$t(123) = 0.415, p > .05$
Calamities	$t(123) = 1.476, p > .05$
no significant difference	
significant difference	

Analysis: Independent samples t-test results disclosed that there was a significant difference along the level of worry on illness, death and emergencies between the two groups after the program while no significant difference was observed on loss of job since none of the respondents lost their jobs during the period studied. Likewise, no significant difference was observed on their level of worry on calamities but based on the interviews conducted, the recipients recognized that the cash assistance played a considerable role in rebuilding their

livelihoods while the non-recipients admitted to have a difficulty in coping with the impacts of calamities. In general, it can therefore be claimed that the reduction in the level of worry among the recipients was brought about by the program.

Conclusion for sub-question 2

Much have been said by theory that poor households have a higher level of risk both ex-ante and ex-post. This is due to the very limited resources they command in order to make the necessary strategies for coping and survival. This implies that poor households were more prone to risk than the households who have better income status.

It was apparent from the findings that income has influenced the level of risk of household respondents as revealed by the chi-square test results where a strong association was found between the level of worry indicators and household income. This means that the increase in the household income, brought about by the cash assistance, has influenced the decrease in the level of risk among the recipients. This was further substantiated by the interviews conducted where the recipients recognized that the cash assistance has helped their households in dealing with their level of concerns and worries. Therefore, a conclusion can be drawn that the 4Ps program had instigated the difference between the TG and CG and that the provision of cash assistance has improved the household income and correspondingly helped them in easing their level of concerns for future unseen events and also in relieving them from their worries caused by past events. In this case, though it was not in line with the program conditions, the 4Ps program has impacted positively on the risk reduction among its recipients.

Research Sub-question 3.

Why did the recipients use the 4Ps CCT outside the specified conditions provided by the program?

The program provided cash assistance to recipients with the condition of spending it along education, health and nutrition. However, as utilization was left to the decisions of the household financial managers and the fact that decisions were based on several factors such as needs, priorities, and also dependent on the existing condition, the use of conditional cash transfers was diverted from its original intent and utilized for other purposes.

This research sub-question was analyzed per variable namely, survival, life events, and future investments. The indicators under each variable were evaluated and cross tabulated with other indicators for a more robust analysis in finding out the relationships between indicators.

Variable 2: Livelihood Strategies

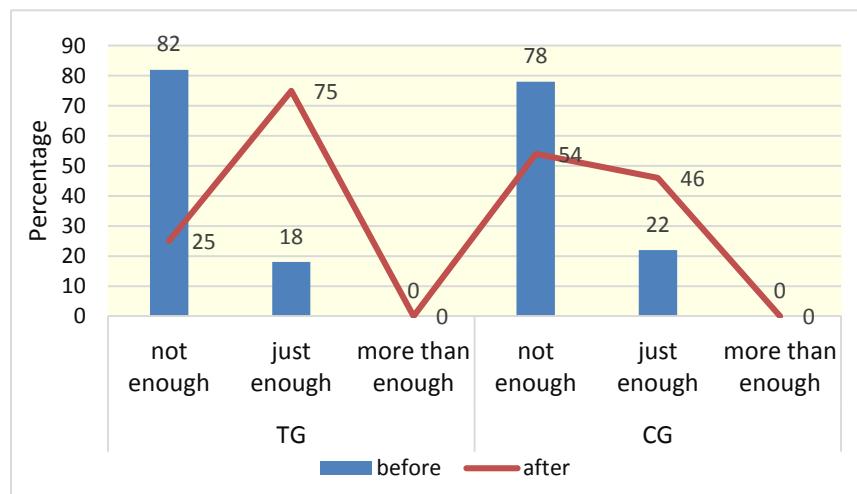
Survival

This variable looked into the adequacy of food and clothing in the households as these indicators are considered the primary needs in order to survive.

• Adequacy of food in the household

Adequacy of food in the household is one of the determinants of income where households with better income usually have more enough food than households with low income. This indicator was analyzed and compared before and after in order to find out if the utilization of cash assistance for food helped the households in bringing more adequate food for the family.

Chart 9 Adequacy of food before and after



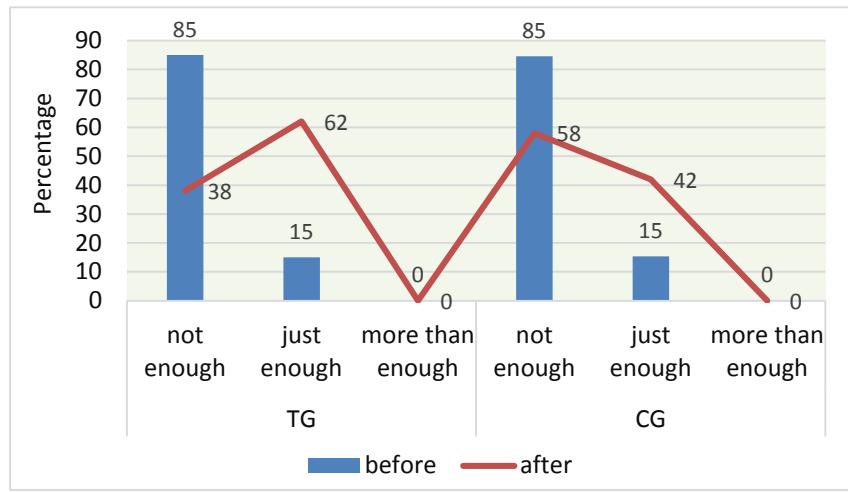
The chart on the left indicates that **before the program**, around 82% from the TG and 78% from the CG claimed having not enough food while 20% indicated they had just enough for their households. It was saddening though to note that no household managed to have more than enough food for themselves.

After the intervention, food became more adequate for the TG with 75% of the recipients revealing that they had just enough food. The CG also made an improvement but with only 46% of its respondents who indicated to have just enough food while still more than 50% of the respondents from the CG did not have enough food for their households. And again, none of the respondents from both groups had more than enough food. After the program, the TG achieved better advancement than the CG along this indicator.

- *Adequacy of clothing in the household*

This indicator was also looked into in order to find out if the cash assistance was spent and was investigated if there was a difference between the groups and across periods.

Chart 10 Adequacy of clothing before and after



In the **before scenario**, chart 10 describes that 85% of the respondents from both groups did not have enough clothing, while 15% responded they had just enough for their households. It can also be observed that nobody claimed to have more than enough clothing for the family. Both groups were similar before the program.

After the intervention, 62% of the respondents from the TG revealed to have just enough clothing while only 38% did not have enough clothing. Similarly in the case of the CG, respondents who had enough clothing increased to 42% while those who did not have enough clothing decreased to 58%. The TG however recorded better improvement in terms of adequacy of clothing than the CG after the program. None from the respondents claimed to have more than enough clothing for their households.

- *Utilization of cash assistance for food and clothing*

Chart 11 Utilization of cash assistance for food and clothing

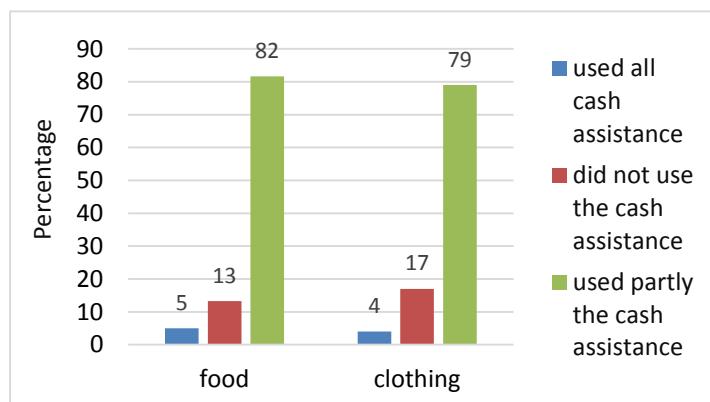


Chart 11 shows that 82% from the TG and 79% from the CG admittedly utilized the cash assistance in buying food and clothing for their households. This proved the observations that the cash assistance was not solely spent for the conditions spelled out in the 4Ps conditions.

The data gathered from the survey was validated by the information

collected during the FGD. Recipients were asked if they were aware that the amount should not be spent for food, one of them, reflecting the opinions of the majority said: *"We were told from the beginning of implementation ... to spend the money in paying school fees and contributions ... for the regular monthly checkups ... But is it more important to reserve the money for paying for those conditions while I watch my family not having anything to eat? ... food is what we needed."*

Also, one of the respondents interviewed confessed to have used partly the assistance in providing clothing for her family. She said: *"Sometimes ... I buy school uniform when classes start and during special occasions at school like Christmas program and during closing*

exercises ... I don't buy often because it is not a priority, I only buy if I can see that there is an excess from the assistance after paying all our obligations for school and health centers."

This was also validated by one of the implementers interviewed. She said: "We know that recipients use the assistance not for the conditions alone instead they use it in buying for their daily needs such as food, but its fine as long as it is for the good of the household."

Analysis: Respondents from both groups suffered food and clothing inadequacy before the program. This condition gave the recipients no choice but to utilize the cash assistance in purchasing food and clothing stuff to meet their needs for survival. This was not indeed one of the specified purposes where the money provided should be spent, but granting that the amount was 'misused', it yielded a positive impact on the livelihoods of its recipients by providing more adequate food and clothing for the households.

- *Cross tabulation (food and clothing * income, family size, main source of living)*

The indicators on food and clothing adequacy were cross tabulated with household income, family size, and main source of living in order to find out if a relationship exist between them.

Chart 12 Profile of respondents who do not have enough food and clothing before and after

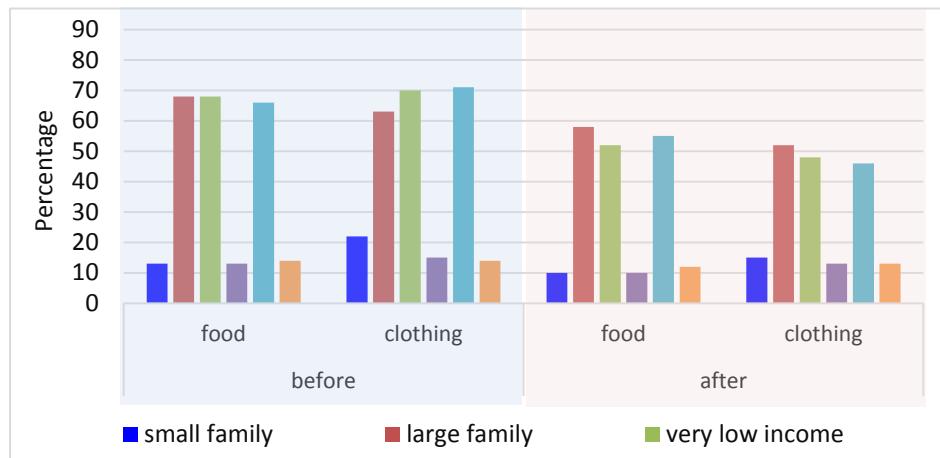


Chart 12 shows that those who claimed having not enough food and clothing across periods were households who had very low income level, large family size, and employed in agriculture related jobs.

Analysis: The very low income households indicated that they did not have enough food and clothing because aside from the very meager income they had, they likewise had to strategize in order to address both their present and future needs. This confirms what the theory articulates that in the aim of poor people to prepare either for unanticipated events or invest for the future, they opt to change their expenditure patterns such as reducing consumption or belt-tightening strategies. This resulted to the inadequacy of food and clothing in the households.

Also, one of the factors affecting the adequacy of food and clothing in the household is the family size. Applying the basic mathematical operation of division here, we can say that that the more people taking part in a piece of cake for instance, the lesser is the portion each get, which definitely affects the level of their satisfaction. This was supported by the result generated where majority of large families claimed to have not enough food and clothing for their households than their counterparts with small family size.

It was assumed that farmers produce their food that somehow makes food adequate in their households than the non-farming respondents. Surprisingly enough, the survey shows that farming respondents did not have enough food for their households. However, this depends on which crop they cultivate because most farmers in the study area engaged in corn and rice

production which takes four to five months before they are harvested. Backyard food gardening is practiced but not on a large scale that can provide all the food requirements for the households.

- *Chi-square tests (survival indicators and income)*

Statistical analysis was done in order to establish the relationship between household income and adequacy of food and clothing in the household. Results are summarized on the table below.

Table 7 Chi-square test summary on survival

Indicators	Pearson chi-square correlation
Food * income	$\chi^2 (3, N=60) = 0.690, p= 0.406$
Clothing * income	$\chi^2 (3, N=60) = 0.119, p= 0.7308$
<i>Level of significance at 0.05</i>	



Not significant

Analysis: The result of the chi-square test showed no direct relationship between the income and food adequacy, in same manner as there was no relationship between income and clothing adequacy. This means that adequacy of food and clothing was not directly influenced by the level of income. In the case of the recipients, the provision of cash assistance certainly improved their level of income but it did not necessarily equate to having enough food and clothing because some households decided not to use the money for such spending while others used just part of it for the said purpose. So this boils down to the choices made by the households that determined the livelihood strategies they employ resulting from their needs assessment.

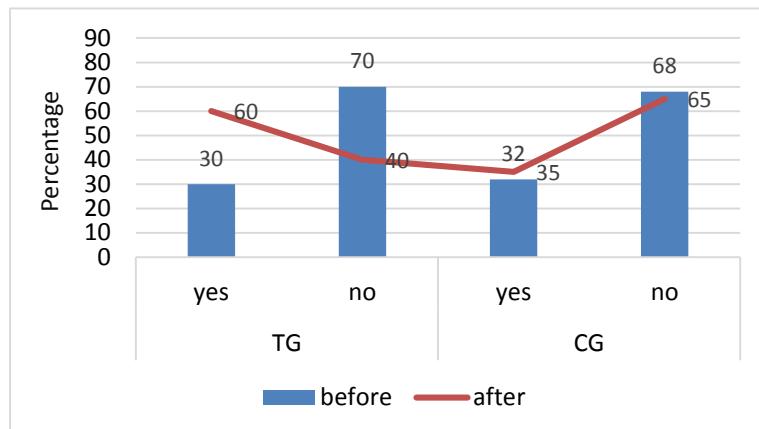
Also, chi-square test revealed that the adequacy of food and clothing in the household and income were independent from each other meaning that the former was not influenced by the latter. Apparently, the size of the household affects food and clothing adequacy in the sense that a kilo of pork is more adequate for a family of 4 than for a family of 6 for instance, but as the income increases, the adequacy of food and clothing becomes less dependent on the household family size because even if the family size is large if the income is also high, then it can cover the food and clothing requirement for the household.

- *Income generating activities before and after*

Aside from their main source of living, the respondents were also asked if they had other income generating activities and this was measured both before and after in order to establish the difference between the two groups.

Before the program, it was reflected in chart 13 that around 70% of respondents from both groups did not have any other income generating activities before the program. It can also be observed that more respondents from the CG had income generating activities than the TG.

Chart 13 Income generating activities before and after



In the after scenario, it can be observed that the respondents from the TG who had income generating activities increased by 30% as compared to the 3% increase registered by the CG. After the program, the TG had a more significant improvement than the CG along this indicator.

- *Utilization of cash assistance for income generating activities*

Chart 14 Utilization of cash assistance for income generating activity

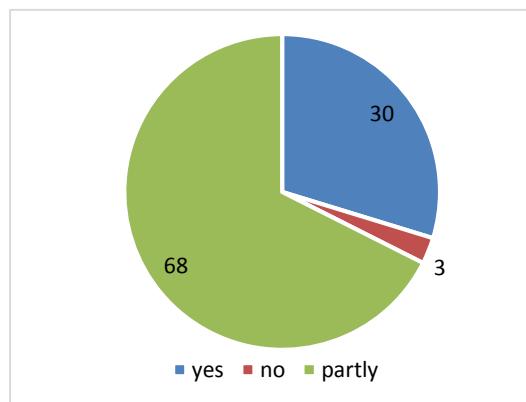


Chart 14 displays that 30% of the recipients admitted to have invested all the assistance in establishing an income generating activity, 68% used part of the amount, while 2% established their income generating activities but did not use the money for such expenditure.

During the FGD, one of the respondents who established a 'sari-sari store' disclosed, *"I used the money to start up a sari-sari store ... I am making money out of it now ... The money I make from the store, I also use it for my children's education and health needs. So I did not totally disembar from the program's purpose and conditions..."*

Implementers were also aware that the recipients used the money for income generating activities. One of them shared that as per her observations, lots of households utilized the money in funding a small business. She mentioned types such as small stores, food vending, buy and sell and the like. Examples of income generating activities established by the recipients is shown in the figure below.

Analysis: Before the program, the two groups had similar percentages of those who had income generating activities but after the program, the TG achieved a significant improvement along this indicator as compared to the CG. This according to the recipients themselves was made possible by the provision of the cash assistance which they utilized in establishing their income generating activities.

- *Cross tabulation (income generating activity * income)*

From the theory, people with the necessary skills and education are more likely to establish and succeed in income generating activities when given the necessary capital than those uneducated and unskilled. This indicator was then cross tabulated with the level of education of the household head in order to find out if the theory mentioned applies in this particular study.

Chart 15 Profile of respondents who had income generating activities before and after

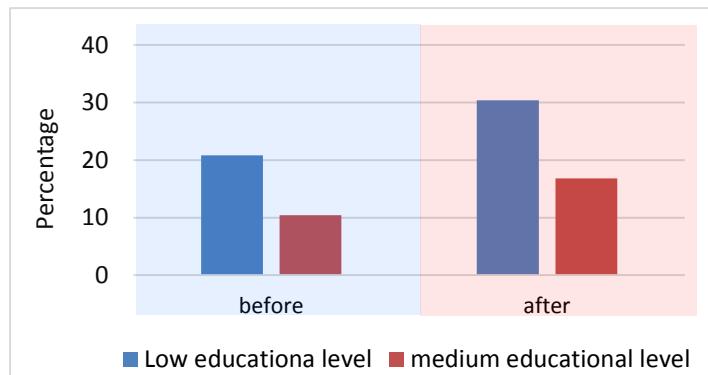


Chart 15 shows that majority of the respondents who had their income generating activities before and after the program were the low educated respondents which negates what was stated in theory aforementioned.

Analysis: The result of the findings negated what was stated in theory that better educated people tend to establish and become more successful in business given the necessary means to do so. But the type of income generating activity should also be considered before concluding that the theory does not really apply in this particular case. As per observations made during the data gathering, the income generating activities that the respondents established were mostly activities that do not require specialized skills and knowledge like putting up a small store, street food vending, selling vegetables, a small piggery, and the like. These kinds of activities most people with low education could handle. On the other hand, it confirms the argument that in the aim of poor people to reduce the occurrence of risks, they employ various strategies such as intensified utilization of available resources to stabilize the household well-being by trying several activities that may yield some additional income.

Figure 9 Examples of income generating activities established by 4Ps recipients



- *Chi-square test (Income generating activity and education, income)*

Statistical analysis using chi-square test was done in order to find out if there was a strong association between income generating activities and the household income as well as the level of education. Summary of test is presented on the table below.

Table 8 Chi-square test summary on income generating activity

Indicators	Pearson chi-square correlation	
Income generating activity * level of education	$\chi^2 (3, N=60) = 0.086, p= 0.769$	
Income generating activity * income	$\chi^2 (3, N=60) = 0.191, p= 0.662$	
<i>Level of significance at 0.05</i>		Not significant

Analysis: Statistical analysis using chi-square test revealed that the household income had no direct influence on the establishment of income generating activities which means that the income generating activities were not really dependent on the income. Interviews made from the recipients however implied that the households were able to build income generating activities with the aid of the assistance given which helped the majority of them in their desire of making some money using the money that was provided by the program in order for them to have an additional penny at the end of the day.

With the improvements exemplified by the TG on the establishment of income generating activities, we can therefore claim this as a positive impact from the program and can conclude that 4Ps helped the recipients in pursuing their desired survival strategies in their aim and hopes to stabilize their household finances.

- *T-test on survival after the program*

Independent samples t-test was done in order to know if there was a significant difference between the TG and CG along the survival indicators and results can be seen on the table below.

Table 9 T-test summary on survival

Survival indicators	t-test
Adequacy of food	<i>t (122.569) = 3.433, p<05</i>
Adequacy of food	<i>t (123) = 2.278, p<05</i>
Income generating activity	<i>t (121.644) = -2.816, p<05</i>
no significant difference	
significant difference	

The table shows that there was a significant difference between the two comparison groups after the program.

Analysis: The TG made a better improvement in providing more adequate food and clothing and also in putting up income generating activities in the household and this according to the recipients was made possible with the cash assistance provided by 4Ps.

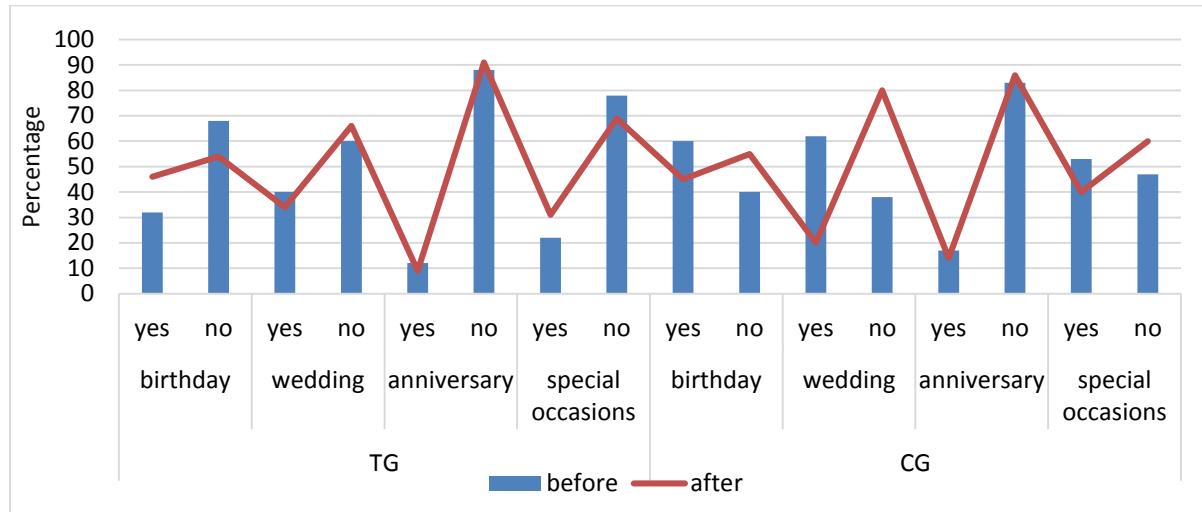
Life events

The indicators for this variable were analyzed to find out the changes in the before and after scenario and to investigate if the differences was brought about by the intervention. Indicators were also cross tabulated with household income in order to uncover if life events had a direct association with money.

- *Celebration of life events before and after the program*

Before the program, chart 16 displays that majority or more than 50% of the respondents did not celebrate life events. Only around 40% celebrated birthdays and weddings, while less than 25% celebrated special occasions and anniversaries.

Chart 16 Celebration of life events before and after



During the FGD, most participants said that they rarely celebrate birthdays before the program for the reason that they do not have an extra budget for the said spending. One mother said: *“Though I wanted as much to celebrate my children’s birthday, we did not have enough money.”*

A respondent also shared her experiences on weddings and she articulated: *“I was not attending wedding celebrations before because I can’t bring a gift for the couple and you know it is shameful if you attend without even a simple gift.”*

Also, majority of those who were not celebrating special occasions said that they really wanted to celebrate but their resources did not allow them to do so. A statement from a mother comprehensively described the sentiments of the majority of the respondents. She stated: *“I see families very happy during Christmas and New Year celebration. Our rich neighbors spend their long holidays in resorts... butchering livestock for their family gathering... My children were so envious ... I was really saddened because I did not have the means though I wanted to. How can we celebrate in such a manner when in fact it was even difficult for us to put food in the table?”*

After the program, it can be observed that there was an increase in the percentages of respondents from the TG who celebrated life events. Around 60% celebrated birthdays, weddings, and special occasions while an increase of 5% in anniversaries was registered. The CG on the other hand, had a decrease in the percentage of respondents who celebrated birthdays and weddings while an increase was observed in the celebration of anniversaries and special occasions. Anniversary remained to be the least celebrated life events both before and after scenario.

With regards to attendance to weddings, one respondent said: *“I always wanted to attend weddings because during such occasions we meet other relatives from other places. Now I attend more often as compared before. When there was a scheduled wedding and it happened that our assistance arrived then I use some amount so I could buy a simple gift.”*

A respondent from the TG also shared: “*During Christmas and new year celebration, we cook special food ... Since the time we were receiving cash assistance, I see to it that when those occasions are coming, I save some amounts from the money we receive so there is something we can spend during those times.*” This testimony reflected the responses of the majority of the interviewees.

- *Utilization of cash assistance for life events*

Chart 17 Utilization of cash assistance for life events

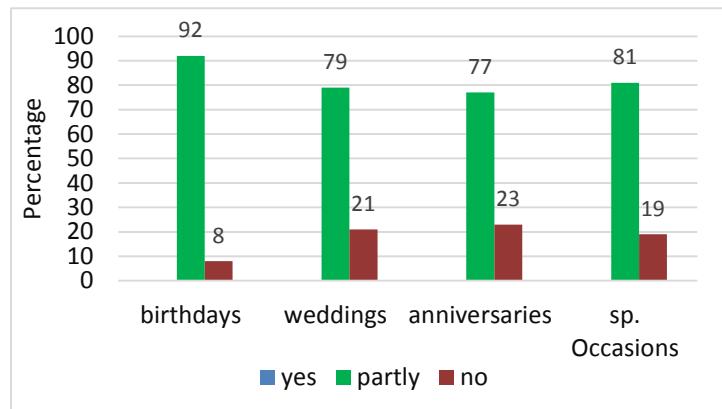


Chart 17 shows that majority of the respondents utilized the money for life events. Around 92% of them used partly the cash assistance for birthdays, 81% for special occasions and 70% for weddings and anniversaries. None of the recipients spent the money solely for life events.

Recipients were asked during the FGD as to the reason of utilizing

the cash assistance for birthday celebrations despite the prescriptions laid by the program, opinions of majority of the recipients were reflected by the statement quoted from a mother. She stated: “*If I am to make the decisions, I don't want to celebrate birthdays ... I should opt to use the money for other more important things. But then during the birthdays of my children, they request for us to celebrate. How can I turn down such request? I just simply cant.*”

Analysis: Based from the survey results and from the statements given by the respondents, it was certain that what was really prohibiting them in celebrating life events was their very limited resources where instead of spending on ‘unnecessary’ expenditures, they opted to use them on what was needed for the family to survive. With the provision of the cash assistance, the percentage of respondents celebrating life events increased as this was made possible, according to the respondents, with their utilization of some amount of the money for such spending. However, the celebration of life events remained more to be a matter of choice and priority as can be discerned from the decisions of some respondents to use their money for more important needs than using it for life events celebrations.

- *Cross tabulation (life event indicators * income)*

The cross tabulation results between household income and indicators of life events which can be seen in annex 4 shows that majority of the very low income households were not able to celebrate such occasions. This proved what the theory says that with very meager resources, poor households tend to prioritize investing more for survival and coping strategies rather than on ‘not so necessary’ spending. But when resources allow, households also celebrate such occasions as a way to improve their social capital as in the case of weddings and household family gatherings.

- *Chi-square test (life events and income)*

Chi-square test between household income and indicators of life events was done to find out if the cash assistance that was provided had a direct influence on the latter. Results are summarized on the table below.

Table 10 Chi-square test summary on life events

Indicators	Pearson chi-square correlation	
Birthdays * income	$\chi^2 (3, N=60) = 3.103, p= 0.078$	
Weddings * income	$\chi^2 (3, N=60) = 3.328, p= 0.068$	
Anniversaries * income	$\chi^2 (3, N=60) = 0.414, p= 0.520$	
Special occasions * income	$\chi^2 (3, N=60) = 0.009, p= 0.923$	
<i>Level of significance at 0.05</i>		

Not significant

Analysis: The result of the chi-square test revealed that the two indicators were independent from each other which means that the increase in the household income had no influence on the celebration of life events. It was presented in *chart 17* that not all households used the cash assistance for this indicator and some used only part of the amount while others decided not to use it for such spending. Hence, it is the decision that had a strong influence rather than the income itself because even when the cash assistance was available and can be used for such events, some households decided not to spend it for this purpose. Again, prioritization based on the decisions made by the households is seen to be one of the factors that matter with regards to this indicator.

- *T-test on life events after the program*

Table 11 T-test summary on life events

Life events indicators	t-test
Birthdays	$t (123) = -1.727, p>05$
weddings	$t (123) = -5.206, p<05$
anniversary	$t (123) = -0.436, p>05$
Special occasions	$t (123) = -1.495, p>05$
no significant difference	
significant difference	

The table on the left displays the result of t-tests after the program. It can be observed that there was a significant difference between the TG and CG along attendance to weddings and celebration of special occasions. While no significant difference was computed along birthdays, anniversaries, and special occasions

Analysis: Based from the aforementioned findings, though household income did not have a strong influence on the celebration of life events as per statistical test, it can be argued that the increase in the percentage of TG households who were celebrating life events in the after scenario can be attributed to the program itself since majority of them admitted that their celebrations were made possible with the aid of the cash assistance they received. This was supported by the statements from those interviewed that the 4Ps program has enabled their households to celebrate such occasions with the aid of the cash assistance. This has caused the significant difference between the TG and CG with regards to this indicator. The cash assistance therefore has impacted significantly on the celebration of life events among the TG since majority of the recipients opted to celebrate through their utilization of cash assistance. In addition, the significant difference brought about by the program in the household attendance to weddings can be considered to have improved the recipients' social capital since it provided the venue where neighbors and relatives from distant places meet together in such rare occasions. Besides, wedding celebration is one of the long enduring Filipino culture that is well valued by people. This explains why the recipients, as long as their resources allowed, were eager to attend such occasion.

Future investments

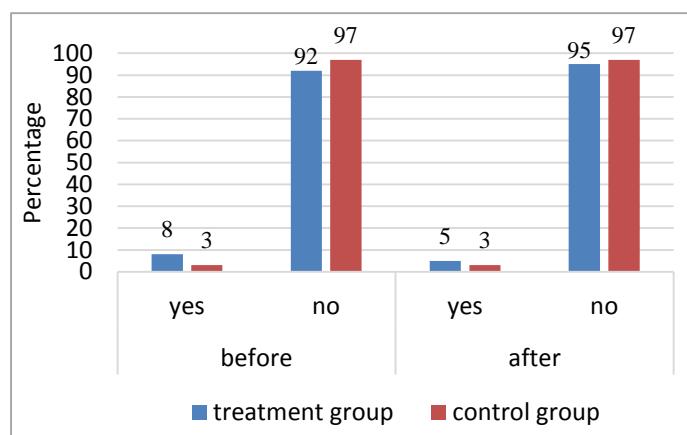
This variable was analyzed per indicator as presented in the operationalization in order to help answer the research sub-question. However, chi-square tests and cross tabulations cannot be done because some responses were too small to meet the number of cells required in order to make an analysis. Thus, the comparison of the before and after was made.

- *Purchase of life insurance plan*

Sudden deaths or serious accidents cause an economic sting in the household especially if the one lost is the breadwinner. With a life insurance plan, it will help take some of the financial burden by filling the gap of losing income when a household member dies. This is one of the strategies that could be taken into consideration in preparation for sudden deaths or accidents.

The chart below presents the comparison of the purchases made for life insurance between the groups across the before and after period. It can be discerned that **before the program**, only 8% from the TG and 3% from the CG had a life insurance plan while more than 90% did not purchase life insurance. **After the program**, no significant changes in the figures can be observed except for the 3% decrease of respondents from TG who had life insurance plans. No additional respondents from the CG purchased said plan.

Chart 18 Purchase of life insurance before and after



During the interviews, it was learned from respondents who purchased life insurance plans that what they had were the plans that were mandatorily sold as a requirement of the loans they have accessed previously. This simply means that they did not voluntarily purchase for the reason that they know its importance instead they were 'forced' to acquire said insurance in order to avail of the loan offered by a private bank in the area.

Majority of the respondents when asked why they did not avail of life insurance, most of them stated that they did not have money to purchase such. A father said, "*Life insurance is not what we need today, what we need is food for us to eat, clothing for our children, money to buy medicines when we get sick. We badly need money. Besides I know nothing about insurances*"

Analysis: The findings in sub-research question 2 showed that respondents had a high level of concern both for future threats and past events. The program provided cash assistance to recipients which can facilitate in the purchase of life insurance if they wanted to. This is in preparation for future threats such as illness, emergencies and sudden death, however, based from the findings, it showed that none of them opted to invest for life insurance because according to the interviews made, it was not their priority at present since they have to attend to the more important needs for them to survive. Additionally, most of them said they did not have the capacity to understand how life insurances work.

- *Old-age pension plan*

Old age pension plans are sound investments in preparation for the future of the ageing population. This will help them take care of their finances when they are not capable of working for themselves anymore.

Chart 19 Purchase of old-age pension plan before and after

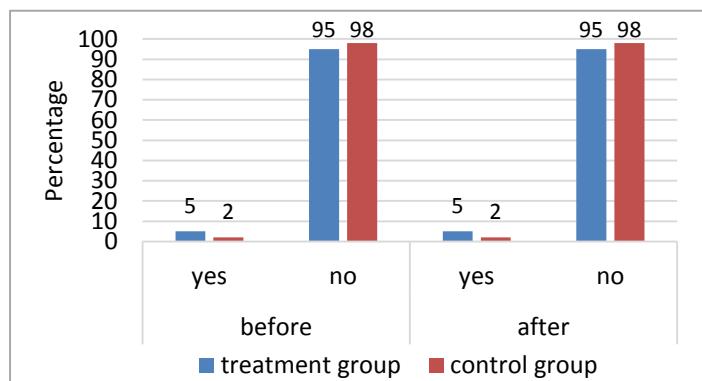


Chart 19 shows that very few availed of old-age pension plan with only 5% and less than 2% for the TG and CG respectively while more than 95% of respondents from both groups did not avail both before and after the intervention. By merely looking at the chart, no significant difference can be observed between the two groups both in the before and after scenario.

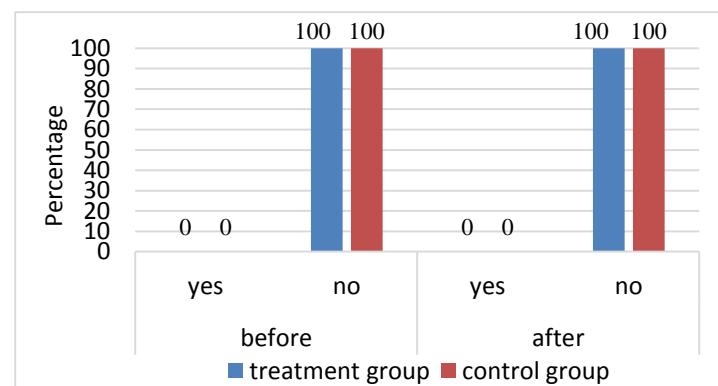
A statement from a mother reflected the opinions of the majority when she said, “*I think I do not need an old-age pension plan that will take care of me during the dawn of my life. My children are my old-age insurance ...*”

Analysis: Family ties in the country is so strong that old age parents live with their children or grandchildren as long as they live. They are so privileged that their needs are taken cared by their family and do not need to work in order to survive. This culture do not require much of an old-age pension plan as reflected in the survey results and further substantiated by the statements gathered from interviews. Most of the respondents were not worried of what is in store for them when they get old because they were sure that their children will not abandon them.

- *Purchase of educational plan*

Educational plan is a kind of investment for the future of children. Parents pay in advance, in monthly amortizations, for the educational expenses of their children in the university.

Chart 20 Purchase of educational plan before and after



As displayed in chart 20 none of the respondents purchased educational plan before and after because according to them, though they wanted to, purchasing educational plans was not their priority for the reason that they need to spend more on their present needs rather than investing for the future considering the very meager budget that their households have.

Analysis: Having an educational plan does not mean that parents will no longer have any financial burdens when their children get to the university because the scheme that educational plan companies offer is that payments for the beneficiary will only be paid after each semester which means that parents will still have to spend for the whole duration of the semester and then get paid after. In the event that their children quit schooling, the investment cannot be refunded. Further, there were some reported cases of fraud when most of the companies offering these kinds of services failed to give what was due for the plan holders because of not satisfying the documents required. That is why the poor people do not want to gamble by taking the risk regarding this matter. In here, we can see that the need for survival,

and the elimination of risk influence the decisions of households with regards to purchasing educational plans.

- *Health Insurance*

Health insurance is a means of taking care for future health needs where contributions are paid in monthly installments or in full in order to avail of the benefits. This kind of service is not free in the country and is not also compulsory. Those who can afford can avail and those who cannot are not required yet it is highly encouraged.

Chart 21 Purchase of health insurance before and after

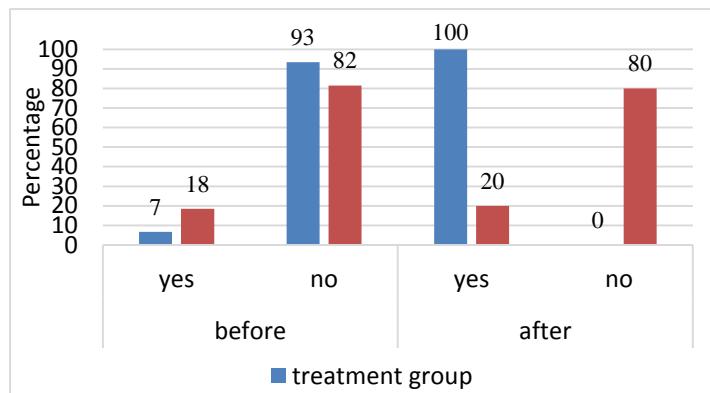


Chart 21 shows that in the **before scenario**, a large proportion of respondents from both groups did not possess health insurance while only 7% and 18% from the TG and CG availed respectively. In the **after scenario**, it can be noticed that 100% of the respondents from the TG were already covered by health insurance while only 20% from the CG had their health insurance.

insurance. During the interviews with the implementers, it was informed that the health insurance for the 4Ps recipients was provided by Philippine Health Insurance Corporation (Philhealth)²⁹. A package attached to the program where all recipients were automatically given health insurance.

Analysis: The full coverage of the TG for health insurance cannot be credited to the cash assistance that was given because the cash assistance was not utilized in availing for the said insurance. Instead it can be credited to the program itself because this was a component of 4Ps where all recipients were enrolled and provided with health insurance which was an excellent and a commendable component of the program because it was a good strategy of providing a means to take care of its recipients and in easing concerns in times of illness.

- *T-test on future investments after the program*

Future investments indicators	t-test
Life insurance	$t(112.362) = -0.539 p>.05$
Old age pension plan	$t(91.500) = 0.276 p>.05$
Educational plan	Cannot be computed, std. dev=0
Health insurance	$t(123) = 0.019 p<.05$
no significant difference	
significant difference	

Table 12 T-test summary on future investments

Table 12 shows that there was a significant difference along the indicator on health insurance. The difference cannot nonetheless be attributed to the cash assistance since it was not used in availing for health insurance but to the program itself considering that the health insurance was packaged with the provision 4Ps program. No significant difference was observed along the life insurance, old-age pension plan, and educational plan indicators.

²⁹ A national health insurance program operated by a government owned and controlled corporation attached to the Department of Health that aims to create a universal health coverage in the country by subsidizing on the health needs of the indigents.

Analysis: From the interviews, it was found out that even households with high level of risk did not bother to expend part of their assistance in order to secure their life from future threats. This was due to the limitations in their income considering that they have to strategize and prioritize their spending primarily to survive. This is in line with what the theory spells out that poor people opt to invest more and prioritize on the things that matter between life and death or for the things they need to survive and rarely are they willing to spend for future investments.

A statement from a respondent was quoted which was in line with the opinions of the majority of the respondents said: *“These plans are good, if we only have the money to avail for these, then we should have done it but there are some other concerns in the household that needs more attention than these plans.”*

Conclusion for research sub-question 3

The findings confirmed what was stated in theory that one of the general features of a CCT is that the choice of spending relies on the decisions of the recipients as they have the option to utilize the money based on their personal needs and wants, priorities and goals, and also depending on what is required by their situation as well.

Given the opportunity of having provided with additional income, findings revealed that majority of the recipients spent the cash assistance in buying food and clothing for the family which are the basic needs for survival. In addition, it has also enabled them to start small income generating activities in their aim to improve their household financial stability. Further, the program enabled the recipients in celebrating life events which improved their social capital. However, it was also found out that they did not invest much for the future which should have helped them for risk reduction. This result again affirms what the theory says that with a very limited income, what matters most for poor households is their need to survive. They tend to invest on what is needed at present than what is needed in the future.

As a whole, the program helped the recipients in their struggle to survive and also enabled them to improve their life events activities but it did not influence the recipients in their decisions to invest for the future.

Research Sub-question 4. How does household use of the 4Ps CCT affect the changes of livelihood assets?

This research sub-question focused on the analysis of the changes that have occurred on the human, social, physical and financial capital of the respondents which are the four variables of livelihood assets. The indicators for each of the four assets were studied in order to identify if there was a difference between the two comparison groups and if there was a change before and after the program.

Human Capital

In order to gauge the changes in human capital, indicators on educational level, number of trainings, ability to pay school fees and medical services, number of meals, frequency of meat and fish in the diet, and access to medical services were analyzed and tested.

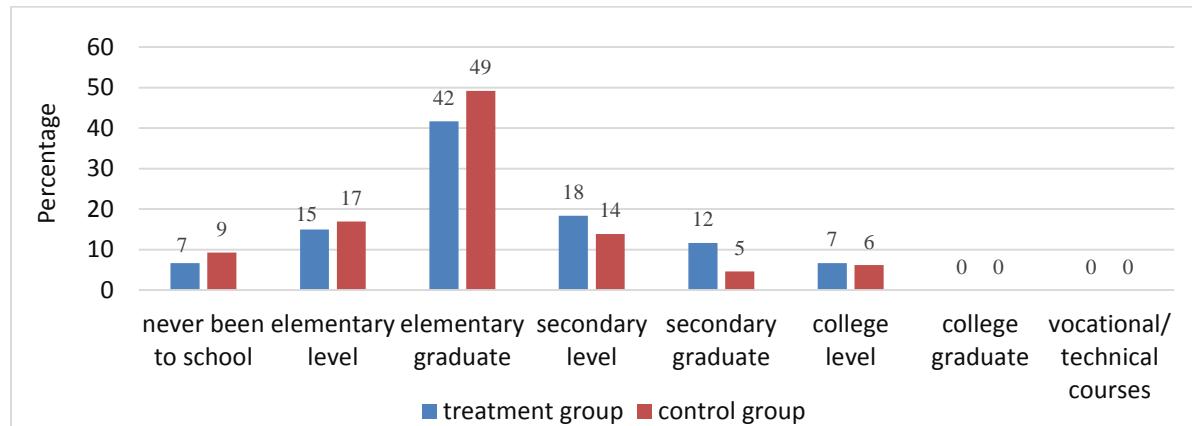
• *Educational level of the father*

The chart below displays the educational level of the household family heads. It can be observed that more than 40% of the respondents from both groups were elementary graduates. It can also be noticed that there was a higher percentage of TG who attended secondary and college levels while there were more family heads from the CG who attended

elementary and never been to school. Neither from both groups graduated from college nor attended vocational or technical courses.

When asked about the reason of not going back to school, one of the respondents articulated: *"I am already old, though I also wanted to learn and go back to school again, this is not what my family need at this time. I need to work and make money not for my education but for the education of my children."*

Chart 22 Educational level of the father before and after



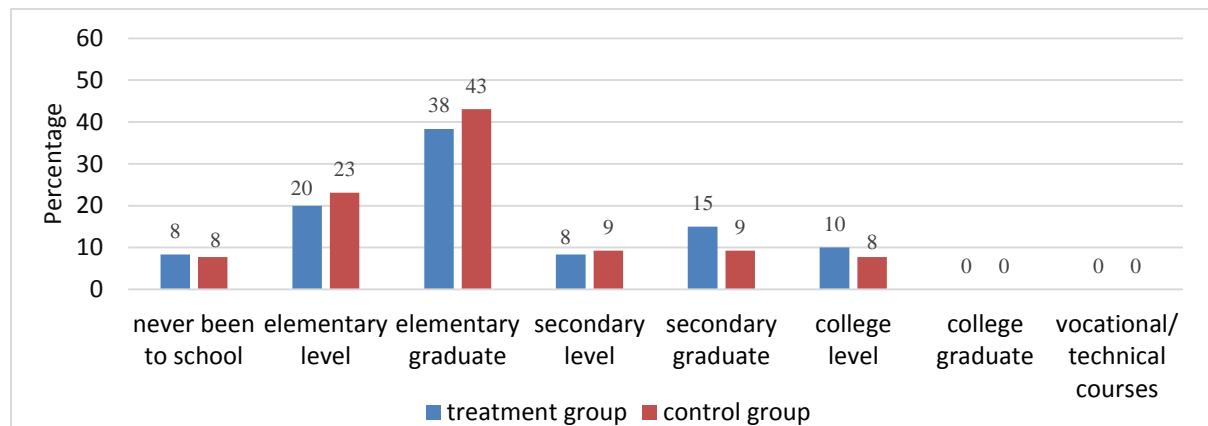
Analysis: Majority of the household family heads attained low level of education. No change in the educational level of the household head was observed and this was due to the fact that none of them returned to school because aside from the reasons given that they were already old for school, they prioritize more on working for the needs of their family.

- *Educational level of the mother*

The chart below shows that majority of the household mothers attained low level of education. It can be gleaned from the chart that 38% and 43% of the mothers from the TG and CG attended elementary education respectively, while few attended secondary and college level. Nobody graduated from college nor attended vocational or technical courses. Just like their husbands, their educational level before and after the program remained to be the same as nobody pursued a higher level of education.

When asked as to reason of not going back to school, most of the mothers said that when they do, nobody will be left at home to take care of the chores and their children. Besides, they said that it is no longer what they wanted considering that they need to prioritize on the needs and future of their children.

Chart 23 Educational level of the mother before and after

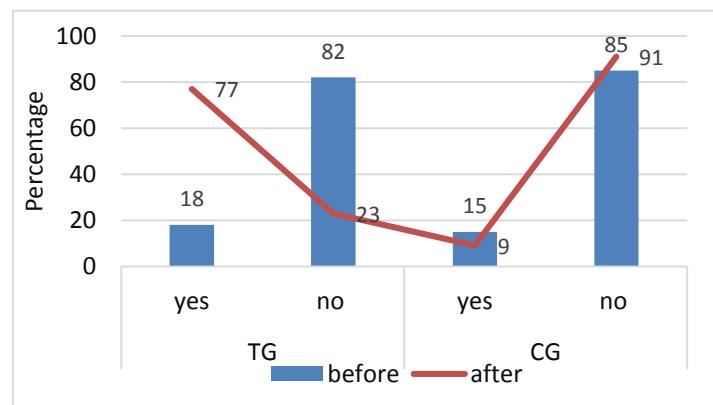


Analysis: Similar to their husbands, majority of the mothers had low educational attainment and no change in their educational level was observed and this was because none of them returned to school since they prioritize more on working on household chores and rearing their children.

- *Attendance to trainings*

Chart 24 conveys that **before the program**, majority or more than 80% of the respondents from both groups did not attend trainings. **After the program** implementation it can be noticed that there was a drastic increase by almost 60% of the TG respondents who attended trainings while a decrease of 6% was observed from the CG who attended trainings.

Chart 24 Trainings before and after



livelihood related or not. But the researcher later on decided to consider these responses as valid for the reason that FDS added to the knowledge and skills of the respondents which was intended to be measured in this question.

Also from the conversations made with the recipients, one of them imparted, *“I have to cancel all my appointments on the day when FDS is scheduled ... because if I fail to attend, I will be deducted P500.00 from the next payment and it is quite a lot of money”*

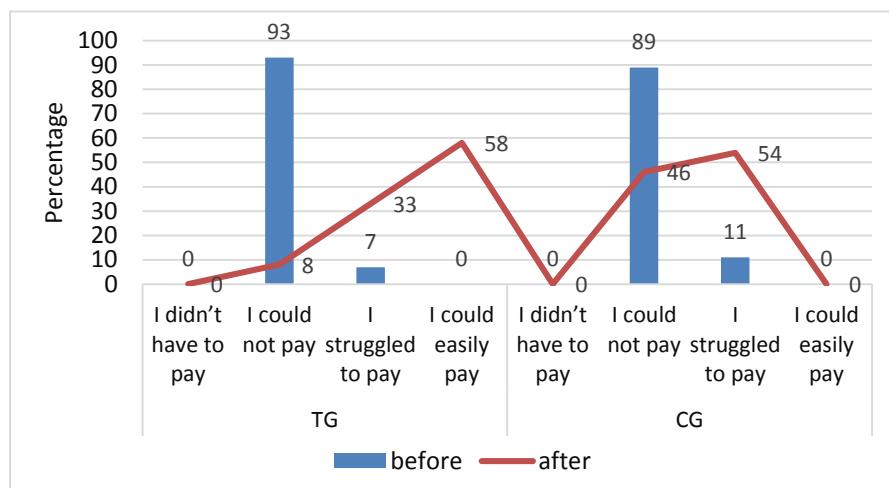
Analysis: Majority of the TG respondents attended trainings than the CG after the program not because they voluntarily attended, but it was a requirement for their compliance. The training however provided them with additional knowledge and skills which is very important for them in managing their households. But as per recommendations made by recipients during the FGD, and from interviews, they suggested that it should have been better if the trainings provided by the program had a livelihood component for them to be imparted with entrepreneurial skills needed in starting up a small enterprise for instance.

- *Ability to pay school fees and contributions*

In the **before scenario**, chart 25 shows that majority or around 90% from both groups admitted that they could not pay school fees and contributions while around 10% struggled to pay. Nobody from both groups indicated that could easily pay for school fees and contributions.

From the interviews carried out, it was known that one of the conditions laid by the program was for parents to attend the FDS which was discussed in research sub-question 1 page 44. This FDS was one of the trainings that the respondents considered in answering the question on trainings as it was not specified in the questionnaire whether such trainings inquired was

Chart 25 Ability to pay school fees and contributions before and after



those who could not pay decreased by 40% and an increase of those who struggled to pay. It can however be noted that none of the respondents indicated that they could easily pay for the school fees and contributions after the program. Looking at the figures, the TG had attained better improvement along this indicator as compared to the CG.

The survey result was supported by the interviews made from the recipients. One of the respondents recalled: *“Every school year, we were required to pay for some contributions ... before, I borrowed from my friends just to be able to pay. With the cash assistance I could pay without bothering anybody regarding this matter.”*

Analysis: The cash assistance provided by the program has improved the recipients' ability of paying school fees and contributions. Unlike before the program that they need to borrow before they were able to pay, the cash assistance was able to make them more capable of paying school fees and contribution. One thing more, paying for fees and contributions was one of the conditions spelled out by the program hence, they were compelled to comply in order not to be suspended or terminated. The imposition of the condition on education also somehow had influenced this indicator because without the condition provided, the high probability that the cash assistance was used for other purposes was possible.

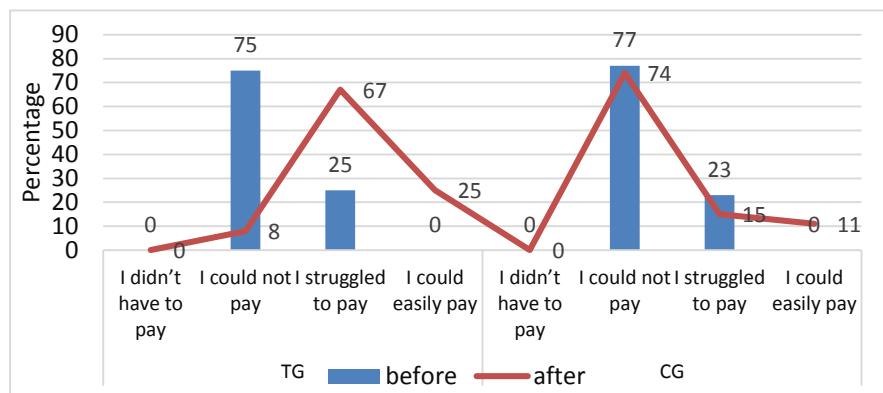
- *Ability to pay medical services*

Much has been said by the literature about poor people's financial diaries and daily cash flows that describes how their money get into their hands difficultly and out of their hands also easily. This situation aggravates one of the most overlooked necessity of human, the need for medical services because poor people tend to avoid seeking medical attention as long as their body can handle the pain due to their inability to pay and in order to trade off with survival or economic viability of the household.

Chart 26 confirms what was stated in theory as it can be noticed that most of the respondents or more than 75% could not pay for medical services **before the program**. The reason might be that either they have not prepared for this expenditure or that they do not have the means to do so. Few struggled to pay while nobody indicated they could easily pay.

In the **after scenario**, a sizeable change can be noticed from the TG where a huge decrease of respondents who cannot easily pay was observed and a corresponding increase to 58% of those who could pay easily was registered. In the case of the CG, the percentage of

Chart 26 Ability to pay for medical services before and after



After the program, the ability to pay for medical services improved for the TG where 25% of the respondents denoted that they could easily pay, 67% still struggled to pay and only 8% left said they could not pay. In the

case of the CG, still majority of them could not pay at 74% but is worthy to note that 11% of them had the ability to pay easily for medical services.

Recipients were asked to give a comparison of their ability to pay for medical services before and after the program and majority of them said that the cash assistance had helped them pay for medical services when needed as when compared before the program when they really had the difficulty of raising money for the said purpose.

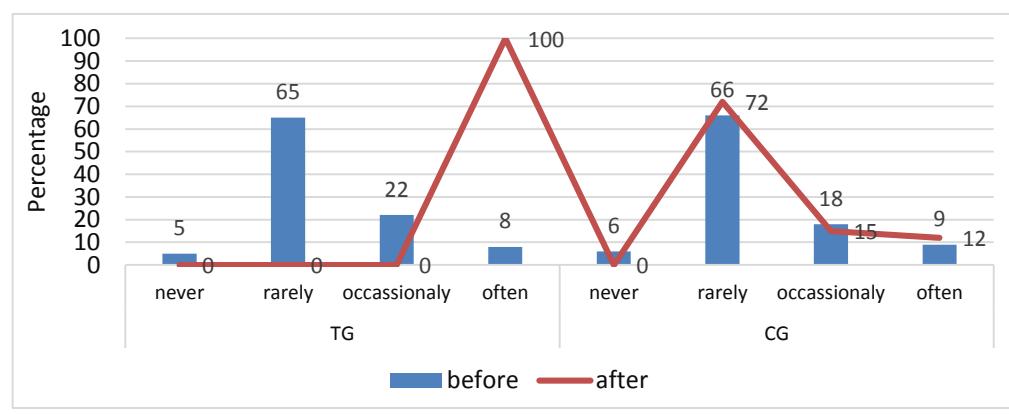
Analysis: In research sub-question 3 on health insurance indicator page 59, findings show that all recipients were provided with health insurance since it was a component of the 4Ps program. However, the coverage of the insurance was not comprehensive enough to cover all the expenses especially in cases of serious ailments. In other words, there is a certain limit of expense that the health insurance can cover. In such cases, patients still need to pay for the excess bills and poor people more often lacked the capacity to do so.

From the results of the survey, supported by the statements of the respondents gathered from the interviews, the provision of the cash assistance enabled the recipients to improve in their ability to pay for medical services since majority of the respondents who sought medical attention used the cash assistance in paying for their medical bills when needed which was in line with the conditions laid by the 4Ps program.

- *Frequency of access to medical services and facilities*

Before the program, it can be observed from the chart below that majority of the respondents from both groups rarely access medical services. Some 22% from the TG and 18% from the CG occasionally did, less than 10% often, and there were also few who claimed they never accessed medical services and facilities for any reasons.

Chart 27 Frequency of access to medical services and facilities before and after



After the program, the trend appeared to have changed in the case of the TG where 100% of the respondents often accessed medical

services and facilities. For the CG, still very few or only 9% accessed it often and 15% occasionally. Majority or 72% still rarely accessed medical services and facilities. It was however worthy to note that after the program that nobody claimed to never accessed medical services and facilities.

One of the recipients told the researcher about the difference they experienced along this indicator. According to her, previously, they were avoiding medical attention because they were afraid of the expenses incurred if they do so because though basic health services is advocated as 'free' in the country, they still have to pay for laboratory examinations and medicines if needed. And in cases of serious ailments, hospital bills are very expensive that can cause financial turmoil in a poor household. With the intervention, it gave them the privilege to access the services regularly and they had to do so because this was one of the requirements for compliance and was being monitored by the health offices for reporting purposes. Failure to conform to such requirement meant temporary suspension from the benefits until such time that it was being complied upon and if not, will lead to termination.

The drastic change in the percentage of access to medical services and facilities in the TG was explained by one of the interviews made with the implementers. According to them, since the program was meant for the development in human capital of the recipients specifically on the education, health and nutrition, recipients were really mandated to visit medical facilities regularly even without any serious medical conditions. Parents brought their children to the municipal health centers at least once a month unlike in the previous situations when they only accessed medical services and facilities during serious health conditions.

Table 13 Provincial health consultation rate

Percentage of consultations	
Source : Provincial Health Office 2015	
2007	31.47
2008	71.77
2009	75.43
2010	77.95
2011	82.49
2012	85.32
2013	88.27

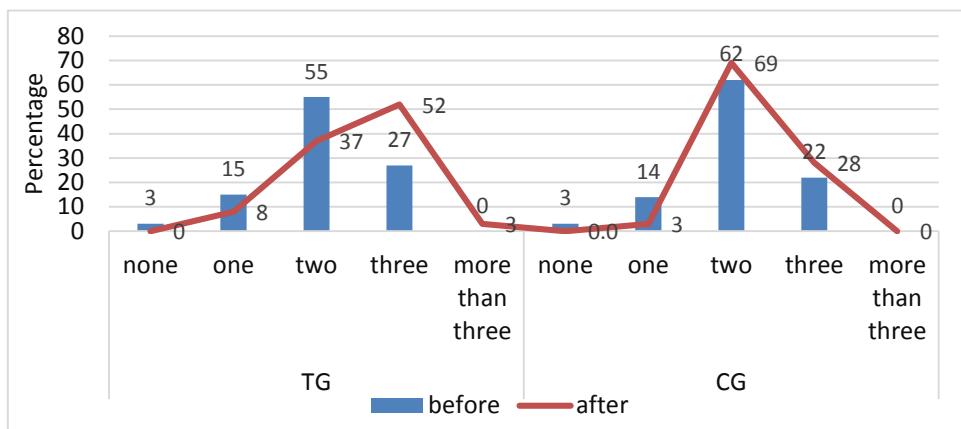
The secondary data gathered from the Provincial Health Office which is presented in table 13 supported the result of the survey where it can be observed that in 2007, only 31.47% of the population access health facilities in terms of consultations. It can also be noticed that in 2008, the first year of 4Ps implementation, there was a huge increase in the percentage of consultations compared to the previous year registering a percentage increase in consultation of 40%. From then on, the percentage of consultations constantly increased every year with up to more than 88% in 2013.

Analysis: Findings from the survey validated by information from interviews and secondary data point out to the same result where the TG had made a significant improvement on the frequency of access to medical services and facilities. The provision of health insurance together with the imposition of conditions on mandatory regular health checkups helped the recipients in improving along this indicator and eventually in their human capital.

- *Number of square meals*

Square meals is defined in here as substantial meals that contain nourishment required by the body in order for it to function well. It can also be referred to as the balanced diet. **Before the program**, chart 28 displays that less than 30% of the respondents from both groups managed to have three meals in a day. Most had survived two square meals with 55% and 62% from the TG and CG respectively. Less than 15% had only one square in a day and 3% of the respondents from both groups did not have a single square meal in a day.

Chart 28 Number of square meals before and after



After the intervention, an improvement along this indicator was observed. Three percent (3%) of the respondents from the TG were able to have more than three meals a day.

day, also an increase to 52% of those who had three square meals was noted. Although there were still 37% of respondents who had two meals and 8% who had one meal, it is noteworthy that none of the households from the TG missed a square meal in a day. For the CG, majority or 69% of the respondents had managed two meals in a day, 28% had three meals and 3% of had one meal in a day. Also none from the CG indicated having no single square meal in a day.

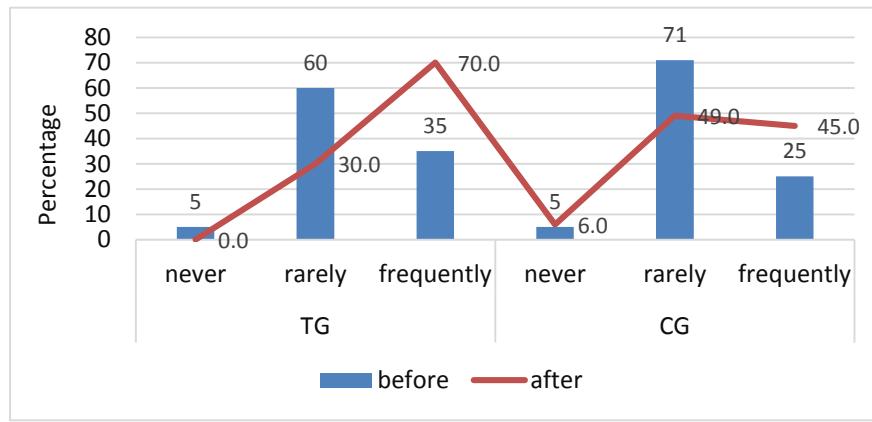
Analysis: Both groups had a significant improvement in term of the number of square meals households had in a day. Referring back to the previous findings in page 49 on food survival, since more than 80% of the TG used the cash assistance in buying food, it was therefore certain that the utilization of the cash assistance helped the households in improving not only the adequacy of food but also in increasing the number of square meals they had for their family.

- *Frequency of meat and fish in the diet*

In this indicator, presence of meat or fish in the diet was measured. In here, frequently referred to the presence of meat or fish in the diet 4 or more times in a week, rarely meant the presence of meat or fish in the diet less than three times a week, and never referred to no meat or fish in the diet.

In the **before scenario**, chart 29 shows that on a weekly basis, majority of the respondents from both groups rarely had meat or fish in the diet, less than 35% of the respondents had meat or fish in their meals frequently, more than 60% had rarely, while less than 5% never had them in their diets.

Chart 29 Frequency of meat or fish in the diet per week before and after



After the program, it can be observed that their weekly meat and fish consumption had improved. The table reflects that in the TG, households who frequently had meat or fish in the diet increased to 70%. Also, a decrease to 30% of those who

rarely had meat or fish was registered. None from the respondents indicated that they never had fish or meat in the diet after the program. In the case of the CG, majority or 49% of the respondents rarely had fish or meat in the diet while 45% had it frequently. There were 6% of the households who said they never had meat or fish in their diet.

As per conversations with the meat and fish vendors, they shared their observations about their increased sale during cash payout or when the recipients received their cash assistance.

Also, a mother shared that before the program, her household hardly purchased meat or fish because it is expensive that buying them enormously hurt their meager budget. But after the program she said: *"When I receive the cash assistance, I also buy some meat or fish for my family and I was very happy seeing the glow in my children's faces feasting on those they refer to as 'special' foods."* This was what majority of the mothers also did upon receipt of the cash assistance.

Analysis: The previous findings on the utilization of cash assistance showed that 80% of the recipients used the money in purchasing food for the family. This has undeniably improved the purchasing ability of the households that eventually resulted to increased frequency of meat or fish in their diet. Since the majority of the TG respondents admitted of utilizing the cash assistance for buying meat and fish for the family, it can be claimed that the improvement of the TG along this indicator was an effect of the 4Ps program.

- *T-test on human capital after the program*

Table 14 T-test summary on human capital

Human capital indicators	t-test
Educational level of the father	$t (123) = -1.238 p>.05$
Educational level of the mother	$t (123) = 0.791 p>.05$
Trainings	$t (103.211) = 0.000 p<.05$
Ability to pay school fees and contributions	$t (110.830) = 9.191 p<.05$
Ability to pay medical services	$t (121.549) = 7.225 p<.05$
Frequency of access to medical services and facilities	$t (64) = 0.000 p<.05$
Number of square meals	$t (106.011) = 0.000 p<.05$
Presence of meat or fish in the diet	$t (118.968) = 0.001 p<.05$
no significant difference	
significant difference	

Independent samples t-tests showed that there was a significant difference along all the indicators of human capital except for the educational level of the father and mother because none of them went back to school in order to pursue a higher level of education.

Analysis: The program made a significant difference between the groups along the indicators of trainings, ability to pay school fees and

contributions, ability to pay medical services, and access to medical services and facilities as these are the indicators where the conditions were imposed. Significant difference was also observed on the number of meals and presence of meat and fish in the diet where the TG made a substantial improvement than the CG due to the added that was provided to the former.

Social Capital

The changes in household social capital were captured by measuring reciprocity by using the frequency of borrowing and lending of money as indicators.

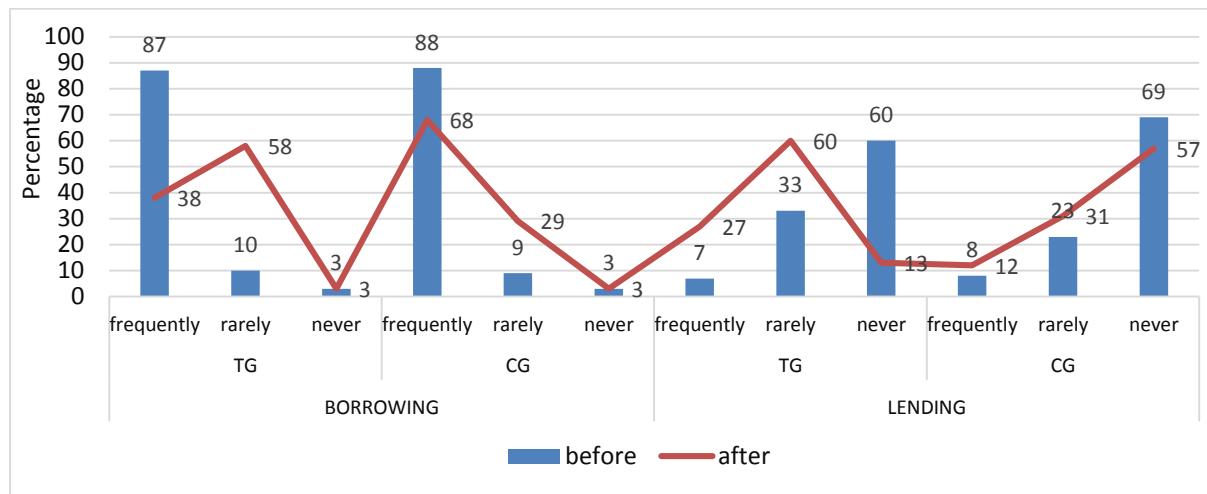
- *Borrowing and lending of money*

Social capital can be measured either the ability to get assistance from others which can be in the form of borrowing money from relatives, friends or neighbors or the ability to extend assistance to others by lending financial assistance.

Chart 30 indicates that in the **before scenario**, majority or more than 80% of the respondents from both groups frequently borrowed money from others, 10% rarely did while 3% never borrowed. In terms of lending money, majority or more than 60% from both groups never lent money to others, less than 30% rarely did while only less than 8% did it frequently. It can therefore be deduced that in the before scenario, most of the respondents were being assisted by their social circle.

In the **after scenario**, it can be gleaned from the figure that TG respondents who were frequently borrowing money decreased to 38% while those in the CG also reduced to 68%. In terms of lending money to others, the TG registered an increase to 60% of those who can rarely lend money and an increase to 27% of those who can lend money frequently. In the case of the CG, a slight increase of respondents who can frequently and rarely lend money was also recorded. However, still majority or 57% of the respondents were not able to lend money to others. The TG were more capable of assisting others than the CG after the program.

Chart 30 Frequency of borrowing and lending of money before and after



As per conversations with the implementers, one of them has informed the researcher that the recipients were prohibited to lend their cash assistance to others especially when it is for some interest in return. But then one of the respondents shared her thoughts by saying, *"Before, I often borrow money from my immediate neighbor ... Now that I also get some money, it is innate in me to pay the goodness of others by helping also those who are in need. ... I always remember the rule on giving and taking, it is not good to always take without giving"*

Analysis: As shown in the findings, after the program, the frequency of accessing financial assistance from their social circle by the TG was reduced. But this was with the corresponding improvement in their ability to assist others through extending financial help. The CG on the other hand showed the same pattern of change but not at par with the improvement achieved by the TG. As a whole, the TG performed better along these indicators than the CG.

- *Community Obligations (paying of death alms)*

Social capital can likewise be measured with the ability to fulfill social contributions in terms of paying death alms. This is commonly practiced in the study area where contributions are paid voluntarily when a community resident dies.

Chart 31 shows that in the **before scenario**, more than 80% of the respondents were not able to pay death alms while very few indicated that they were able to. In the **after scenario**, an improvement in the TG can be noticed where 50% of the respondents were able to pay and 13% were very much able to pay. For the CG on the other hand, still majority or 78% of the respondents were not able to pay while only 17% and 5% said that they were able and very much able to pay for their community obligations respectively.

Chart 31 Ability to pay death alms before and after



paying for death alms.

Analysis: The TG showed better improvement as compared to the CG in their ability to fulfill social obligations. This can be attributed to the cash assistance given because apparently, some recipients were able to fulfill such obligation using the money provided.

- *T-test on social capital after the program*

Table 15 T-test summary on social capital

Social capital indicators	t-test
Borrowing money	$t (123) = 3.036 p < .05$
Lending money	$t (123) = -4.841 p < .05$
Community obligations	$t (123) = 4.650 p < .05$
no significant difference	
significant difference	

From the interviews made, majority of the recipients admitted that they were more capable of fulfilling their community obligations with the presence of the program because according to them they also use the cash assistance in

After the intervention, independent t-test results showed that there was a significant difference between the TG and CG along the abovementioned indicators of social capital

Analysis: Findings from surveys and interviews revealed that the TG made a considerable improvement than the CG in all indicators of social capital and this according to the recipients themselves was made possible because of the provision of the cash assistance from the 4Ps program. Indeed the program helped the recipients in improving the social capital of its recipients.

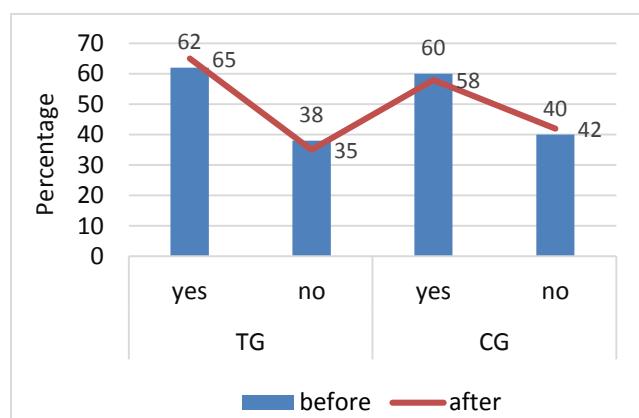
Physical Capital

The improvement in the physical capital was captured in the changes of household possessions and acquisitions such as land, housing, livestock and other productive assets. The changes were noted by comparing them before and after the program.

- *Land Possession*

Before the program, chart 32 below shows that more than 60% of the respondents from both groups owned land while less than 40% did not. **After the program**, 3% from the TG respondents acquired land while 2% from the CG lost their land possessions. Also, 35% of the TG and 40% of the CG still did not have land after the intervention.

Chart 32 Land possession before and after



As per interview with the CG respondents who lost their lands, one of them mentioned: *"I did not have any means to pay for the hospitalization of my daughter so I sold the only piece of land I had."*

Analysis: Survey result showed a slight increase in the land possession of the TG while there was a decrease in the CG. In this indicator, changes were observed but not significant enough to make a difference between the two groups.

- *Livestock Possession*

Livestock are raised not only for household consumption but also these are assets that can be sold and converted into cash during financial crisis.

Chart 33 Livestock possession before and after

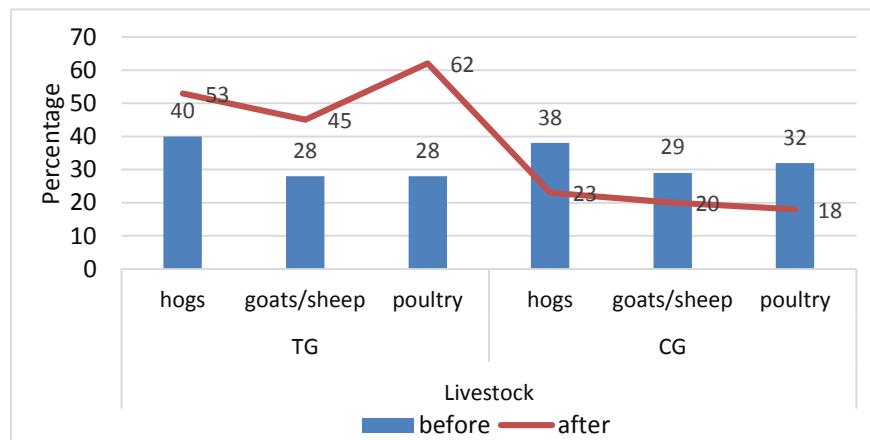


Chart 33 shows that in the **before scenario**, the respondents had almost the same possession in terms of hogs, goats and poultry though the CG had more goats/sheep and poultry. In the **after scenario**, the chart showed a totally different picture the TG made a significant increase while the CG decreased.

About 50% of the recipients when asked as to the reason why they invested in livestock, according to them, livestock is very helpful in times of crisis because they can easily be converted to cash. Quoting one of the responses, *"Our livestock helped us a lot during lean months ... when we seldom make money daily. So when we need cash, we sell our livestock so that we can buy our necessities ..."* The CG on the other hand said that their livestock decreased because they have sold some, and the others they have consumed for food.

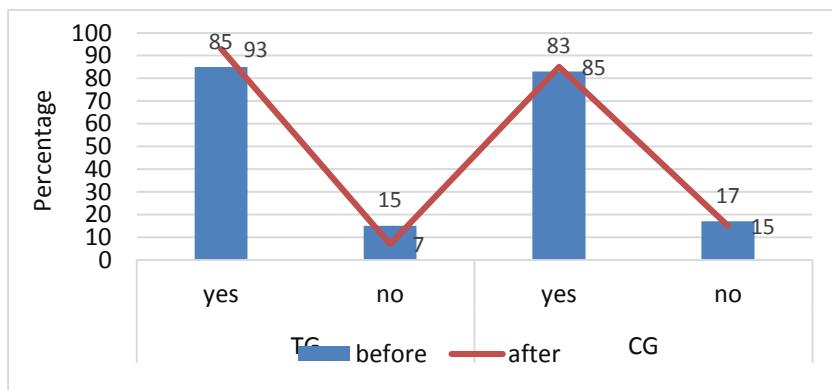
Analysis: Livestock were raised by households mainly in preparation for future needs as what was mentioned in the interviews. The TG made a significant improvement along this indicator as can be seen in the increase of their livestock possession as compared to the CG where their livestock were depleted in order to meet their necessities in the past.

Figure 10 Backyard livestock raising by the recipients



- *Housing Ownership*

Chart 34 Housing ownership before and after



residents. House for most of the respondents is a structure that has roof and walls regardless of the type of materials used as long as it can protect them from the heat of the sun and from cold during rainy season.

After the program, an increase in house ownership of 8% in the TG and 2% from the CG was registered. Meaning there were only few who built their houses after the program. Less than 20% of respondents from both groups did not own a house after the intervention.

From the interviews made with the respondents who were able to build their houses during the period under study, two out of five admitted that they have used the cash assistance in building their houses. According to them, they built their houses incrementally where they bought materials bit by bit each time they received the cash assistance until they were able to purchase all the materials needed. Construction was also done by phase until the house was built.

Analysis: Based from the findings, the increase in housing ownership by the TG cannot all be totally credited to the program since only 2 out of the 5 said that they were able to build their housing units using the cash assistance. However, the 4Ps program may still have some impact to the other recipients who built their houses though not using the cash assistance because the money given by the program might have covered the other household expenses

Chart 34 shows that more than 80% of the respondents from both groups had their own houses **before the program** commenced. But as per observation, majority of their houses were not those types of dwellings that provide utmost comfort to the

instead of using their own money, this enabled them to make savings for building their houses.

Figure 11 Housing units of 4Ps recipients

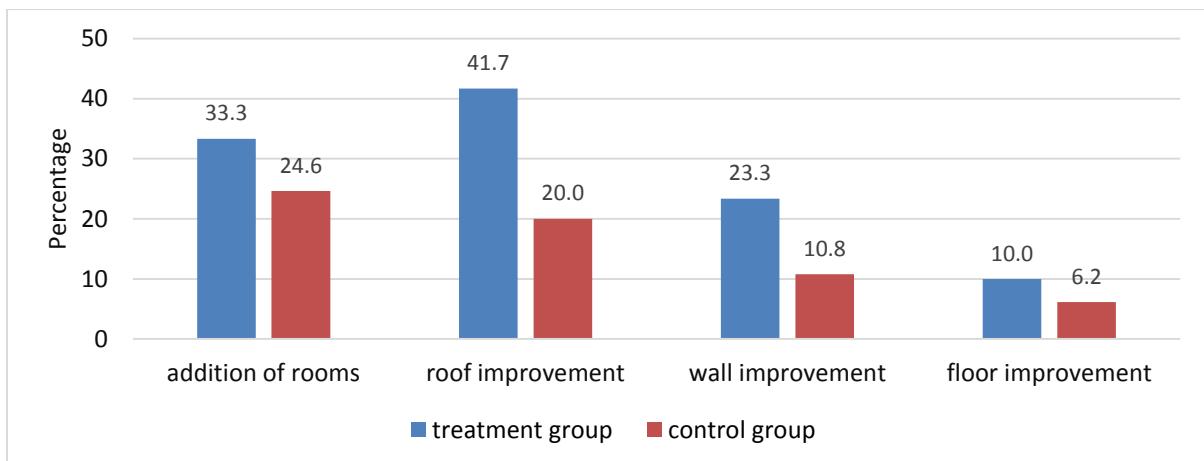


- *Major housing improvements*

This question was asked from the households who had their own houses before the program as it is understood that those who do not own one cannot make any improvement.

From chart 35, it can be noticed that more respondents from the TG made improvements in their houses compared to the CG. Majority or 42% of the TG invested in the improvement of their roofing, 33% added rooms, 23% improved their walls, and only 10% improved their floorings. On the other hand, 25% of the CG added rooms, 20% improved their roofing, and less than 210% improved their walls and floorings. The TG made more improvements than the CG along this indicator.

Chart 35 Major housing improvements after



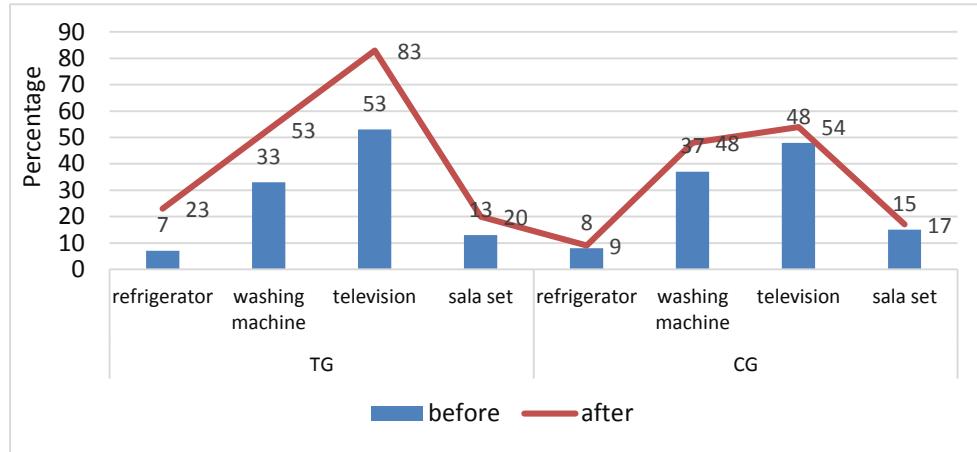
From the interviews made from those who made improvements in their dwellings, majority of them stated that their housing improvements were made possible using the cash assistance they have received.

Analysis: Based from the findings, the 4Ps program helped the recipients in improving their dwellings since most of them utilized the money in improving their housing units.

- *Household Appliances*

The possession of household items between the TG and CG was measured in order to establish the difference in their physical capital. Appliances identified are the most common in a typical Filipino household.

Chart 36 Household appliances before and after



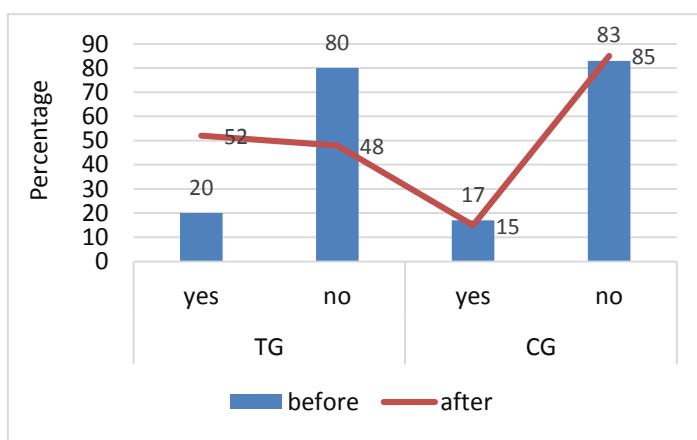
more than 30% owned washing machine, less than 20% owned sala³⁰ set while less than 10% owned refrigerator. **After the program**, both groups recorded an improvement in the possession of all the items but with a noticeable larger percentage increase in the TG. The largest can be seen in the possession of television set where a 30% increase was recorded. More respondents from the TG possessed household appliances than the CG.

Analysis: The TG improved better along this indicator than the CG. This is because from the interviews made, most of the respondents acknowledged utilizing the cash assistance as down payments and amortization of appliances that enabled them to acquire said items. Indeed the program helped them in building their assets along this area.

Jewelry possession

Jewelries are one of the most expensive assets a poor household may own considering not only its value but also its ability to be easily converted into cash when a household runs into financial trouble. Poor people acquire jewelries not for ornaments but in preparation for financial emergencies.

Chart 37 Jewelry possession before and after



The chart on the left shows that **before the program**, very few or 20% of the respondents from the TG own jewelries while 80% claimed no ownership. On the other hand, 17% of the CG possessed jewelries and more than 83% did not. **After the program**, it can be seen that the jewelry ownership in the TG increased in a large proportion while

³⁰ Living room

a slight increase in the CG was observed.

From the TG respondents who acquired jewelries during the program implementation, 90% used the cash assistance in purchasing while 10% acquired said items as gift from relatives.

Analysis: The 4Ps cash assistance was instrumental in the purchase of jewelries which according to the recipients are very helpful in their preparation for unexpected events in the future. This is a good investment because its value does not decline overtime instead it appreciates as with time passing.

- *T-test on physical capital after the program*

Table 16 T-test summary on physical capital

Physical capital indicators	t-test
Land possession	<i>t (123) = 3.036, p<.05</i>
Livestock possession	<i>t (123) = - 4.841, p<.05</i>
Housing ownership	<i>t (123) = 4.650, p<.05</i>
Housing improvement:	
<i>Addition of rooms</i>	<i>t (123) = 0.343, p>.05</i>
<i>Roof improvement</i>	<i>t (113) = 3.246, p<.05</i>
<i>Wall improvement</i>	<i>t (113) = 4.623, p<.05</i>
<i>Floor improvement</i>	<i>t (110) = 5.036, p<.05</i>
Household appliances	
<i>Refrigerator</i>	<i>t (123) = -2.172, p<.05</i>
<i>Washing Machine</i>	<i>t (113) = -0.626, p>.05</i>
<i>Television</i>	<i>t (123) = -3.691, p<.05</i>
<i>Sala set</i>	<i>t (123) = -0.440, p>.05</i>
Jewelry possessions	<i>t (106.631) = -4.642, p<.05</i>
no significant difference	
significant difference	

After the program, a significant difference between the two groups was observed along livestock possession, roof and wall improvements, accumulation of appliances and jewelry possessions while no significant difference was observed along the housing improvement specifically on addition of room, and on washing machine and sala set possession.

Analysis: The TG had a better improvement compared to the CG as shown in the findings where the former accumulated more assets than the latter. Since the two groups were comparable before the intervention, and also interviews from the

recipients revealed that they have utilized the cash assistance in accruing said assets then the improvement that took place in the TG can be safely be attributed to the program.

Financial Capital

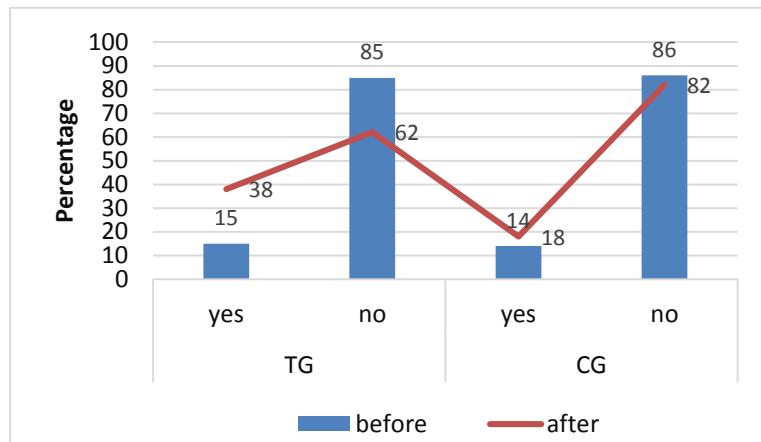
Changes in financial capital was measured using three indicators namely household savings, investments and credits.

- *Savings*

The chart below shows that in the **before scenario**, more than 80% of the respondents from both groups were not able to make savings. **After the intervention**, the percentage of respondents from the TG who made savings increased to 38% while it slightly increased to 18% in the case of the CG. However, still majority of the respondents did not make savings after the program.

One of the respondents who was able to make savings shared, *“I see to it that every time I receive the cash assistance, I save even just a little amount for any emergencies like illness because we do not know what happens in the future. It is always good to have something than nothing at all.”*

Chart 38 Savings before and after



Analysis: Majority of the recipients were still not making savings after the program but the increase in percentage of the households who were able to save is a manifestation that the program helped the recipients in preparing for emergencies.

- *Access to credit*

Chart 39 Access to credits before and after

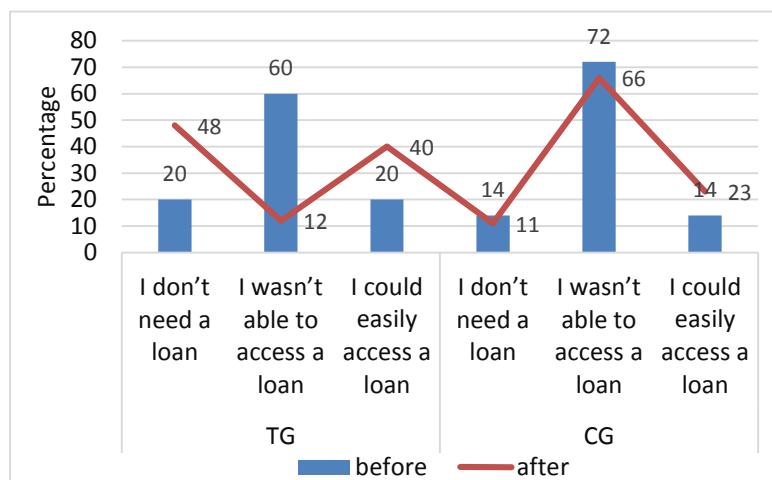


Chart 39 shows that **before the program**, majority of the respondents from both groups were not able to access credits from financial institutions. Around 20% from the TG and 14% from the CG said they could easily access loans. While 20% and 14% from the TG and CG indicated that they did not need a loan respectively. **After the program**, it can be observed

that there was a 28% increase in the TG respondents who did not need loans and a decrease of 48% of those who were not able to access loans was recorded. Also, 20% more from the TG indicated that they could easily access loans. On the other hand, there was no significant change observed in the CG except for the increase of those who could easily access loans and a slight decrease of those who said they don't need and those who were not able to access a loan.

Those who were not able to access credits were asked as to the reasons why they were not able to, most of them said that it was due to their failure in presenting collateral and proof that they had the capacity in repaying the loan, others said they could not withstand the process.

A respondent shared, *“Before I was not able to get loan from the rural bank for my agricultural loan because I was not able to provide them a land title as my collateral. Now I have my 4Ps ATM card as my collateral but the requirements are again too many and I have to go to the bank then and again and it is quite far from our place, I have to spend for my fare and it is not cheap you know. So I just decided to quit the application.”*

According to the interviews made, it was learned that most of the lending institutions provided loans to 4Ps recipients but with their ATM cash card held as collateral. The cash cards were surrendered to the lending institution who then took charge in withdrawing the cash assistance, deducted the monthly amortization and gave the excess money to the

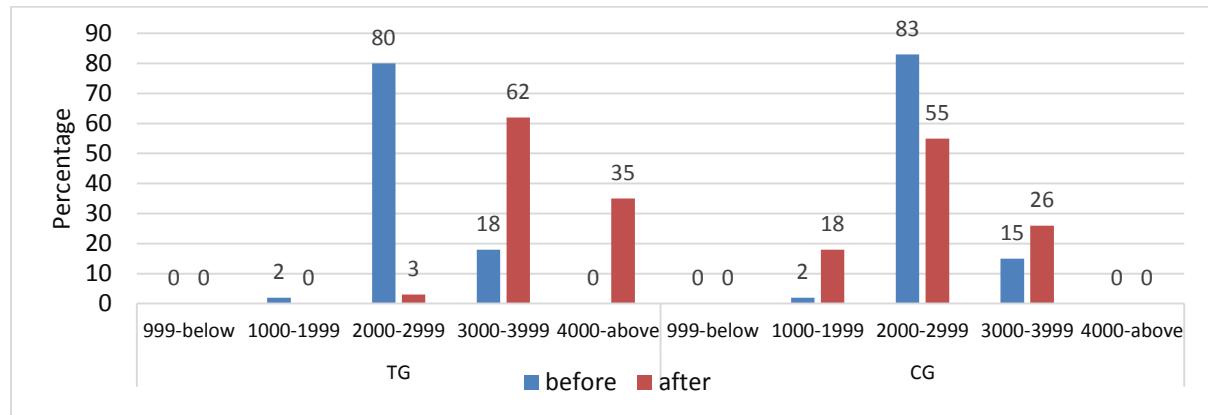
recipients. This process was done until the loan was paid and that would be the time that the ATM cash card was returned to the recipient. Though this was prohibited by the program, some recipients still took the risk.

Analysis: Based from the findings, the TG had a better access to credits after the program because the lending institutions considered their being program recipients as proof of capacity to pay. However, with the provision of cash assistance, majority of the recipients indicated that they did not need loans anymore. And for some recipients who still needed loans, the program has helped them in getting loans easier than those in the CG.

- *Household income*

Chart 40 shows that **before the program**, majority or 80% of the respondent from both groups had a monthly income ranging from P2000-P2999. This amount is very low and cannot cover the basic necessities of a family with four members. **After the program**, it can be noticed that there was a significant improvement in the level of income of the TG where 62% had an income range of P3000-P3999 and 35% had income of P4000 and above. All the households from the TG earned better income after the program. In the case of the CG, 26% had earned a better income of P3000-P3999. However, it can also be gleaned from the table that those who earned P1000-P1999 also increased to 18% which means that there were households who became poorer after the program.

Chart 40 Household income before and after



Analysis: The findings revealed that the household income among the TG had improved after the program. This was due to the additional cash assistance that was provided to them, hence, making the recipients in a better economic status than the CG. This explains why the TG had achieved better improvement than the CG in their pursuit for survival, coping, and asset accumulation which was presented in the previous findings.

- *T-test on financial capital after the program*

Table 17 T-test summary on financial capital

Financial capital indicators	t-test
Savings	$t (123) = -2.514, p < .05$
Access to credit	$t (123) = -1.490, p < .05$
Household income	$t (123) = 0.390, p < .05$
no significant difference	significant difference

Analysis: The table shows that there was a significant difference between the two groups along all indicators of financial capital. The TG surpassed the CG as the former achieved better in terms of making savings, accessing credits and improving their income.

Conclusion on research sub-question 4

The TG made a significant improvement than the CG along the human capital indicators except on the level of education of the father and mother where no change was observed before and after the program. The imposition of conditions on trainings, paying of school fees and contributions, and regular monthly visit to medical services and facilities helped the recipients in achieving a better improvement along these indicators. The utilization of the cash assistance in buying food for the family likewise improved the number and quality of their diets. Also, the 4Ps program as a whole enabled the recipients in improving their social capital. Through the cash assistance, they were able to reciprocate the help they received previously by also bequeathing assistance to others through lending some amount from the assistance they received. In addition, the TG had accumulated more assets than the CG and this was made possible by the cash assistance which they admittedly used for acquiring said assets. Finally, in terms of finances, the TG fared better than the CG in making savings, accessing credits and improving income.

Since the groups were comparable before the program and that the counterfactual situation was established by the CG, then the improvement in the assets of the TG can be attributed to some extent as an impact of the program.

Research Sub-question 5. What is the perception of recipients about the program?

This research sub-question analyzed the perception of the recipients by looking into the effectiveness and satisfaction of the program according to their opinions.

Perception

This variable was measured by gathering and examining the opinions of the recipients on the effectiveness of the program vis a vis their level of satisfaction.

- ***Recipient Satisfaction***

This indicator measured the level of fulfillment or contentment among the recipients with regards to the 4Ps program.

Chart 41 Recipients' satisfaction about the program

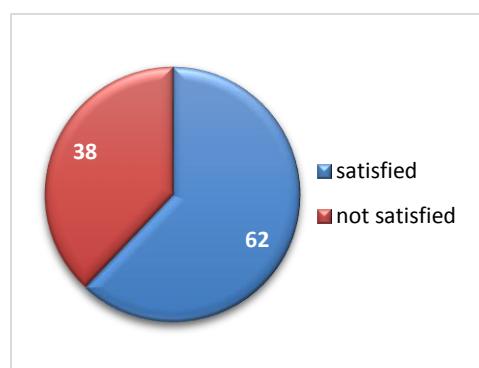


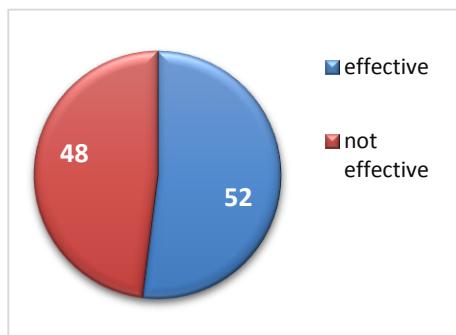
Chart 43 shows that from the respondents surveyed, 62% of them concurred that they were satisfied with the program while 38% were not satisfied about the program.

From the interviews, though there were some recipients who were not contented with the program, still majority expressed satisfaction with the cash assistance they received saying that they were so thankful with the cash assistance because it was a sure addition to their income which according to them was what they needed. This was explained by a statement from majority of the recipients which goes: "*Better something than nothing.*"

- *Program effectiveness*

The effectiveness of the program in improving livelihoods was also measured by gauging the opinions of the recipients.

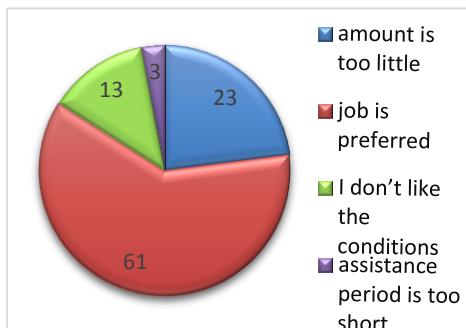
Chart 42 Recipients' perception on program effectiveness



Recipients were asked as to their assessment with regards to the effectiveness of the program in improving their livelihoods. Chart 41 displays that 52% regarded the program as effective while 48% viewed it as not effective.

During the FGD, all of the respondents claimed that their life was a bit easier with the aid of the program, their debts decreased, their possessions increased, and they were able to eat better foods than before. Summing it up, one of the recipients said, *“My household is better now than when there was no 4Ps yet. Before, there was a point that I am feeling like a beggar because every time I need money for some necessities, I go to my neighbors and beg them to lend me. Now I do not need to do that anymore and at least my self-esteem was boosted a bit.”*

Chart 43 Reasons for not being effective



Recipients who claimed the program as ineffective were asked about the reasons why they viewed it in such a way. Chart 42 shows that 61% of them articulated they prefer to have jobs than cash assistance, 23% stated that the amount was too little that made it ineffective, 13% said they did not like the conditions imposed, while 3% argued that the assistance period was too short.

The survey result correlated to the responses of those interviewed where majority of them said that it should have been better for them if the government provided them with jobs than by the mere giving of cash assistance. One of them stated: *“I don't know but I feel like I do not have a difference from a beggar panhandling in the streets. It was just that the cash assistance was made formal but it's the same, we look like beggars being handed by the government with cash. I prefer job, at least I will have a self-esteem that I am making money out of my hard works and not making money because I was just given. At least job is for a lifetime unlike the cash assistance it is just for temporary.”*

Analysis: The survey result revealed that majority of the respondents were satisfied and grateful with the cash assistance given. However, in terms of effectiveness, though bulk of them acknowledged that indeed 4Ps has improved their assets, there were still lots from the recipients who viewed it as ineffective. Most of them indicated that they preferred jobs than the cash assistance due to sustainability reasons as what was mentioned by the recipients during the interviews.

- *Cross tabulation period of assistance * effectiveness and satisfaction*

The TG was composed of two sub-groups, namely LT and ST, as earlier identified in *chapter 3 section 3.6 page 39*. This characteristic of the strata was used for cross tabulation in order to find out whether time has caused a disparity on the recipients' perception about the program.

Table 18 Cross tabulation period of assistance * perception and satisfaction

Period of assistance * effectiveness and satisfaction Cross tabulation							
In percent							
		Perception		Total	Satisfaction		
		Not effective	effective		Not satisfied	satisfied	
Period of assistance	LT	32	18	50	30	20	50
	ST	17	33	50	8	42	50
Total		48	52	100	38	62	100

Surprisingly enough, table 18 shows that majority of the long-term recipients or 32% claimed that the program was not effective while most of the short-term or 33% claimed that it was indeed effective. In terms of satisfaction, 30% of the LT recipients said that they were not satisfied while 42% of the ST recipients said otherwise.

Applying a simple mathematical operation of addition, people who were assisted for a longer period should have claimed that it was effective and should have demonstrated a higher level of satisfaction because more money should equate to more opportunities to improve their livelihood but in this case was the opposite. Take for instance two households having the same business was given cash assistance and granting that they invested the money in that business, it should be more likely that the household given with assistance for a longer time would accumulate more money that could be inputted for their venture while the household receiving it for a shorter period would have lesser money accrued for their business. However in the case of the recipients, the money was utilized differently as shown in the previous findings, and this might have resulted to different outcomes that made it effective to others while to others it was not. We can therefore argue that the effectiveness of cash assistance depends on how well it was utilized. With this premise, further analysis was done by comparing the utilization of the cash assistance by the two groups on some indicators as this might have influenced their perception on the effectiveness and satisfaction about the program.

- *Comparison between LT and ST recipients in their utilization of cash assistance*

Findings on perception showed that the ST recipients were more satisfied and considered the program effective while the LT recipients claimed that they were not satisfied and the program was not effective in improving their livelihoods. In this venture, a deeper analysis was done in order to know the reason behind this claim by looking into how the cash assistance was utilized by the two sub-groups. Analysis was focused on survival, coping and asset accumulation.

Table 19 Comparison of cash assistance utilization between LT and ST

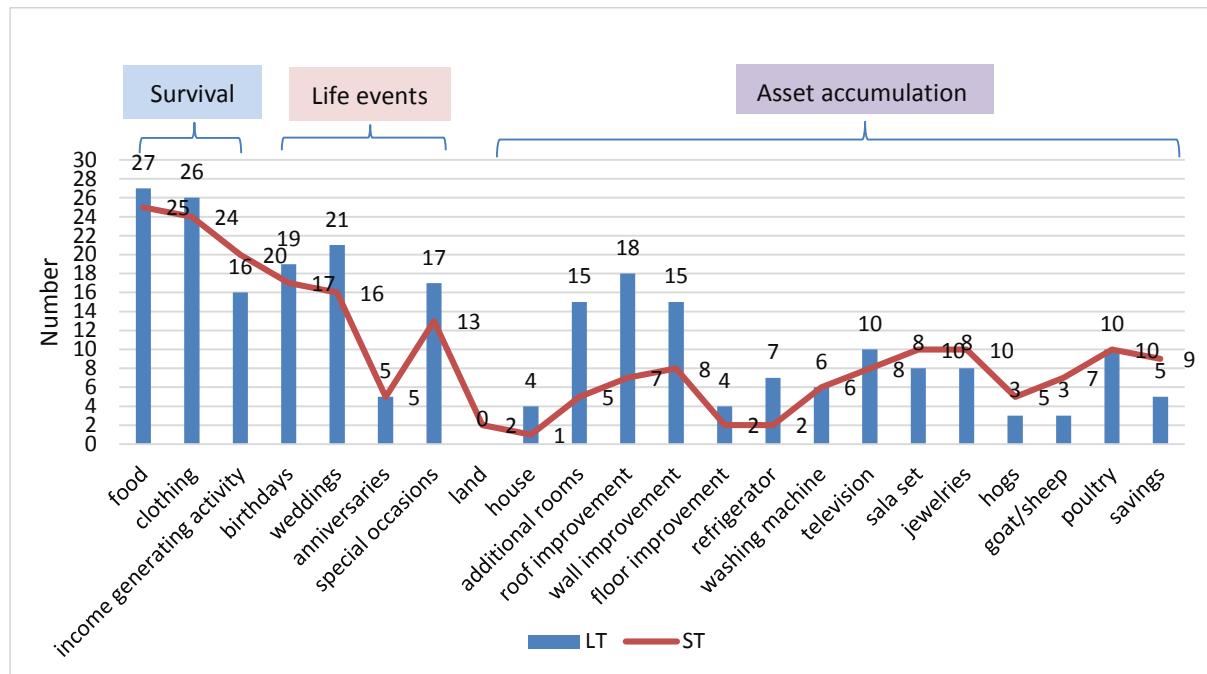


Table 19 shows the difference in the utilization of cash assistance between the two groups. In terms of survival, it can be observed that they had a slight difference on the utilization of cash assistance particularly for food and clothing. However, a significant difference can be gleaned in the income generating activity where more ST recipients spent the cash assistance as capital in putting up their small activities than the LT. For life events, it was obvious that more LT recipients celebrated said occasions than the ST. Also speaking of asset accumulation, the LT fared better than the ST especially on housing improvements and acquisition of appliances. The ST recipients on the other hand accrued more livestock, jewelries, savings and land.

Analysis: Looking closely into the spending, the LT spent more on ‘unnecessary’ expenditures such as life events and also invested on what is termed as ‘dead investments’ like house, housing improvements, and appliances. Household appliances are assets that add to the comfort of households. Others are used for livelihood purposes such as using the refrigerator in making ice for sale or washing machine that helps in doing laundry works. But some appliances are just bought to upgrade the household status. In this case appliances acquired were considered as dead investment since none of the recipients indicated that such appliances were intended for income generating activities. Housing and housing improvements are also usually termed as dead investments for the reason that no economic gain can be derived except in cases when they are used for business of rented out to make some money. In this study, based from the observations made, the improvement in their housing for the purpose of business was not indicated, so we it was assumed that their investment in housing and housing improvement did not derive economic gain for the household instead it was made for the protection of human capital and to some extent for status upgrading.

The ST on the other hand, spent more on assets that can provide a return of income in short or in the long run. Income generating activities for instance are just small business but can yield a penny at the end of the day. A famous quotation in the barangay goes, “*a penny a day can make a man rich one day*”. Also, some ST recipients invested in acquiring land and jewelries

which are very important physical assets of the poor households. The value of these assets do not decline overtime instead they appreciate as time goes by. Jewelries are also not mainly intended for ornamentals but for a purpose that these assets can be converted easily into cash during times of emergencies. This is one of the strategies employed in preparing for unforeseen adverse conditions. Poor people usually raise livestock not only as food for the family but like jewelries, they are assets that can be sold and be of help in times of emergencies. It can be noted that more ST recipients invested in livestock than the other group. Finally, more ST recipients made their savings than their LT counterpart.

- *Comparison in the level of educational of the LT and ST financial managers (father, mother)*

Educational level of the household financial managers is one of the determinants for a better financial management. According to theory, it is more likely that households with better educational level will manage better their finances compared to households who are illiterate. So, comparison of the educational level of the father and mother between the groups was also done.

Table 20 Comparison in the level of education of the LT and ST financial managers

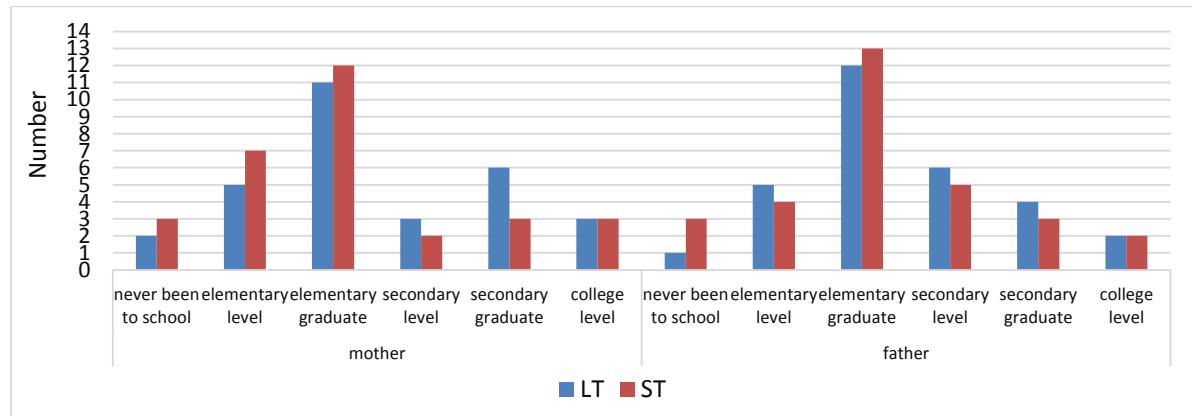


Table 20 shows that there was no significant difference on the level of education of the financial managers between the two groups. In fact, by looking at the pattern, it can be said that the LT recipients had a slightly better education than the ST group since more LT financial managers attended and graduated secondary school while more ST financial managers attended the elementary and also more had never been to school. Thus, the LT financial managers were more educated than the ST financial managers but was ironic to note that the ST group employed better financial management than the LT group.

Conclusion on perception

Findings show that the opinions of the recipients on the effectiveness of the program was halved and what was interesting was that those respondents who enjoyed the program for a longer period claimed that the cash assistance was not effective while those who had it for a shorter period acknowledged that it was. The same result was derived with regards to their satisfaction where the short-term recipients were more satisfied than the long-term recipients. Recipients who claimed that the program was not effective argued that they prefer jobs to be provided by the government because it is more sustainable than cash assistance

It was also found out that despite the lower educational level attained by the ST financial managers, they were wiser enough in investing their cash assistance on assets that generate income from the money that was provided them. Unlike the LT financial managers who

invested more on assets that do not produce an additional income for the household which are termed as 'dead investments'.

The utilization of cash assistance might have affected the perception of the recipients since those who managed it wisely said that it was effective in changing their livelihoods that eventually increased their satisfaction. Those who had the assistance for a longer period on the other hand 'mismanaged' the assistance that in the end caused them to say that the program was not effective in improving their livelihoods that resulted to their not being satisfied. Hence, in this particular case, perception on effectiveness and satisfaction was influenced by livelihood outcomes.

Chapter 5. Conclusions and recommendations

5.1 Introduction

This chapter communicates the findings of the research and endeavors to answer the main research question and five sub questions. Primarily, the purpose of this study was to analyze and explain the effect of conditional cash transfer on the livelihood assets of 4Ps low-income household recipients in the province of Apayao. For this intent, this study was tackled into five parts, first was understanding how the 4Ps program was implemented in the Province of Apayao in order to know whether the implementation process influenced the recipients in their utilization of the conditional cash assistance provided to them, second was illuminating on the effect of risk on the decision making of households with regards to the utilization of the conditional cash assistance, third was understanding why the households used the conditional cash assistance outside the conditions specified by the program, fourth was looking into the changes in assets of the recipients before and after the program, and fifth was obtaining the recipients' perception about the program. All these contributed to the explanation and addition of knowledge on the impacts of 4Ps CCT on the livelihood assets of the household recipients.

5.2. Discussion and conclusion

5.2.1 Implementation of the 4Ps program

The Pantawid Pamilyang Pilipino Program was the biggest and most famous poverty alleviation measure implemented by the government in helping the poorest of the poor households to break out from the intergenerational cycle of poverty by investing in human capital development. In conjunction with this purpose, cash assistance was provided to the recipients with specified conditions on how the money should be utilized, that is for educational and health needs of the households. Though recipients were mandated to spend the money for the mentioned purposes, some of them deviated by spending the money in satisfying their dire needs. The implementers were tasked in monitoring and verifying the compliance of the recipients regarding this matter but based on the information provided by the implementers interviewed, they have admitted that they were lax, giving the recipients some degree of freedom to expend the money according to what they need provided that the primary intent of the program was not sacrificed and except in the extreme cases where some households used it for vices and needed a disciplining action on their non-compliance.

Therefore we can conclude that the implementation of 4Ps in the province has not really confined the households on the conditions laid by the program. The laxity on the part of the implementers has allowed them in making their own decisions and strategies based on their current necessities and on what was really essential for the family. Hence, their livelihood outcomes were largely dependent on the strategies they employed and not strongly influenced by the implementation of the program. This is in parallel with Farrington and Slater's argument that one of the general features of conditional cash transfers is that the choice of spending heavily relies on the hands and decisions of the recipients. Hence, they have the option to utilize the money based on their personal needs and wants, priorities and goals, and depending on what is required by their situation as well (Farrington and Slater, 2006)

5.2.2 Influence of risk on CCT utilization

Cash management is very tough for the poor especially when making decisions with the very meager amount and the challenge lies on maximizing the utilization by employing different strategies (Collins, Morduch, et al., 2009) so as to reduce risks from future unforeseen events

(Chambers, 1995) or from external shocks brought about by past events (Brouwer, Akter, et al., 2007).

Results from the survey indicated that respondents from both treatment and control groups were very much concerned and worried on illness, death, emergencies, and calamities before the program and based on the statistical findings, the two were comparable prior to the 4Ps implementation. After the program, evidence from the findings exhibited that there was a decrease in the level of concern and worry of the respondents but a more significant decrease was observed to have materialized with the treatment group. Backed up by the results from interviews, this can be attributed as an effect of the program since majority of the recipients admitted that they felt more complacent with the presence of cash assistance easing their thoughts from concerns and worries in the event that anything adverse happens.

Further, it was found out that the level of concern and worry was strongly dependent on the household income as per result of the chi-square test. Following the program implementation, the level of income of the treatment group has improved significantly as compared to the counterfactual situation displayed by the control group. And correspondingly, the increase in the income of the recipients had lowered their level of concern and worry with regards to future threats and past events. Hence, an inverse relationship between income and risk existed where the higher the income the household possess, the lesser they are affected by concerns and worries.

The study also revealed that risks had influenced the decisions of the recipients with regards to the manner they spent the cash assistance and this was dependent on the household level of concern and worry about both future and past events. This can be reflected on how the households allocated the amounts either for survival, for future investments or for asset accumulation. This is in line with (Rakodi, 1999) advancing that strategies opted for are aimed at either coping and recovering from shocks and stress by protecting reproduction and recovery, maintaining and enhancing capability through asset building, and providing sustainable livelihood for the future generation by accumulating portfolios.

Since a counterfactual situation was established with the presence of the control group, the findings further ascribed that though it was not in line with the intent and condition of the program for human capital development, the program has helped the recipients in terms of reducing the level of risk in the households of the program recipients.

5.2.3 Utilization of the CCT outside the program conditions

As mentioned earlier, the cash assistance was intended mainly for human capital development but findings from the field showed that the amount provided was not totally spent for education and health needs of the recipients instead were diverted into different types of spending which were based on needs, priorities, and also dependent on the existing condition of the households.

Results indicate that the cash assistance was used for three purposes, first for survival, second for coping, and third for asset accumulation. It can be observed that the cash assistance was not used for only one purpose which is aligned to the statement of (Rakodi, 2002) that households employ multiple activities to ensure survival and improve well-being. That is when opportunities are provided, poor people take advantage and tend to manage their resources in pursuit for either survival, coping or accumulating relative wealth.

Findings from the study showed that the program had brought more adequate food and clothing to the treatment group as evidenced by the survey result where majority of the recipients claimed to have sufficient food and clothing after the program. This was because the cash assistance has accorded the recipients with a better purchasing power that enabled

them to acquire enough food and clothing for their households. Assessing the two groups after the program, the treatment group fared better than the control group in providing their households with the basic needs for survival.

With regards to income generating activities, result from the survey confirms the argument that in the aim of poor people to reduce the occurrence of risks, they employ various strategies such as intensified utilization of available resources to stabilize the household well-being by trying several activities that may yield some additional income. This was evident with the increased number of recipients who had income generating activities after the program. The interviews from the recipients revealed that the cash assistance served as their seed capital in establishing such activities. The treatment group made a better improvement along this area as compared to the control group.

Since poor people are always exposed to risks they respond and manage uncertainty by developing and employing management strategies in coping by mobilizing the assets they possess (McIlwaine and Moser, 2003). Based from the survey results, the responsiveness of the households on the importance of being financially prepared during unexpected shocks improved as evidenced by the increased number of households who had their savings after the program. Coupled with the responses gathered from interviews, most mentioned that their savings were in preparation for unanticipated circumstances. Also, some of them acquired assets such as jewelries and livestock that can easily be converted into cash when their households run into emergencies. This is concurrent with the advancement of (Beall, 2002) on ex-ante risk management that poor people go beyond coping but also consider preventive measures in order to deal with future unseen events.

5.2.4 Changes in the livelihood assets of the recipients

Households aim at improving their livelihoods and in doing so, they act as financial managers of their resources by adjusting the utilization and allocation according to the household priorities and based on needs required by situation (Rakodi, 1999). Poor people usually employ diversification strategies by intensified utilization of available assets as fully as possible to produce or accumulate wealth to stabilize household's well-being in the future (De Haan and Zoomers, 2005) or that enable people to earn a living to meet their needs or improve living conditions (Berner, Gomez, et al., 2012).

Findings revealed that aside from survival and coping, the recipients also utilized the money for accumulating assets which was most apparent in the improvement in their human, physical, social and financial capital. This is in accordance with the theory of (Rakodi, 2002) that when opportunities are provided, poor people take advantage and manage the resources in pursuit not only for survival, coping but also in improving their well-being by accumulating relative wealth.

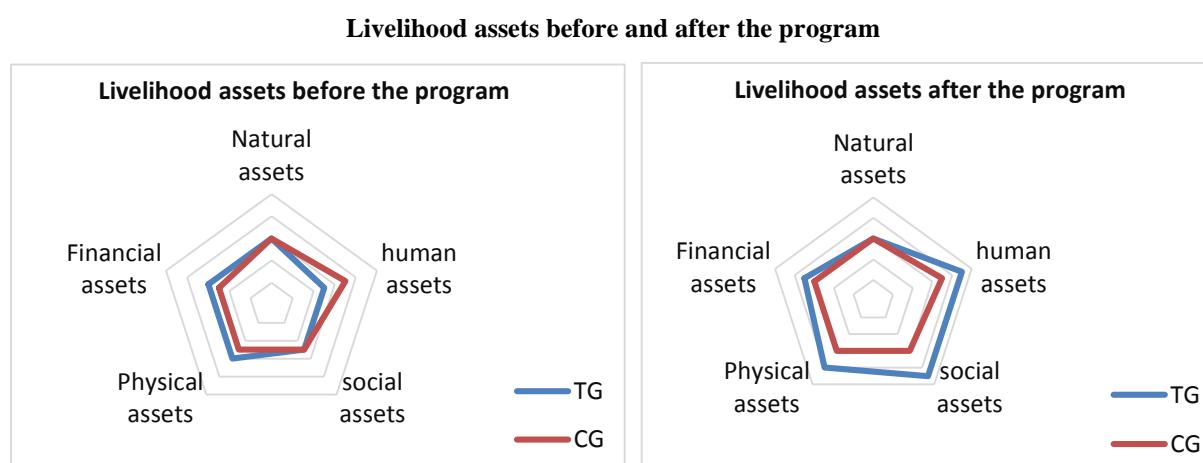
An investigation on the human assets revealed an improvement as observed in the recipients' increased attendance to trainings wherein they were able to acquire knowledge and skills on parenting, improved ability to pay for school fees and contributions for their children, increased ability to pay and access medical services and also in the improved availability and quality of diet in the household. Comparing the two groups, though the control group achieved some degree of improvement, the treatment group fared better in terms of human capital development. The interviews from the recipients also revealed that they were able to attain these developments not only because of the aid of the cash assistance they received but also through the imposition made by the program since recipients were mandated to comply in order to avoid the sanctions. Implementers likewise agreed that if the conditions were not provided, the cash assistance might have been expended on other purposes which might have affected the improvement along this asset.

In terms of social capital, the findings showed that there was an improvement in the recipients' ability to assist others through extending financial help and in their ability to fulfill their social obligations by giving death alms to households who needed financial assistance in cases of death. Unlike before the program when majority of them received the favor by borrowing from their social networks. After the intervention, the recipients' ability to reciprocate others had improved. Comparing the treatment and control group, the former attained a better improvement in social capital than the latter.

With regards to physical assets, findings showed that there was an improvement as evidenced by their increased possession of tangible assets such as household appliances, livestock and jewelries. Additionally, several recipients also made improvements in their housing such as renovation of walls, roofs, flooring and addition of rooms. And some were able to build their houses incrementally with the aid of the cash assistance. Along this area, the treatment group improved better as compared to the control group.

An improvement in the financial assets among the treatment group was also observed as revealed in their increased savings, income and the improved access to credits. The interviews suggested that the recipients were more able to save after the program and this was in preparation for unexpected events or emergencies. Also, an improved access to credits was apparent but majority of the recipients preferred not to take loans because according to them the cash assistance had already provided what they needed. Though an improvement in financial capital was observed, this strategy did not lead to asset accumulation as savings were used for managing threats.

The study focused on measuring the changes in the livelihood assets of the recipients and the figures below show that though a slight discrepancy can be observed along natural, financial, physical and social assets before the program, it was not significant enough to make a difference between the two groups except in human asset where the control group performed better than the treatment group. After the program, the livelihood assets of the treatment group attained better improvements than the control group in all livelihood assets measured. Such improvements in the assets could be ascribed to the program since the counterfactual situation as displayed by the control group showed how the picture could have been without the intervention. It can therefore be concluded that the treatment group had better livelihoods than the control group after the program.



5.2.5 Perception of the recipients about the program

The findings showed that the responses of the recipients were split with regards to their opinions on the effectiveness and their satisfaction about the program. Though more than half

of the recipients considered the program as effective, there is still a large amount of those who refute that the program was helpful. The same situation was displayed with regards to the recipients' satisfaction where a quite large proportion were also dissatisfied about the program. Based from the survey, recipients who claimed that the program was not effective suggested that jobs should have been provided rather than cash assistance as the former is more sustainable as compared to the latter which is temporary. Others said that the amount given was too little, some spelled out that the assistance period was too short and others were not comfortable with the conditions imposed.

Since there were two sub-groups identified within the treatment group namely the long-term recipients or those who received the cash assistance for 6 years and the short-term recipients or those who enjoyed the program for 3 years, their perception was compared in order to find out if the period of assistance had an influence on perception. Surprisingly enough, the short-term recipients were more satisfied and claimed that the program was effective than the other group. A deeper analysis was done to find out the reasons for this claim and as per results, the short-term recipients appeared to have used the money wiser than the long-term group. The short-term group aside from using the money for survival, they also ventured on savings for unpredicted occurrences and small investments where they generated some amounts. In addition, they utilized the cash assistance for the accumulation of assets like jewelries and livestock that can be easily be disposed-off and converted into cash during urgent situations. The short-term group therefore maximized the utilization of their cash assistance by making money out of the money that was given them. The long-term recipients on the other hand also used the money for survival but prioritized investing in the purchase of household appliances and housing improvement which did not give them a return of income.

Hence, perception of effectiveness and satisfaction was not dependent on the length of assistance but was largely influenced by the manner on how they used the money because the strategies that the recipient households adopted produced outcomes that determined the degree of well-being.

5.3 Conclusion and recommendations

5.3.1. Conclusion

The extent of effect of the 4Ps CCT on the livelihood assets of the low income household recipients was researched using a quasi-experiment. A control group was established as it was vital to ensure that the changes observed in the livelihood assets of the recipients are attributable to the program. The control group selected was comparable with the treatment group since they were drawn from the program waiting list which means that have the same characteristics with the program recipients based on the program selection criteria. This was affirmed by the results of statistical tests exhibiting that the two groups were comparable before the program.

The program's intention was to provide cash assistance to the recipients that will help them improve their human capital by investing in education and health of the household with the assumption that this will enable them untie themselves from the grasp of intergenerational poverty. It was worthy to note that recipients achieved an improvement along human capital development as evidenced in their increased ability to pay school fees and contributions as well as in their increased access to medical services and facilities. This was confirmed by the data recorded by the implementing agencies where there was an improvement in the education and health performance in the province with the implementation of the 4Ps program. The imposition of the conditions with the corresponding sanctions according to the implementers helped in attaining these improvements in human capital because without the

conditions imposed, the whole amount of the cash assistance might have been used for other purposes other than for human capital development.

The research also showed that aside from the improvement attained along human asset, the recipients were also able to develop their social, physical and financial assets and it was indeed commendable that most of the household recipients were able to improve their livelihoods by utilizing the cash assistance provided by the program. However, in the event that the implementation had been too strict, then at the end of the program, the development should have been limited only to human asset without attaining improvements on the other livelihood assets.

The utilization of the cash assistance other than for health and education denotes that recipients did not only prioritize for human capital development needs but their social, physical, and financial development were also of equal importance. Hence, the government should look into implementing policies and programs that are comprehensive enough to consider all the capitals because these assets are similarly important in order to build better livelihoods. Nevertheless, the program had been successful in improving the human asset and also became instrumental in improving the social, physical, and financial assets of its recipients. We can therefore conclude that the Pantawid Pamilyang Pilipino Program (4Ps) was a successful intervention that brought about a positive impact to the livelihoods of its recipients.

5.3.1 Recommendations

The study revealed that the 4Ps program had a positive impact on the livelihood assets of the recipients and for this reason it really deserves a commendation. The following recommendations are made that would help for the improvement of the program if in the future the same kind of program will be implemented.

- One issue that was raised from the selection of recipients in the municipal level is on the inclusion of the unqualified households and the exclusion of the deserving ones. This should be tackled carefully in order to assure that the government funds are spent on households who are worthy of the assistance.
- The Philhealth package attached to the program was an excellent component because it provides health insurance to all recipients. This should also be carried out in other programs as it provides a big help to households in times of illness.
- A livelihood component should be provided to the recipients in terms of livelihood trainings and seed capital for sustainability and reduce dependency on the cash assistance.
- Since sustainability was an issue raised during interviews, further research is needed in order to find out whether the recipients were able to sustain the improvements in the livelihood assets achieved through the cash assistance or did they go back to their status as before the 4Ps program.

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Annex 1 Tables

Table 1a Summary of Operationalization and Data Collection Methods

Research sub-questions	Concepts	Variables	Indicators	Data Sources	Research Methods	Data Collection Methods	Data Type	Questions
How was the 4Ps CCT program implemented in the province of Apayao?	CCT	Cash assistance	<ul style="list-style-type: none"> Amount of cash received per household Frequency of transfer Timeliness of transfer Level of satisfaction with regards to the amount received 	Recipients Implementers	Quantitative Qualitative	Survey Questionnaire In depth interview FGD	Primary Secondary	How much amount do you receive per transfer? How often do you receive the transfer? Is the transfer punctual? What is the level of your satisfaction on the amount transferred?
		Implementation	<ul style="list-style-type: none"> period started period ended Activities done (information dissemination, meetings, Awareness of the conditions given 	Recipients Implementers	Quantitative Qualitative	Survey Questionnaire In depth interview FGD	Primary Secondary	When did you start receiving the transfer? When did you stop receiving the transfer? What were the activities undertaken? How often were the activities conducted? What is the level of information of the recipients? How many attended the activities? How many did not attend? What were the reasons why they did not attend?
To what extent does risk influence the household decisions in their use of the 4Ps CCT?	Risk	future threats	<ul style="list-style-type: none"> Type of threats (illness, death, loss of income source) Level of concern 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview	Primary	What are the threats perceived to happen in the future? How often do you think of the following events to happen in the future?
		Past events	<ul style="list-style-type: none"> Type of events (illness, death, loss of income source, calamities) Level of worry 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview	Primary	Are there members who got ill? Who died? Who lost their jobs? Did the household suffer from calamities?
How did the recipients use the 4Ps CCT outside the specified conditions provided by the program?	Livelihood Strategies	Survival	<ul style="list-style-type: none"> Basic needs for survival 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview	Primary	Did the household have food for the family? Did the household have clothing?
		Income Generation	<ul style="list-style-type: none"> Formal and informal activities engaged aside from main source of living 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview	Primary	What did you do with the transfer received? What are the activities the household members engage in?

Summary of Operationalization and Data Collection Methods (continued)

Research sub-questions	Concepts	Variables	Indicators	Data Sources	Research Methods	Data Collection Methods	Data Type	Questions
		Life cycle events	<ul style="list-style-type: none"> • Birthdays • Weddings • Anniversaries • Other Special occasions 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview	Primary	Did the households spend for birthdays? Weddings? Anniversaries? Special Occasions?
		Future Investments	<ul style="list-style-type: none"> • Insurances • Educational plans • Old-age pension plans • Health insurance 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview	Primary	Did the household buy insurance? Plans?
How does household use of the 4Ps CCT affect the changes of livelihood assets?	Livelihood Assets	Human Capital	<ul style="list-style-type: none"> • Attendance to trainings • Frequency of visit to health facilities • Ability to pay medical services and facilities • Ability to pay school fees and contributions • Number of meals per day • Presence of meat or fish in the diet 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview Observation	Primary	What level can you pay school fees? How many children are going to school? How often do you access health services? What is the level you can pay for medicines? How many times did u have meat/fish per week? How many meals did you have in a day? How many times did you miss your meal in a week?
		Social Capital	<ul style="list-style-type: none"> • Assistance extended • Assistance received • Social obligation fulfilled (death alms) 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview Observation	Primary	Were you able to provide help to friends, relatives and neighbors? Were you able to receive help from your friends, relatives and neighbors? Were you able to fulfill social obligations (death alms)
		Physical Capital	<ul style="list-style-type: none"> • Acquisition of physical assets • Acquisition of productive assets • Improvement of physical assets 	Recipients	Quantitative Qualitative	Survey Questionnaire In depth interview Observation	Primary	What are the appliances does the household possess? Does the household own a house? How many rooms does your house have? What materials does the house made up of?
		Financial Capital	<ul style="list-style-type: none"> • Savings • Investments • Credits 	Recipients	Quantitative	Survey Questionnaire In depth interview Observation	Primary	How much amount do you save for emergencies? How much money do you invest for the future?

Table 1b Composition of respondents in terms of Age, Gender, Marital Status, and Main Source of Living

Variable	Treatment Group		Control Group		Total	
	N	%	N	%	N	%
<i>Age</i>						
26-35	9	15	4	6.2	13	10.4
36-45	22	36.7	18	27.7	40	32
46-55	22	36.7	32	49.2	54	43.2
56 and above	7	11.7	11	16.9	18	14.4
missing	-	-	-	-	-	-
Total	60	100	65	100	125	100
<i>Gender</i>						
Male	12	20	19	29.2	31	24.8
Female	48	80	46	70.0	94	75.2
missing	-	-	-	-	-	-
Total	60	100	65	100	125	100
<i>Marital Status</i>						
Married/common law	59	98.3	59	90.8	118	94.4
Separated/annulled	1	1.7	6	9.2	7	5.6
Missing	-	-	-	-	-	-
Total	60	100	65	100	125	100
<i>Main source of living</i>						
Farming	34	56.7	36	55.3	70	56.0
Fishing	6	10.0	11	16.9	17	13.6
Livestock and poultry	8	13.3	6	9.2	14	11.2
Retail and trade	3	5.0	5	7.7	8	6.4
Wages and salaries	9	15.0	7	3.1	16	12.8
Missing	-	-	-	-	-	-
Total	60	100	65	100	125	100

Table 1c. Recoding and aggregation of data

Indicator	Original Data	Recoding	Recoded Data
Age	1=25 and below 2=26-35 3=36-45 4=46-55 5=56 and above	1=1 2=2 3=2 4=2 5=3	1=young age 2=productive age 3=old age
Level of education	1=never been to school 2=elementary level 3=elementary graduate 4=secondary level 5=secondary graduate 6=college level 7=college graduate 8=vocational/technical courses	1=1 2=1 3=1 4=1 5=1 6=2 7=2 8=1	1=low level of education 2=medium of education
Household income	1=999 and below 2=1000-1999 3=2000-2999 4=3000-3999 5=4000-above	1=1 2=1 3=1 4=2 5=2	1=very low income 2=low income
Main source of living	1=farming 2=fishing 3=livestock and poultry 4=retail and trade 5=wages and salaries	1=1 2=1 3=1 4=2 5=2	1=agriculture related jobs 2=non-agriculture related jobs
Level of concern	1=not at all 2=a little bit 3=very much	1=1 2=2 3=3	1=low concern 2=high concern

Annex 2 Figures

Figure 2a Verification System

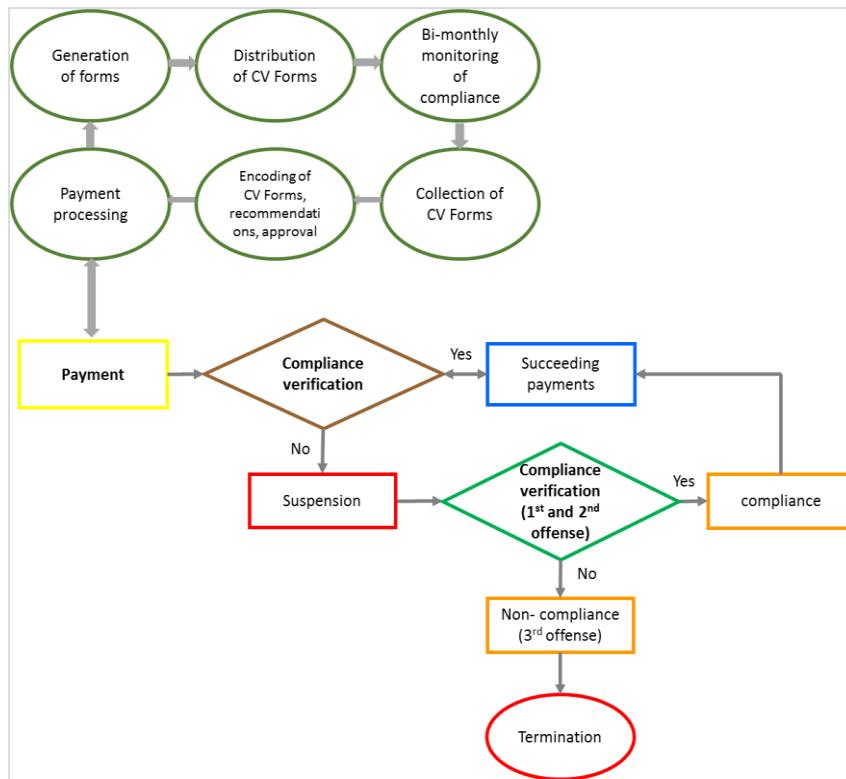


Figure 2b Grievance resolution process



Annex 3 Independent samples t-tests

Independent Samples test for Level of Concern on Illness

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of concern on illness before 2007	Treatment Group	60	2.57	.698	.090
	Control Group	65	2.57	.706	.088

Independent Samples Test										
	Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper	
Level of concern on illness before 2007	Equal variances assumed	.004	.949	-.020	123	.984	-.003	.126	-.251	.246
	Equal variances not assumed			-.020	122.425	.984	-.003	.126	-.251	.246

Independent Samples test for Level of Concern on Death

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of concern on death before 2007	Treatment Group	60	2.73	.548	.071
	Control Group	65	2.72	.573	.071

Independent Samples Test										
	Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper	
Level of concern on death before 2007	Equal variances assumed	.068	.795	.102	123	.919	.010	.100	-.189	.209
	Equal variances not assumed			.102	122.837	.919	.010	.100	-.188	.209

Independent Samples test for Level of Concern on Death

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of concern on emergencies before 2007	Treatment Group	60	2.73	.516	.067
	Control Group	65	2.71	.522	.065

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Level of concern on emergencies before 2007	Equal variances assumed Equal variances not assumed	.181	.671	.276	123	.783	.026	.093	-.158	.210
				.276	122.405	.783	.026	.093	-.158	.210

Independent Samples test for Level of Concern on Loss of Job

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of concern on loss of job before 2007	Treatment Group	60	2.32	.748	.097
	Control Group	65	2.25	.751	.093

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Level of concern on loss of job before 2007	Equal variances assumed Equal variances not assumed	.031	.862	.526	123	.600	.071	.134	-.195	.336
				.526	122.279	.600	.071	.134	-.195	.336

Independent Samples test for Level of Concern on Calamities

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of concern on calamities before 2007	Treatment Group	60	2.43	.722	.093
	Control Group	65	2.60	.632	.078

Independent Samples Test											
		Levene's Test for Equality of Variances	t-test for Equality of Means						95% Confidence Interval of the Difference		
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error		
Level of concern on calamities before 2007	Equal variances assumed Equal variances not assumed	3.106 .	.080 .	-1.376 -1.368	123 117.747	123 117.747	.171 .174	-.167 .167	.121 .122	-.406 -.408	.073 .075

Independent Samples test for Level of Concern on Theft

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of concern on theft before 2007	Treatment Group	60	1.78	.613	.079
	Control Group	65	1.65	.543	.067

Independent Samples Test											
		Levene's Test for Equality of Variances	t-test for Equality of Means						95% Confidence Interval of the Difference		
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error		
Level of concern on theft before 2007	Equal variances assumed Equal variances not assumed	.000 .	.986 .	1.326 1.320	123 118.214	123 118.214	.187 .189	.137 .137	.103 .104	-.068 -.069	.342 .343

Independent Samples test for Level of Worry on Illness

Group Statistics					
		Groups	N	Mean	Std. Deviation
Level of worry on illness in 2007	Treatment group	60	1.42	.497	.064
	Control group	65	1.37	.486	.060

Independent Samples Test											
		Levene's Test for Equality of Variances	t-test for Equality of Means						95% Confidence Interval of the Difference		
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Level of worry on illness in 2007	Equal variances assumed Equal variances not assumed	1.099 .	.297 .	.539 .539	123 121.717	.591 .591	.591 .591	.047 .047	.088 .088	-.127 -.127	.222 .222

Independent Samples test for Level of Worry on death

Group Statistics					
		Groups	N	Mean	Std. Deviation
Level of worry on death in 2007	Treatment group	60	1.23	.427	.055
	Control group	65	1.20	.403	.050

Independent Samples Test											
		Levene's Test for Equality of Variances	t-test for Equality of Means						95% Confidence Interval of the Difference		
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Level of worry on death in 2007	Equal variances assumed Equal variances not assumed	.806 .	.371 .	.449 .448	123 120.736	.654 .655	.033 .033	.074 .074	.074 .074	-.114 -.114	.180 .181

Independent Samples test for Level of Worry on Emergencies

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of worry on emergencies in 2007	Treatment group	60	1.57	.500	.065
	Control group	65	1.34	.477	.059

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Level of worry on emergencies in 2007	Equal variances assumed Equal variances not assumed	4.040	.047	2.612	123	.010	.228	.087	.055	.401
				2.607	121.037	.010	.228	.088	.055	.401

Independent Samples test for Level of Worry on Loss of Job

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of worry on loss of job in 2007	Treatment group	60	1.75	.437	.056
	Control group	65	1.74	.443	.055

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Level of worry on loss of job in 2007	Equal variances assumed Equal variances not assumed	.086	.770	.147	123	.884	.012	.079	-.144	.167
				.147	122.457	.884	.012	.079	-.144	.167

Independent Samples test for Level of Worry on Calamities

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Level of worry on calamities in 2007	Treatment group	60	1.27	.446	.058
	Control group	65	1.31	.465	.058

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
				F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	
Level of worry on calamities in 2007	Equal variances assumed Equal variances not assumed	1.017 -.503	.315 -.503	-.503	123 122.817	.616 .616	.616 122.817	-.041 -.041	.082 .082	-.203 -.202	.121 .120

Independent Samples test for Adequacy of food

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Adequacy of food in the household in 2007	Treatment group	60	1.18	.390	.050
	Control group	65	1.22	.414	.051

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
				F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	
Adequacy of food in the household in 2007	Equal variances assumed Equal variances not assumed	.796 -.445	.374 -.445	-.444 122.947	123 122.947	.658 .657	.658 .657	-.032 -.032	.072 .072	-.175 -.174	.111 .110

Independent Samples test for Adequacy of clothing

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Adequacy of clothing in the household in 2007	Treatment group	60	1.15	.360	.046
	Control group	65	1.15	.364	.045

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Adequacy of clothing in the household in 2007	Equal variances assumed Equal variances not assumed	.014 .	.906 .	-.059 -.059	123 122.383	.953 .953	-.004 -.004	.065 .065	-.132 -.132	.124 .124

Independent Samples test for Income generating activity

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Income generating activity in 2007	Treatment group	60	1.70	.462	.060
	Control group	65	1.68	.471	.058

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Income generating activity in 2007	Equal variances assumed Equal variances not assumed	.306 .	.581 .	.276 .276	123 122.543	.783 .783	.023 .023	.084 .084	-.142 -.142	.189 .188

Independent Samples test for Birthday celebrations

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Birthday celebration in 2007	Treatment group	60	1.68	.469	.061
	Control group	65	1.54	.502	.062

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Birthday celebration in 2007	Equal variances assumed Equal variances not assumed	8.608	.004	1.663	123	.099	.145	.087	-.028	.317
				1.667	122.982	.098	.145	.087	-.027	.317

Independent Samples test for Attendance to weddings

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Attendance to weddings in 2007	Treatment group	60	1.60	.494	.064
	Control group	65	1.66	.477	.059

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Attendance to weddings in 2007	Equal variances assumed	1.898	.171	-.708	123	.480	-.062	.087	-.233	.110
	Equal variances not assumed			-.707	121.367	.481	-.062	.087	-.234	.111

Independent Samples test for Anniversary celebrations

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Anniversary celebrations in 2007	Treatment group	60	1.88	.324	.042
	Control group	65	1.91	.292	.036

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Anniversary celebrations in 2007	Equal variances assumed	.786	.377	-.442	123	.659	-.024	.055	-.133	.085
	Equal variances not assumed			-.441	118.973	.660	-.024	.055	-.134	.085

Independent Samples test for Special occasions

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Celebration of Special occasions in 2007	Treatment group	60	1.78	.415	.054
	Control group	65	1.69	.465	.058

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Celebration of Special occasions in 2007	Equal variances assumed	5.411	.022	1.150	123	.252	.091	.079	-.066	.248
	Equal variances not assumed			1.156	122.873	.250	.091	.079	-.065	.247

Independent Samples test for Life insurance

Group Statistics					
		Groups	N	Mean	Std. Deviation
Life insurance in 2007	Treatment group	60	1.92	.279	.036
	Control group	65	1.97	.174	.022

		Independent Samples Test							95% Confidence Interval of the Difference	
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Life insurance in 2007	Equal variances assumed Equal variances not assumed	6.807	.010	-1.275 -1.253	123 97.472	.205 .213	-.053 -.053	.041 .042	-.134 -.136	.029 .031

Independent Samples test for Old-age pension plan

Group Statistics					
		Groups	N	Mean	Std. Deviation
Old-age pension plan in 2007	Treatment group	60	1.95	.220	.028
	Control group	65	1.98	.124	.015

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Old-age pension plan in 2007	Equal variances assumed Equal variances not assumed	4.969	.028	-1.095 -1.072	123 91.500	.276 .286	-.035 -.035	.032 .032	-.097 -.099	.028 .029

Independent Samples test for Philhealth

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Philhealth in 2007	Treatment group	60	1.93	.252	.032
	Control group	65	1.82	.391	.048

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Philhealth in 2007	Equal variances assumed	17.875	.000	1.987	123	.049	.118	.059	.000	.235
	Equal variances not assumed			2.021	110.222	.046	.118	.058	.002	.234

Independent Samples test for Educational level of the father

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Educational level of the father in 2007	Treatment group	60	3.33	1.258	.162
	Control group	65	3.06	1.197	.149

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Educational level of the father in 2007	Equal variances assumed	1.607	.207	1.238	123	.218	.272	.220	-.163	.707
	Equal variances not assumed			1.235	120.964	.219	.272	.220	-.164	.707

Independent Samples test for Educational level of the mother

Group Statistics					
		Groups	N	Mean	Std. Deviation
Educational level of the mother in 2007	Treatment group	60	3.32	1.432	.185
	Control group	65	3.12	1.305	.162

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Educational level of the mother in 2007	Equal variances assumed Equal variances not assumed	1.763	.187	.791	123	.431	.194	.245	-.291	.678
				.788	119.434	.432	.194	.246	-.293	.680

Independent Samples test for Trainings

Group Statistics					
		Groups	N	Mean	Std. Deviation
Trainings in 2007	Treatment group	60	1.82	.390	.050
	Control group	65	1.85	.364	.045

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Trainings in 2007	Equal variances assumed Equal variances not assumed	.766	.383	-.437	123	.663	-.029	.067	-.163	.104
				-.436	120.260	.664	-.029	.068	-.163	.104

Independent Samples test for Ability to pay school fees and contributions

Group Statistics					
		Groups	N	Mean	Std. Deviation
Ability to pay school fees and contributions in 2007	Treatment group	60	2.07	.252	.032
	Control group	65	2.11	.312	.039

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Ability to pay school fees and contributions in 2007	Equal variances assumed Equal variances not assumed	2.649	.106	-.805	123	.423	-.041	.051	-.142	.060
				-.811	120.821	.419	-.041	.051	-.141	.059

Independent Samples test for Ability to pay for medical services

Group Statistics					
		Groups	N	Mean	Std. Deviation
Ability to pay for medical services in 2007	Treatment group	60	2.25	.437	.056
	Control group	65	2.23	.425	.053

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Ability to pay for medical services in 2007	Equal variances assumed Equal variances not assumed	.249	.619	.250	123	.803	.019	.077	-.133	.172
				.249	121.564	.804	.019	.077	-.133	.172

Independent Samples test for frequency of access to medical services

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Frequency of access to medical services in 2007	Treatment group	60	2.33	.705	.091
	Control group	65	2.31	.727	.090
	Control group	65	2.40	.703	.087

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Frequency of access to medical services in 2007	Equal variances assumed Equal variances not assumed	.000 .	.986 .	.200 .200	123 122.695	.842 .842	.026 .026	.128 .128	-.228 -.228	.280 .279

Independent Samples test for number of square meals

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Number of square meals in 2007	Treatment group	60	3.05	.746	.096
	Control group	65	3.02	.696	.086

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Number of square meals in 2007	Equal variances assumed Equal variances not assumed	.711 .	.401 .	.268 .268	123 120.284	.789 .789	.035 .035	.129 .129	-.221 -.221	.290 .291

Independent Samples test for frequency of meat or fish in the diet

Group Statistics						
		Groups	N	Mean	Std. Deviation	Std. Error Mean
Frequency of meat or fish in the diet in 2007		Treatment group	60	1.70	.561	.072
		Control group	65	1.80	.506	.063

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Frequency of meat or fish in the diet in 2007	Equal variances assumed	3.375	.069	-1.047	123	.297	-.100	.096	-.289	.089
	Equal variances not assumed			-1.043	118.995	.299	-.100	.096	-.290	.090

Independent Samples test for frequency of borrowing money

Group Statistics						
		Groups	N	Mean	Std. Deviation	Std. Error Mean
Frequency of borrowing money in 2007		Treatment group	60	1.17	.457	.059
		Control group	65	1.15	.441	.055
		Control group	65	1.35	.543	.067

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Frequency of borrowing money in 2007	Equal variances assumed	.093	.761	.159	123	.874	.013	.080	-.146	.172
	Equal variances not assumed			.159	121.363	.874	.013	.080	-.147	.172

Independent Samples test for frequency of lending money

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Frequency of lending money in 2007	Treatment group	60	2.53	.623	.080
	Control group	65	2.62	.630	.078

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Frequency of lending money in 2007	Equal variances assumed Equal variances not assumed	.261	.610	-.731	123	.466	-.082	.112	-.304	.140
				-.732	122.390	.466	-.082	.112	-.304	.140

Independent Samples test for ability to fulfill social obligation (death alms)

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Ability to fulfill social obligation in 2007	Treatment group	60	1.20	.546	.071
	Control group	65	1.18	.464	.058
	Control group	65	1.26	.538	.067

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Ability to fulfill social obligation in 2007	Equal variances assumed Equal variances not assumed	.252	.616	.170	123	.865	.015	.090	-.164	.194
				.169	116.249	.866	.015	.091	-.165	.196

Independent Samples test for land ownership

Group Statistics						
		Groups	N	Mean	Std. Deviation	Std. Error Mean
Land ownership in 2007	Treatment group	60	1.38	.490	.063	
	Control group	65	1.40	.494	.061	

Independent Samples Test											
		Levene's Test for Equality of Variances	t-test for Equality of Means							95% Confidence Interval of the Difference	
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Land ownership in 2007	Equal variances assumed Equal variances not assumed	.143	.706	-.189	123	.850	.850	-.017	.088	-.191	.158
					-.189	122.334		-.017	.088	-.191	.158

Independent Samples test for housing ownership

Group Statistics						
		Groups	N	Mean	Std. Deviation	Std. Error Mean
Housing ownership in 2007	Treatment group	60	1.15	.360	.046	
	Control group	65	1.17	.378	.047	

Independent Samples Test											
		Levene's Test for Equality of Variances	t-test for Equality of Means							95% Confidence Interval of the Difference	
			F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Housing ownership in 2007	Equal variances assumed Equal variances not assumed	.340	.561	-.291	123	.772	.772	-.019	.066	-.150	.112
					-.291	122.870		-.019	.066	-.150	.111

Independent Samples test for jewelry possession

Group Statistics						
		Groups	N	Mean	Std. Deviation	Std. Error Mean
Jewelry possession in 2007		Treatment group	60	1.80	.403	.052
		Control group	65	1.83	.378	.047
		Control group	65	1.85	.364	.045

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Jewelry possession in 2007	Equal variances assumed Equal variances not assumed	.776	.380	-.440	123	.660	-.031	.070	-.169	.108
				-.439	120.443	.661	-.031	.070	-.169	.108

Independent Samples test for savings

Group Statistics						
		Groups	N	Mean	Std. Deviation	Std. Error Mean
Savings in 2007		Treatment group	60	1.85	.360	.046
		Control group	65	1.86	.348	.043

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Savings in 2007	Equal variances assumed Equal variances not assumed	.133	.716	-.182	123	.856	-.012	.063	-.137	.114
				-.182	121.407	.856	-.012	.063	-.137	.114

Independent Samples test for investments

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Investments in 2007	Treatment group	60	1.88	.324	.042
	Control group	65	1.92	.269	.033

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Investments in 2007	Equal variances assumed Equal variances not assumed	2.272	.134	-.749	123	.455	-.040	.053	-.145	.065
				-.744	114.987	.459	-.040	.053	-.146	.066

Independent Samples test for credits

Group Statistics					
	Groups	N	Mean	Std. Deviation	Std. Error Mean
Credits in 2007	Treatment group	60	2.00	.638	.082
	Control group	65	2.00	.530	.066

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error	Lower	Upper
Credits in 2007	Equal variances assumed Equal variances not assumed	2.120	.148	.000	123	1.000	.000	.105	-.207	.207
				.000	115.116	1.000	.000	.105	-.209	.209

Annex 4 Cross Tabulations

Table 4a Cross tabulation between household income * birthdays

Level of household income * birthdays before and after Cross tabulation								
count								
TG or CG			Birthdays before		Total	Birthdays after		Total
			yes	no		yes	no	
Treatment group	level of household income	very low income	18	31	49	0	2	2
		low income	1	10	11	36	22	58
	Total		19	41	60	36	24	60
Control group	level of household income	very low income	24	31	55	24	24	48
		low income	6	4	10	5	12	17
	Total		30	35	65	29	36	65

Table 4b Cross tabulation between household income * weddings

Level of household income * weddings before and after Cross tabulation								
count								
TG or CG			weddings before		Total	weddings after		Total
			yes	no		yes	no	
Treatment group	level of household income	very low income	20	29	49	0	2	2
		low income	4	7	11	37	21	58
	Total		24	36	60	37	23	60
Control group	level of household income	very low income	20	35	55	11	37	48
		low income	2	8	10	2	15	17
	Total		22	43	65	13	52	65

Table 4c Cross tabulation between household income * anniversary

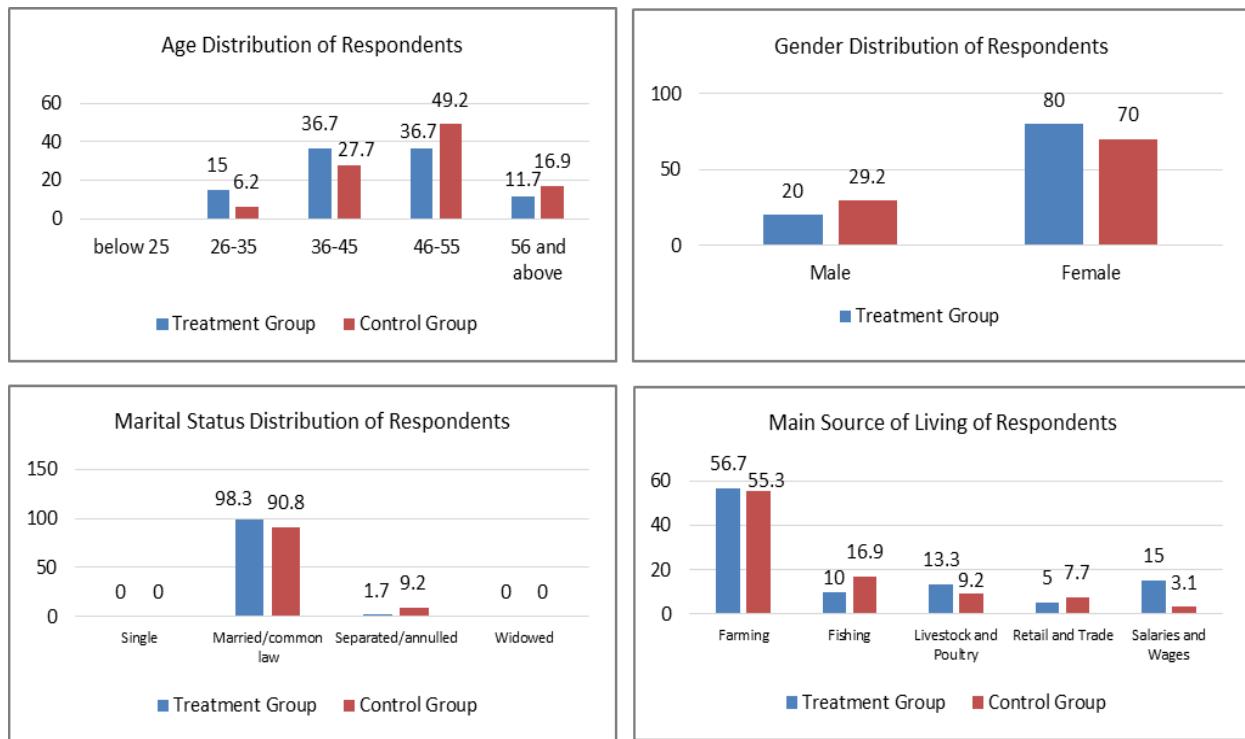
Level of household income * anniversary before and after Cross tabulation								
count								
TG or CG			anniversary before		Total	anniversary after		Total
			yes	no		yes	no	
Treatment group	level of household income	very low income	4	45	49	0	2	2
		low income	3	8	11	10	48	58
	Total		7	53	60	10	50	60
Control group	level of household income	very low income	6	49	55	6	42	48
		low income	0	10	10	3	14	17
	Total		6	59	65	9	56	65

Table 4d Cross tabulation between household income * special occasions

Level of household income * special occasions before and after Cross tabulation								
count								
TG or CG			Special occasions before		Total	Special occasions after		Total
			yes	no		yes	no	
Treatment group	level of household income	very low income	9	40	49	1	1	2
		low income	4	7	11	31	27	58
	Total		13	47	60	32	28	60
Control group	level of household income	very low income	17	38	55	22	26	48
		low income	3	7	10	4	13	17
	Total		20	45	65	26	39	65

Annex 5 Chart

Chart 5a Composition of respondents



Annex 6 Interview guides and structured questionnaires

Focus Group Discussion Interview Guide for Recipients

Assessing the influence of conditional cash transfer program on the livelihood assets of the low-income household recipients in the Province of Apayao, Philippines: The case of Pantawid Pamilyang Pilipino Program (4Ps)

I am Jovelyn Siena, a Master of Science in Urban Management and Development student at Erasmus University Rotterdam in the Netherlands. I am currently doing a research as a requirement for the fulfillment of my course which is on the assessment of the influence of conditional cash transfer program on the livelihood assets of the low-income household recipients in the Province of Apayao, Philippines. As recipients who have a personal experiences on the project, you are in the best position to provide me with insights that can help me enrich my understanding regarding this area. Please feel free to express yourself and to give information as it is much needed for academic purposes and will be ensured that your identity and any information you provide will be treated with utmost confidentiality.

I would also like to ask permission if you would allow me take a record on this discussion so as to capture the important points for my research. This recording will as well be treated confidential and will be discarded upon transcription by the researcher.

1. Are you aware of what the 4Ps program is? Can you please tell me about it? How did you find out? When? Who told you?
2. Can you please explain to me how you were chosen for the program? Why were you chosen?
3. What were the information about the program that were provided/not provided to you?
4. Have you understood the whole process about the program?
5. Are you aware of the programs conditions? Were you able to follow them? Why? Why not?
6. Can you please give me an example on how u spent the cash assistance? Was it according to the objectives of the program? Why?
7. Do you feel the importance of this program in your livelihoods? Why?
8. What are the significant changes in your assets? Why?
9. What can you recommend for the improvement of the program? Why?
10. If you want to add some more information, please do so.

Interview Guide for Implementers

Assessing the influence of conditional cash transfer program on the livelihood assets of the low-income household recipients in the Province of Apayao, Philippines: The case of Pantawid Pamilyang Pilipino Program (4Ps)

I am Jovelyn Siena, a Master of Science in Urban Management and Development student at Erasmus University Rotterdam in the Netherlands. I am currently doing a research as a requirement for the fulfillment of my course which is on the assessment of the influence of conditional cash transfer program on the livelihood assets of the low-income household recipients in the Province of Apayao, Philippines. As one of the implementers who have a hand-on experience on the project, you are in the best position to provide me with insights that can help me enrich my understanding regarding this area. Please feel free to express yourself and to give information as it is much needed for academic purposes and will be ensured that your identity and any information you provide will be treated with utmost confidentiality. This will take around 40 minutes of your time and I hope you can bear with me.

I would also like to ask permission if you would allow me take a record on the conversation so as to capture the important points for my research. This recording will as well be treated confidential and will be discarded upon transcription by the researcher.

Interviewee Number: _____ Date: _____ Consent: Y/N _____

1. Can you please tell me about the program and the process on how it was implemented?
2. What were the problems that were encountered along the implementation?
3. Have you observed any significant improvements on education and health status of household recipients?
4. Do you think the program attained its expected outcomes and succeeded as it was expected?
5. What is your observation on how the cash assistance was spent by households? Was it really spent within the conditions provided by the program? Why? Why not?
6. What have you noticed that changed in the livelihoods of household recipients?
7. Do you think that the program has helped households in improving their livelihoods?
8. Can you think of any possible improvements for the program in case it will be extended? What can you recommend?
9. Do you have any additional information you wish to provide?

We have come to the end of this interview and I would like to thank you very much and I really appreciate the time and opportunity that you have accorded me. The information you provided is really of great importance to this study. Please, can I get back to you if further clarification or additional information is needed? May I reiterate what I stated earlier that the information is purely for academic purpose and will be treated with confidentiality. Thank you once again.

Interview Guide for Recipients

Assessing the influence of conditional cash transfer program on the livelihood assets of the low-income household recipients in the Province of Apayao, Philippines: The case of Pantawid Pamilyang Pilipino Program (4Ps)

I am Jovelyn Siena, a Master of Science in Urban Management and Development student at Erasmus University Rotterdam in the Netherlands. I am currently doing a research as a requirement for the fulfillment of my course which is on the assessment of the influence of conditional cash transfer program on the livelihood assets of the low-income household recipients in the Province of Apayao, Philippines. As one of the recipients who have a personal experience on the project, you are in the best position to provide me with insights that can help me enrich my understanding regarding this area. Please feel free to express yourself and to give information as it is much needed for academic purposes and will be ensured that your identity and any information you provide will be treated with utmost confidentiality. This will take around 40 minutes of your time and I hope you can bear with me.

I would also like to ask permission if you would allow me take a record on the conversation so as to capture the important points for my research. This recording will as well be treated confidential and will be discarded upon transcription by the researcher.

Interviewee Number: _____

Date: _____

Grant Receipt: _____

Consent: Y/N _____

Questions	Checklist
1. Can you please explain to me about the assistance that was provided to households?	<ul style="list-style-type: none">• Amount of cash per household• Frequency of transfer• Timeliness of transfer• Level of satisfaction
2. What is your opinion about the cash assistance?	
3. Can you please explain how the conditional cash transfer was being implemented in the municipality?	<ul style="list-style-type: none">• period started• period ended• Activities done (information dissemination, meetings, conditions given)
4. Can you tell me about the things in the future that concerns you?	<ul style="list-style-type: none">• Type of threats (illness, death, loss of income source)• Level of concern
5. Can you tell me about the past events that affected the livelihood of the household?	<ul style="list-style-type: none">• Type of events (illness, death, loss of income source, calamities)• Level of worry
6. Can you please tell me about how you budgeted the amount upon receiving the cash assistance?	<ul style="list-style-type: none">• Basic needs for survival• Types of Formal and informal activities engaged in• Expenditures for Birthdays, Wedding, Anniversaries, Other Special occasions• Purchase of Insurances,

	Educational plans, Memorial plans
7. Can you please describe and explain what has changed from your assets before the cash assistance was provided?	<ul style="list-style-type: none"> • Access to health services • Access to education • Nutritional Status • Assistance extended • Assistance received • Acquisition of physical assets • Acquisition of productive assets • Improvement of physical assets • Savings • Investments
8. How do you assess the helpfulness of the cash assistance in your household?	<ul style="list-style-type: none"> • Effectiveness of the program
9. Can you please tell be about your level of satisfaction about the cash assistance?	<ul style="list-style-type: none"> • Satisfaction about the program
10. Can you make suggestions of what should be done in order to make social cash transfers more effective in contributing to your livelihoods?	
11. Do you have any additional information you wish to share?	

We have come to the end of this interview and I would like to thank you very much and I really appreciate the time and opportunity that you have accorded me. The information you provided is really of great importance to this study. Please, can I get back to you if further clarification or additional information is needed? May I reiterate what I stated earlier that the information is purely for academic purpose and will be treated with confidentiality. Thank you once again.

Structured Questionnaire for Control Group

Respondent No: _____ Municipality: _____
 Contact Number: _____ Date Interviewed: _____

Personal Information

Name (Optional): _____

1. What is your age? _____
2. What is your gender? Male Female
3. What is your marital status? Single Married/ Common Law Separated/ Annulled Widowed
4. What is your main source of living? farming fishing livestock and poultry retail and trade wages and salaries
5. What is the average household income per month in 2007? P999 and below P1000-P1999 P2000-P2999 P3000-P3999 P4000 and above
6. What is the average household income per month now? P999 and below P1000-P1999 P2000-P2999 P3000-P3999 P4000 and above

Future Threats

7. What is your level of concern about the following happenings?	2007			2014		
	Not at all	A little bit	Very much	Not at all	A little bit	Very much
Illness						
Death						
Emergencies						
Loss of income source						
Calamities						
Theft						
Others						

Past Events

8. What is your level of worry about the following happenings?	2007		2014	
	yes	no	yes	no
Illness				
Death				
Emergencies				
Loss of income source				
Calamities				
Theft				
Others				

Survival

9. Did the household had enough food? 2007 2014
 not enough not enough
 just enough just enough
 more than enough more than enough

10. Did the household had enough clothing? 2007 2014
 not enough not enough
 just enough just enough
 more than enough more than enough

Income Generation

11. Did you have an income generating activity? 2007 2014
 yes yes
 no no
If YES, please go to question 12

12. What income generating activity? 2007 2014
 agriculture agriculture
 fishery fishery
 retail and trade retail and trade
 peddling peddling

Life cycle events

Birthdays

13. Do you celebrate birthdays? 2007 2014
 yes yes
 no no

Weddings

14. Do you celebrate Weddings? 2007 2014
 yes yes
 no no

Anniversaries

15. Do you celebrate Anniversaries? 2007 2014
 yes yes
 no no

Special Occasions

16. Do you celebrate Graduation, christening? 2007 2014
 yes yes
 no no

Future Investments

Life Insurance plans

17. Did you avail of life insurance? 2007 2014
() Yes () Yes
() No () No

Old age pension plans

18. Did you avail of old-age pension plans? 2007 2014
() Yes () Yes
() No () No

Educational plans

19. Did you avail of educational plans? 2007 2014
() Yes () Yes
() No () No

Philhealth

20. Did you avail of Philhealth plans? 2007 2014
() Yes () Yes
() No () No

Memorial plans

21. Did you avail of memorial plans? 2007 2014
() Yes () Yes
() No () No

Human Capital

Education

22. What is the level of Education of the Father?	2007	2014
	() never been to school	() never been to school
	() elementary level	() elementary level
	() elementary graduate	() elementary graduate
	() secondary level	() secondary level
	() secondary graduate	() secondary graduate
	() college level	() college level
	() college graduate	() college graduate
	() vocational/technical courses	() vocational/technical courses

23. What is the level of Education of the Mother?	2007	2014
	() never been to school	() never been to school
	() elementary level	() elementary level
	() elementary graduate	() elementary graduate
	() secondary level	() secondary level
	() secondary graduate	() secondary graduate
	() college level	() college level
	() college graduate	() college graduate
	() vocational/technical courses	() vocational/technical courses

24. As to what level were you able to pay school fees and contributions?	2007	2014
	() I did not have to pay	() I did not have to pay
	() I could not pay	() I could not pay
	() I struggled to pay	() I struggled to pay
	() I could easily pay	() I could easily pay

33. How often do you lend money from relatives, neighbors and friends?	2007 () frequently () rarely () never	2014 () frequently () rarely () never
34. Were you able to pay for social contributions (death alms)?	2007 () I wasn't able to () I was able to () I was very much able to	2014 () I wasn't able to () I was able to () I was very much able to

Physical Capital

Land

35. Do you own a land?	2007 () Yes () No	2014 () Yes () No
------------------------	---------------------------	---------------------------

Livestock

36. Do you own livestock?	2007 () Yes () No	2014 () Yes () No
Goat/sheep	() Yes	() No
Hog	() Yes	() Yes
poultry	() Yes	() Yes
others	() No	() No

Housing

37. Do you have house?	2007 () Yes () No	2014 () Yes () No
------------------------	---------------------------	---------------------------

If YES, please go to question 38-41

38. How many rooms do you have in the house?	2007 () one () two () three () four () more than four	2014 () one () two () three () four () more than four
--	---	---

39. What is the type of roofing?	2007 () cogon/anahaw/bamboo () plastic sheets () galvanized iron	2014 () cogon/anahaw/bamboo () plastic sheets () galvanized iron
----------------------------------	--	--

40. What is the type of flooring?	2007 () soil/gravel/stones () cement () tiles	2014 () soil/gravel/stones () cement () tiles
-----------------------------------	---	---

41. What is the type of walls?	2007 () nipa/bamboo () plastic sheets/sacks () wood/plywood () galvanized iron sheets () cement	2014 () nipa/bamboo () plastic sheets/sacks () wood/plywood () galvanized iron sheets () cement
--------------------------------	---	---

Appliances

42. What appliances does the hh possess?	2007	2014
	() refrigerator	() refrigerator
	() washing machine	() washing machine
	() television	() television
	() sala set	() sala set

Jewelries

43. Did the hh possess jewelries?	2007	2014
	() yes	() yes
	() no	() no

Financial Capital

44. Were you able to make savings?	2007	2014
	() yes	() yes
	() no	() no

45. Were you able to make investments?	2007	2014
	() yes	() yes
	() no	() no

46. Have you acquired credits from formal institutions?	2007	2014
	() yes	() yes
	() no	() no

If no, proceed to question 47

47. What are the reasons of not accessing loans?	2007	2014
	() I need a loan but wasn't able to access because they require a proof that I am able to pay	() I need a loan but wasn't able to access because they require a proof that I am able to pay
	() It's difficult to access because it requires long process and collateral	() It's difficult to access because it requires long process and collateral
	() I don't need a loan	() I don't need a loan

Perception

48. Do you think the program was effective in helping your household livelihood?	() effective
	() not effective

If not effective, go to 49

49. What were the reasons why it is not effective?	() amount is too little
	() I don't like the conditions
	() assistance period is too short
	() job is preferred

50. Were you satisfied with the program?	() satisfied
	() not satisfied

If not effective, go to 51

51. What were the reasons why you are not satisfied?	() amount is too little
	() I don't like the conditions
	() assistance period is too short
	() job is preferred

We have come to the end of this survey and I would like to thank you very much and I really appreciate the time and opportunity that you have accorded me. The information you provided is really of great importance to this study. Please, can I get back to you if further clarification or additional information is needed? May I reiterate what I stated earlier that the information is purely for academic purpose and will be treated with confidentiality. Thank you once again.

Structured Questionnaire for Treatment Group

Respondent No: _____ Municipality: _____
Contact Number: _____ Date Interviewed: _____

Personal Information

Name (Optional): _____

What is your age? _____

1. What is your gender? Male Female
2. What is your marital status? Single Married/ Common Law Separated/ Annulled Widowed
3. What is your main source of living? farming fishing livestock and poultry retail and trade wages and salaries
4. What is the average household income per month in 2007? P999 and below P1000-P1999 P2000-P2999 P3000-P3999 P4000 and above
5. What is the average household income per month now? P999 and below P1000-P1999 P2000-P2999 P3000-P3999 P4000 and above

Implementation

6. When did you start receiving the 4Ps cash assistance? 2008 2010
7. When did you stop receiving the 4Ps cash assistance? _____
8. Were you aware about the 4Ps program? not aware slightly aware moderately aware very aware extremely aware
9. Were you able to understand about the 4Ps program? not at all slightly understood moderately understood very well understood
10. Were you able to attend information dissemination on 4Ps? yes no

*If NO, proceed to question 11
If yes, proceed to 12*

11. What were the reasons why you were not able to attend? () not informed () not interested () busy at work () others
Please specify _____

12. Were you able to attend 4Ps assembly meetings? () yes () no
If NO, proceed to question 13
If yes, proceed to question 14

13. What were the reasons why you were not able to 4Ps regular assembly meetings? () not informed () not interested () busy at work () others
Please specify _____

14. Were you able to attend 4Ps community services? () yes () no
If NO, proceed to question 15
If yes, proceed to question 16

15. What were the reasons why you were not able to 4Ps community services? () not informed () not interested () busy at work () others
Please specify _____

16. Were you aware of the conditions on how you are going to spend the cash assistance provided? () yes () no

Cash Assistance

17. How often do you receive 4Ps cash assistance payment? () once a month () once in 2 months () once in 3 months () once in 4 months

18. How punctual is the 4Ps cash assistance payment? () Never () Sometimes () Always

19. How much is the amount of 4Ps cash assistance received per payment? P _____

20. Was it the same amount throughout the six years? () yes () no

Future Threats

21. What is your level of concern about the following happenings?	2007			2014		
	Not at all	A little bit	Very much	Not at all	A little bit	Very much
Illness						
Death						
Emergencies						
Loss of income source						
Calamities						
Theft						
Others						

Past Events

22. What is your level of worry about the following happenings?	2007		2014	
	yes	no	yes	no
Illness				
Death				
Emergencies				
Loss of income source				
Calamities				
Theft				
Others				

Survival

23. Did the household had enough food?	2007 () not enough () just enough () more than enough	2014 () not enough () just enough () more than enough Did you use the cash assistance in buying food?
24. Did the household had enough clothing?	2007 () not enough () just enough () more than enough	2014 () not enough () just enough () more than enough Did you use the cash assistance in buying clothing?

Income Generation

25. Did you have an income generating activity?	2007 () yes () no	2014 () yes () no Did you use the cash assistance for income generating activity?
<i>If YES, please go to question 12</i>		
26. What income generating activity?	2007 () agriculture () fishery () retail and trade () peddling	2014 () agriculture () fishery () retail and trade () peddling

Life cycle events

Birthdays

27. Do you celebrate birthdays? 2007 2014
() yes () yes
() no () no
Did you use the cash assistance for birthdays?

Weddings

28. Do you celebrate Weddings? 2007 2014
() yes () yes
() no () no
Did you use the cash assistance for weddings?

Anniversaries

29. Do you celebrate Anniversaries? 2007 2014
() yes () yes
() no () no
Did you use the cash assistance for anniversaries?

Special Occasions

30. Do you celebrate Graduation, christening? 2007 2014
() yes () yes
() no () no
Did you use the cash assistance for special occasions?

Future Investments

Life Insurance plans

31. Did you avail of life insurance? 2007 2014
() Yes () Yes
() No () No
Did you use the cash assistance for life insurance?

Old age pension plans

32. Did you avail of old-age pension plans? 2007 2014
() Yes () Yes
() No () No
Did you use the cash assistance for old-age pension plan?

Educational plans

33. Did you avail of educational plans? 2007 2014
() Yes () Yes
() No () No
Did you use the cash assistance for educational plans?

Philhealth

34. Did you avail of Philhealth plans? 2007 2014
() Yes () Yes
() No () No
Did you use the cash assistance for philhealth?

Memorial plans

35. Did you avail of memorial plans?	2007 <input type="checkbox"/> Yes <input type="checkbox"/> No	2014 <input type="checkbox"/> Yes <input type="checkbox"/> No	Did you use the cash assistance for memorial plans?
--------------------------------------	---	---	---

Human Capital**Education**

36. What is the level of Education of the Father?	2007 <input type="checkbox"/> never been to school <input type="checkbox"/> elementary level <input type="checkbox"/> elementary graduate <input type="checkbox"/> secondary level <input type="checkbox"/> secondary graduate <input type="checkbox"/> college level <input type="checkbox"/> college graduate <input type="checkbox"/> vocational/technical courses	2014 <input type="checkbox"/> never been to school <input type="checkbox"/> elementary level <input type="checkbox"/> elementary graduate <input type="checkbox"/> secondary level <input type="checkbox"/> secondary graduate <input type="checkbox"/> college level <input type="checkbox"/> college graduate <input type="checkbox"/> vocational/technical courses
37. What is the level of Education of the Mother?	2007 <input type="checkbox"/> never been to school <input type="checkbox"/> elementary level <input type="checkbox"/> elementary graduate <input type="checkbox"/> secondary level <input type="checkbox"/> secondary graduate <input type="checkbox"/> college level <input type="checkbox"/> college graduate <input type="checkbox"/> vocational/technical courses	2014 <input type="checkbox"/> never been to school <input type="checkbox"/> elementary level <input type="checkbox"/> elementary graduate <input type="checkbox"/> secondary level <input type="checkbox"/> secondary graduate <input type="checkbox"/> college level <input type="checkbox"/> college graduate <input type="checkbox"/> vocational/technical courses
38. As to what level were you able to pay school fees and contributions?	2007 <input type="checkbox"/> I did not have to pay <input type="checkbox"/> I could not pay <input type="checkbox"/> I struggled to pay <input type="checkbox"/> I could easily pay	2014 <input type="checkbox"/> I did not have to pay <input type="checkbox"/> I could not pay <input type="checkbox"/> I struggled to pay <input type="checkbox"/> I could easily pay

Trainings

39. Have anyone in the hh received trainings? (list names of hh members and specify what training)	2007		2014	
	Yes	No	Yes	No

Health

40. As to what level were you able to pay medical services	2007 <input type="checkbox"/> I did not have to pay <input type="checkbox"/> I could not pay <input type="checkbox"/> I struggled to pay <input type="checkbox"/> I could easily pay	2014 <input type="checkbox"/> I did not have to pay <input type="checkbox"/> I could not pay <input type="checkbox"/> I struggled to pay <input type="checkbox"/> I could easily pay
41. How often do you access medical services?	2007 <input type="checkbox"/> Never <input type="checkbox"/> rarely <input type="checkbox"/> Occasionally <input type="checkbox"/> Often <input type="checkbox"/> Very Often	2014 <input type="checkbox"/> Never <input type="checkbox"/> rarely <input type="checkbox"/> occasionally <input type="checkbox"/> often <input type="checkbox"/> very often

42. Which type of care do you access	2007	2014
Quack Doctor/Hilot	() Yes	() Yes
Health centers	() Yes	() Yes
hospital	() Yes	() Yes
Private Doctor	() Yes	() Yes
43. As to what level were you able to pay for medicines?	2007	2014
	() I did not have to pay	() I did not have to pay
	() I could not pay	() I could not pay
	() I struggled to pay	() I struggled to pay
	() I could easily pay	() I could easily pay
Nutrition		
44. How many square meals did you have in a day?	2007	2014
	() None	() None
	() One	() One
	() two	() two
	() three	() three
	() more than three	() more than three
45. On average, how many times in a week did you eat meat/fish?	2007	2014
	() Frequently	() frequently
	() rarely	() rarely
	() never	() never
Social Capital		
46. How often do you borrow money from relatives, neighbors and friends?	2007	2014
	() frequently	() frequently
	() rarely	() rarely
	() never	() never
47. How often do you lend money from relatives, neighbors and friends?	2007	2014
	() frequently	() frequently
	() rarely	() rarely
	() never	() never
48. Were you able to pay for social contributions (death alms)?	2007	2014
	() I wasn't able to	() I wasn't able to
	() I was able to	() I was able to
	() I was very much able to	() I was very much able to
Physical Capital		
Land		
49. Do you own a land?	2007	2014
	() Yes	() Yes
	() No	() No
Livestock		
50. Do you own livestock?	2007	2014
Goat/sheep	() Yes	() Yes
Hog	() Yes	() Yes
poultry	() Yes	() Yes
others		

Housing

51. Do you have house?	2007 () Yes () No	2014 () Yes () No
<i>If YES, please go to question 38-41</i>		
52. How many rooms do you have in the house?	2007 () one () two () three () four () more than four	2014 () one () two () three () four () more than four
53. What is the type of roofing?	2007 () cogon/anahaw/bamboo () plastic sheets () galvanized iron	2014 () cogon/anahaw/bamboo () plastic sheets () galvanized iron
54. What is the type of flooring?	2007 () soil/gravel/stones () cement () tiles	2014 () soil/gravel/stones () cement () tiles
55. What is the type of walls?	2007 () nipa/bamboo () plastic sheets/sacks () wood/plywood () galvanized iron sheets () cement	2014 () nipa/bamboo () plastic sheets/sacks () wood/plywood () galvanized iron sheets () cement

Appliances

56. What appliances does the hh possess?	2007 () refrigerator () washing machine () television () sala set	2014 () refrigerator () washing machine () television () sala set
--	---	---

Jewelries

57. Did the hh possess jewelries?	2007 () yes () no	2014 () yes () no
-----------------------------------	---------------------------	---------------------------

Financial Capital

58. Were you able to make savings?	2007 () yes () no	2014 () yes () no
59. Were you able to make investments?	2007 () yes () no	2014 () yes () no
60. Have you acquired credits from formal institutions?	2007 () yes () no	2014 () yes () no

If no, proceed to question 47

61. What are the reasons of not accessing loans?	2007	2014
	() I need a loan but wasn't able to access because they require a proof that I am not able to pay	() I need a loan but wasn't able to access because they require a proof that I am able to pay
	() It's difficult to access because it requires long process and collateral	() It's difficult to access because it requires long process and collateral
	() I don't need a loan	() I don't need a loan

Perception

62. Do you think the program was effective in helping your household livelihood? () effective
 () not effective
If not effective, go to 49

63. What were the reasons why it is not effective? () amount is too little
 () I don't like the conditions
 () assistance period is too short
 () job is preferred

64. Were you satisfied with the program? () satisfied
 () not satisfied
If not effective, go to 51

65. What were the reasons why you are not satisfied? () amount is too little
 () I don't like the conditions
 () assistance period is too short
 () job is preferred

We have come to the end of this survey and I would like to thank you very much and I really appreciate the time and opportunity that you have accorded me. The information you provided is really of great importance to this study. Please, can I get back to you if further clarification or additional information is needed? May I reiterate what I stated earlier that the information is purely for academic purpose and will be treated with confidentiality. Thank you once again.

Annex 7. Atlas Ti Interview Outputs

Report: 11 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:07:45

Mode: quotation list names and references

Quotation-Filter: All
program overview

P 1: impinterview1.docx - 1:13 [The Pantawid Pamilyang Pilipin..] (2:4) (Super)

Codes: [program overview]

No memos

The Pantawid Pamilyang Pilipino Program is the Philippine Government's version of the conditional cash transfers from other countries from where it was patterned. It was launched in 2007 for the pilot areas but was implemented in Apayao last 2008. It is a poverty alleviation measure that focuses on human capital development of the poor households. Cash assistance is being provided with the condition that households shall spend the money for the education and health of their children. This program is the flagship project of the Aquino administration that was meant to combat the poverty cycle in Filipino households. This is being implemented by the Department of Social Welfare and Development as the lead agency.

It has five major goals, first is to eradicate extreme poverty and hunger, second is to achieve universal primary education, third is to promote gender equality and women empowerment, fourth is to reduce child mortality, and fifth is to improve maternal health.

4Ps focuses on investing in the health and education of the recipients as it is believed that low level of education, high malnutrition and ill health is closely associated to the cycle of poverty in the country. By investing in human capital development, it is expected that the intergenerational poverty cycle will be broken.

P 2: impinterview2.docx - 2:1 [4Ps is a program that is inten..] (2:3) (Super)

Codes: [program overview]

No memos

4Ps is a program that is intended for the poorest households in the country. It was patterned from the CCT of other countries. It was meant to bring out the poor people from poverty. Household recipients are given cash assistance with conditions to spend the amount for the education and health of the households.

This was implemented since the administration of then President Arroyo and was continued by the Aquino administration. In the province, 4Ps started last 2008 till 2013.

P 3: impinterview3.docx - 3:10 [The program is one of the pove..] (3:3) (Super)

Codes: [program overview]

No memos

The program is one of the poverty reduction programs of the Department of Social Welfare and Development. It provides grants to extremely poor households to improve their health, nutrition and education.

P 4: impinterview4.docx - 4:3 [Pantawid Pamiliya is a human d..] (2:3) (Super)

Codes: [program overview]

No memos

Pantawid Pamiliya is a human development and social assistance program of the national government launched in 2008 that invests in the health and education of poor households, particularly of children aged 0-14 years old, and aims to reach a target of 4.3 million poor households by 2016. Pantawid Pamiliya is by far the largest poverty reduction and social development program the Philippine government has ever conceived.

Patterned after the conditional cash transfer scheme implemented in other developing countries, Pantawid Pamiliya provides cash grants to beneficiaries provided that they comply with a set of conditions.

P 5: impinterview5.docx - 5:1 [4Ps is an anti-poverty program..] (2:2) (Super)

Codes: [program overview]

No memos

4Ps is an anti-poverty program that aims to bring the poor people out of poverty by breaking the intergenerational

of poverty through investment in human capital. This is by ensuring that the health of the recipients is improved and that children will be sent to school for them to have a better chance of employment in the future.

P 6: recipient interview1.docx - 6:2 [4Ps is a government program th..] (2:2) (Super)

Codes: [program overview]

No memos

4Ps is a government program that gives us cash assistance that is intended for the education and health of our children.

P 6: recipient interview1.docx - 6:4 [They also explained the object..] (6:6) (Super)

Codes: [program overview]

No memos

They also explained the objectives of the program which revolves around mainly on eradication of extreme poverty and hunger, improvement of education and health.

P 8: recipient interview3.docx - 8:4 [I know that 4Ps is a pro-poor ..] (6:6) (Super)

Codes: [program overview]

No memos

I know that 4Ps is a pro-poor program. Most of us who became recipients for the program are the poorest households in our municipality although there are some rich people who were included in the list and there are also poor households who were not recipients. Poor households were identified through a household survey that was conducted in 2007. When a household falls under a certain income level, it is considered as poor but though they are poor if they do not have children they cannot qualify for the program so recipients are those poor households who have children aged below 15.

P 9: recipient interview4.docx - 9:3 [4Ps was implemented from 2008 ..] (6:6) (Super)

Codes: [program overview]

No memos

4Ps was implemented from 2008 to 2013.

P 9: recipient interview4.docx - 9:4 [The program aims to reduce ext..] (6:6) (Super)

Codes: [program overview]

No memos

The program aims to reduce extreme poverty and hunger, improve universal primary education, promote gender equality and women empowerment and improve maternal health. It focuses on investing in health, nutrition and education of children from the poorest families.

P10: recipient interview5.docx - 10:3 [4Ps was implemented in the mun..] (6:6) (Super)

Codes: [program overview]

No memos

4Ps was implemented in the municipality by the Municipal Social Welfare and Development Office. It was implemented since 2008 until 2013.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:08:06

Mode: quotation list names and references

Quotation-Filter: All

recipient selection

P 1: impinterview1.docx - 1:2 [For the selection of recipient..] (5:5) (Super)

Codes: [recipient selection]

No memos

For the selection of recipients nationwide, poorest provinces were first identified based on the survey results that was conducted by the National Statistical Coordination Board where provinces are ranked according to the incidence of poverty. Apayao was identified as the 2nd poorest province that time that is the reason why we were included in the priority areas for implementation. From the provinces selected, municipalities are also ranked

according to the incidence of poverty and the poorest are selected for the program. If selected municipalities has more than 50% poverty incidence, all barangays are covered if not, barangay recipients will be selected based on pockets of poverty. For the case of Apayao, all barangays are covered. From the barangays, households are selected using a statistical formula called Proxy Means Test that estimates household income through proxy variables. Selected households will undergo eligibility check which validates whether they are qualified for the program. Eligibility is based on the four criteria: 1) are located in the municipalities and barangays selected for the program; 2) whose economic conditions are equal to or below the provincial poverty threshold; 3) have children aged 0-14 years old or have pregnant woman at the time of registration into the program; 4) are willing and able to commit to meet the conditions specified by the program.

P 2: impinterview2.docx - 2:2 [Survey was conducted to househ..] (4:4) (Super)

Codes: [recipient selection]

No memos

Survey was conducted to households to identify the eligible households for the program. Upon selection, they are oriented to let them know of the conditions attached with the program

P 6: recipient interview1.docx - 6:8 [We became a recipient for the ..] (6:6) (Super)

Codes: [recipient selection]

No memos

We became a recipient for the 4Ps program since 2008 until 2013. First we were surveyed in 2007 if I am not mistaken. We didn't know that the said survey was for the 4Ps program. Then later we were informed by the purok leader that we were chosen as recipient

P 7: recipient interview2.docx - 7:2 [A survey was conducted in 2007..] (6:6) (Super)

Codes: [recipient selection]

No memos

A survey was conducted in 2007. It was the first step in the process where recipients were selected based on household income and the presence of children under 14 years old. Potential recipients identified from the survey result were informed that they were included in the list and were invited for a barangay assembly

P 8: recipient interview3.docx - 8:5 [I didn't expect that I was sel..] (7:7) (Super)

Codes: [recipient selection]

No memos

I didn't expect that I was selected for this grant until I was informed by a friend that she saw my name in the tentative list of recipients. She also informed me of a barangay assembly that will be conducted for the 4Ps program. So I see to it that I attended the said meeting because I was so interested of becoming a recipient because I am thinking of the cash grant that I will be receiving. In my thought, the amount will help a lot

Report: 11 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:01:16

Mode: quotation list names and references

Quotation-Filter: All

conditions

P 1: impinterview1.docx - 1:17 [this cash grant was intended f..] (6:6) (Super)

Codes: [conditions]

No memos

this cash grant was intended for education, health and nutrition. For education, children 3-5 years old should be enrolled in day care or pre-school program and should maintain a class attendance rate of 85% per month. Also, children 6-14 years old should be enrolled in elementary and secondary schools and also should maintain a class attendance of at least 85% per month. For health and nutrition, in the case that there are pregnant in the household, they are required to avail of the pre and post-natal care starting from the first trimester of pregnancy. Children 0-5 years old should visit the health center for immunization, weight monitoring and counselling. While children 6-14 years old should be dewormed. In addition, parents are required to attend Family

Development Sessions at least once a month as part of the program conditions. FDS aims to promote, empower and nurture families and make parents more responsible through the conduct of neighborhood-based family education activities. Further it aims to enhance the skills and knowledge in fostering positive values, strengthening marital relationships, and enhancing parental roles and responsibilities especially on health, nutrition, education needs of children. Also it promotes social awareness, participation and involvement in community development. FDS is attended by 20-30 households forming a cluster where a parent leader is being selected from the group. The parent leader then serves as the point person and the link between the 4Ps LGU link and the grantees.

P 2: impinterview2.docx - 2:13 [Household recipients are given..] (2:2) (Super)

Codes: [conditions]

No memos

Household recipients are given cash assistance with conditions to spend the amount for the education and health of the households.

P 3: impinterview3.docx - 3:1 [Conditions include prenatal an..] (5:9) (Super)

Codes: [conditions]

No memos

Conditions include prenatal and postnatal care required for pregnant women and assistance of a skilled birth attendant during birth delivery. Parents and guardians must attend family planning sessions, mothers' classes and parent effectiveness seminars.

Similarly, children up to five years old must receive regular preventive health check-ups and vaccines.

Five years old children must attend day care or pre-school classes at least 85 percent of the time while those six to 14 years old must be enrolled in elementary or high school with 85 percent attendance.

P 4: impinterview4.docx - 4:1 [The conditions include: ante- ..] (3:3) (Super)

Codes: [conditions]

No memos

The conditions include: ante- and post-natal care; regular preventive health check-ups, deworming, and vaccines for children; regular attendance at school for children; and attendance at monthly Family Development Sessions (FDS) aimed to instill knowledge, skills, and values for parent beneficiaries

P 5: impinterview5.docx - 5:3 [the condition that it is to fu..] (2:2) (Super)

Codes: [conditions]

No memos

the condition that it is to fund their health and education needs. In addition parents are also required to fulfill other program related obligations and community obligations such as attending family development sessions that aims to improve their knowledge and skills on parenting. Community services such as cleaning in their respective barangays is also required.

P 6: recipient interview1.docx - 6:5 [We were required to attend mon..] (6:6) (Super)

Codes: [conditions]

No memos

We were required to attend monthly family development sessions.

P 6: recipient interview1.docx - 6:7 [We were also required to bring..] (6:6) (Super)

Codes: [conditions]

No memos

We were also required to bring our children for monthly checkups as well as for deworming. We also have to attend community and school cleaning services. Our attendance is monitored for each of these activities.

P 8: recipient interview3.docx - 8:6 [So I attended the barangay ass..] (8:9) (Super)

Codes: [conditions]

No memos

So I attended the barangay assembly where I learned a lot about the program. It was not only a matter of receiving the cash assistance but we also have to comply with the instructions and conditions given by the program. The money should be spent only for education, health and nutrition and should not be spent for alcohol and vices as this may mean termination from the program. Our compliance is being verified by the schools

where our children studies. Our children should have at least 85% school attendance. For monthly checkups, it is being monitored by the municipal health office. Schools and the municipal health office will forward their reports to the 4Ps focal person in the municipality as a basis for the next payment. Upon evaluation, if they find a non-compliance then we will not be able to receive the payment for the next payment but the amount will be paid for the next payment upon compliance. The process will be repeated on and on.

We are also required to attend community services so we do not have choice but to sacrifice all the activities we have just to attend those services.

P 9: recipient interview4.docx - 9:5 [Being a recipient, we are requ..] (6:6) (Super)

Codes: [conditions]

No memos

Being a recipient, we are required to attend family development sessions that aims to enhance the skills and knowledge of parent grantees in running their own households. In addition, we are also required to comply with other conditions which is verified on a monthly basis. Class attendance of our children is being monitored in school and the health checkups is also monitored in the municipal health office. These reports are collected from schools and from the municipal health office and they become the basis for the next payment.

P10: recipient interview5.docx - 10:6 [Aside from compliance to educa..] (6:6) (Super)

Codes: [conditions]

No memos

Aside from compliance to education and health, parents are also required to attend the so-called Family Development Session (FDS). This helps us improve our parenting knowledge and skills in managing our households. This is done once a month.

P10: recipient interview5.docx - 10:8 [We were also warned not to use..] (6:6) (Super)

Codes: [conditions]

No memos

We were also warned not to use the cash grant for vices such as alcohol, cigarettes, gambling and the like because it will mean immediate termination from the list.

Report: 3 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:00:46

Mode: quotation list names and references

Quotation-Filter: All

compliance and non-compliance verification

P 1: impinterview1.docx - 1:18 [Compliance verification shall ..] (8:8) (Super)

Codes: [compliance and non-compliance verification]

No memos

Compliance verification shall encompass all beneficiaries. It is conducted on a regular basis with easy to follow verification tools. The compliance verification system (CVS) is a six-step cyclical process that cuts through all levels. The CVS involves: 1) generation of CV forms; 2) distribution to the health centers or units and schools; 3) monitoring of non-compliance; 4) collection of CV forms; 5) encoding, verification, recommendation and approval of compliance and non-compliance report; and 6) processing of payments based on compliance.

P 2: impinterview2.docx - 2:12 [Rules were also provided as gu..] (4:4) (Super)

Codes: [compliance and non-compliance verification]

No memos

Rules were also provided as guide for compliance.

P10: recipient interview5.docx - 10:5 [Our compliance is monitored mo..] (6:6) (Super)

Codes: [compliance and non-compliance verification]

No memos

Our compliance is monitored monthly with the compliance verification form which is distributed in schools and municipal health office.

Report: 8 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:08:29

Mode: quotation list names and references

Quotation-Filter: All
sanctions for non-compliance

P 1: impinterview1.docx - 1:4 [Sanctions for non-compliance s..] (10:10) (Super)

Codes: [sanctions for non-compliance]
No memos

Sanctions for non-compliance shall result in the following sanctions: 1) first offense-recipients will not receive the grant for that specific month, 2) second offense-recipients will not receive grant and will receive a warning. Cash payments will be withheld beginning the next payment period until the conditionality are complied with. Then they will be referred to the MSWDO for counseling; 3) third offense-recipients will not receive grants and will be temporarily suspended in the program; 4) fourth offense-termination

P 2: impinterview2.docx - 2:3 [they can be suspended or termi..] (5:5) (Super)

Codes: [sanctions for non-compliance]
No memos

they can be suspended or terminated from the program

P 6: recipient interview1.docx - 6:6 [If we do not attend, P500.00 w..] (6:6) (Super)

Codes: [sanctions for non-compliance]
No memos

If we do not attend, P500.00 will be deducted from the payment.

P 7: recipient interview2.docx - 7:3 [The sanctions of non-compliance..] (6:6) (Super)

Codes: [sanctions for non-compliance]
No memos

The sanctions of non-compliance were also explained which might lead to the termination of the grant with repeated non-compliance.

P 8: recipient interview3.docx - 8:2 [P500.00 is deducted automatica..] (2:2) (Super)

Codes: [sanctions for non-compliance]
No memos

P500.00 is deducted automatically when I don't attend the FDS

P 9: recipient interview4.docx - 9:6 [In case of failure to comply, ..] (6:6) (Super)

Codes: [sanctions for non-compliance]
No memos

In case of failure to comply, payment maybe suspended or terminated.

P10: recipient interview5.docx - 10:4 [They reiterated that recipient..] (6:6) (Super)

Codes: [sanctions for non-compliance]
No memos

They reiterated that recipients should follow the conditions because failure to comply will mean suspension or termination.

P10: recipient interview5.docx - 10:7 [We are deducted P500.00 when w..] (6:6) (Super)

Codes: [sanctions for non-compliance]
No memos

We are deducted P500.00 when we fail to attend

Report: 1 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:04:59

Mode: quotation list names and references

Quotation-Filter: All

Reasons for termination

P 1: impinterview1.docx - 1:15 [1] non-compliance with the pro..] (9:9) (Super)

Codes: [non-compliance]

No memos

1) non-compliance with the program conditions; 2) youngest child in the household turns 15; 3) implementation period of 5 years has been completed; 4) violation of program rules such as misuse of grants; 5) transfer of household beneficiaries to a non-Pantawid area.

Report: 6 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 13:59:00

Mode: quotation list names and references

Quotation-Filter: All

cash assistance received

P 1: impinterview1.docx - 1:3 [Eligible households receive a ..] (7:7) (Super)

Codes: [cash assistance received]

No memos

Eligible households receive a minimum of P500.00 per month to a maximum of P1,400 per month in a household with three eligible children. The health grant totals to P500.00 per month to a household with pregnant woman or with children 0-14 years old. Education grant is P300.00 per month per child with 6-14 years old entering day care, pre-school, primary and secondary school. The amount will be transferred electronically via the cash card program of the Land Bank of the Philippines or on-site over the counter (OTC) transactions in no atm is available in the area.

P 5: impinterview5.docx - 5:2 [The government then provides c..] (2:2) (Super)

Codes: [cash assistance received]

No memos

The government then provides cash assistance to the poorest families who were selected as recipients

P 6: recipient interview1.docx - 6:1 [4Ps is a government program th..] (2:2) (Super)

Codes: [cash assistance received]

No memos

4Ps is a government program that gives us cash assistance that is intended for the education and health of our children. It is usually given every two months which we receive through our atm cards. We receive P2,200.00 each payment. We are paid mostly on time but there are times when it is also delayed for a few days. But it is just fine.

P 8: recipient interview3.docx - 8:1 [I receive different amounts ea..] (2:2) (Super)

Codes: [cash assistance received]

No memos

I receive different amounts each payment. It is smaller when I got absent from the family development sessions once. So I see to it that I don't get absent during the succeeding FDS. P500.00 is deducted automatically when I don't attend the FDS so I receive a total of just P900.00 for a month. But when my attendance is complete, I receive P1,100.00 for each month. Each child is budgeted with P300.00 per month and the household is given with P500.00 per month. The payment is made every 2 months and im receiving it on-site over the counter payment. I don't want to receive it through the atm card because I still need to go to the other town just to

withdraw the amount and the fare is too costly for me.

P 9: recipient interview4.docx - 9:1 [Most of the time, we receive a..] (2:2) (Super)

Codes: [cash assistance received]

No memos

Most of the time, we receive a total of P2,200.00 every two months but there are some times when we receive less because some amounts are deducted when we fail to attend 4Ps meetings.

P10: recipient interview5.docx - 10:1 [We are receiving very little a..] (2:2) (Super)

Codes: [cash assistance received]

No memos

We are receiving very little amount in every two months. I have 3 children but only one is qualified for 4Ps so we are just receiving P1,600.00 in every two months. During summer vacation, in the months of April and May, we only receive P500.00 per month they do not give the P300.00 which is for education grant.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:07:23

Mode: quotation list names and references

Quotation-Filter: All

problems encountered

P 1: impinterview1.docx - 1:5 [Problems were encountered alon..] (14:14) (Super)

Codes: [problems encountered]

No memos

Problems were encountered along selection process because there are complaints about those chosen as recipients for the program who are well-off while there are those poor who are not included in the list. This is the inclusion and exclusion error

P 2: impinterview2.docx - 2:4 [The exclusion and inclusion er..] (7:8) (Super)

Codes: [problems encountered]

No memos

The exclusion and inclusion error is the most encountered problem where complaints are made to those non-eligible households being included in the list while those eligible are excluded from the list. Also the eligible households who failed to attend the initial community assembly were removed from the list of potential beneficiaries without them being informed. The said households then file a complaint for them to be included again arguing that it was not their fault because they did not know about the assembly that caused their absence during the said activity.

In terms of payment, problems include late or delayed payments. Beneficiaries also complain because of no amount transferred to their cash cards in the case of atm holders. For the on-site over the counter, there are beneficiaries who are not included in the payroll list while there are also cases of overpayment.

P 3: impinterview3.docx - 3:2 [Aside from inclusion-exclusion..] (13:15) (Super)

Codes: [problems encountered]

No memos

Aside from inclusion-exclusion error which is the common problem encountered, another is the issue related to payment. There are recipients who do not receive their cash grants on the cash cards for those who are using the ATMs. And there are recipients who are not in the payroll list while there are recipients who receive overpayment.

Other recipients were also complaining that there are too much conditions imposed on them just like forcing them to participate in community projects and other activities which are not related to the program. These according to them takes their time from their families and time which should be for making their living.

P 4: impinterview4.docx - 4:5 [There are lots of problems enc..] (5:7) (Super)

Codes: [problems encountered]

No memos

There are lots of problems encountered actually. From selection where unqualified were registered as recipients and those qualified who are omitted in the list. In the case of upper barangays, the health facilities especially in the far flung areas are not accessible that affects their compliance to the conditions.

In addition there are some reports where extortion happens, according to some recipients, there are implementers who are asking for some amounts or selling some items during the payout which is prohibited. These cases were not proven as there are no witness to stand.

There are also recipients complaining because they received smaller amount than which is supposed to be paid. The deductions were not explained.

P 5: impinterview5.docx - 5:4 [No matter how well the program..] (4:6) (Super)

Codes: [problems encountered]

No memos

No matter how well the program is crafted and planned, there are still some problems along the implementation. In the selection process alone, there are households who are not qualified to become recipients are included in the list while there are those really poor who are qualified for 4Ps who are not included as recipients. This is what is termed as inclusion-exclusion error.

Also during cash payouts, there are some who complain about the amounts they receive. According to them the amount they receive is less than what they should be paid. But in some cases, this is a result of their non-compliance. For instance if they don't attend FDS then P500 will be deducted from their payout. In the case of ATM holders, there are those who do not receive money from their cards while others have more amounts than what they expect to receive.

With regards to the reporting of compliance and non-compliance, some recipients are reported as non-compliant but they claim to have complied with all the conditions.

Report: 1 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:08:53

Mode: quotation list names and references

Quotation-Filter: All

updating of database

P 1: impinterview1.docx - 1:16 [Database for recipients is reg..] (11:12) (Super)

Codes: [updating of database]

No memos

Database for recipients is regularly updated to record the changes that happened on the status or condition of the household and will serve as basis in monitoring compliance of beneficiaries. Continuity of the cash grant is dependent on two dimensions: 1) how the recipients abide by the conditions as monitored by the CVs; 2) the changes on the status of each beneficiary household which would be reflected in the Beneficiary Updates System (BUS).

Beneficiary households must report any and all changes in the status. All updates should be accompanied by appropriate supporting documents. Changes maybe resulting from the following circumstances: 1) newborn; 2) change in address within Pantawid Pamilya Area; 3) moved out of the province to a non-pantawid area; 4) change of servicing health unit; 5) change of school; 6) change of beneficiary; 7) death of household member; 8) returning biological or legally adopted child 14 years and below; 9) correction of basic information.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:01:36

Mode: quotation list names and references

Quotation-Filter: All

future concerns

P 6: recipient interview1.docx - 6:9 [I am concerned with the future..] (8:8) (Super)

Codes: [future concerns]

No memos

I am concerned with the future of my children. I want them to finish their tertiary education because I know that when they have their college diploma, they will have a better chance to land a better job and have a more stable income unlike us that we don't have a stable source of income. We just depend on the income from farm labor which is just good during planting and harvest season, the rest of the year we do not have an income so we just go to the forests or rivers to get wild vegetables and fishes which we sell in order to have some money. I am just praying that nobody in the family will get ill because if that happens, I just don't know where to get money for hospitalization. That is why I am always reminding my family to take care of themselves in order not to get sick.

P 7: recipient interview2.docx - 7:4 [I feel so uneasy whenever I th..] (8:8) (Super)

Codes: [future concerns]

No memos

I feel so uneasy whenever I think of the possibilities of accidents, sickness and death in my household because if that happens I know that I am not ready financially. Hospitalization is very expensive and I don't have any savings to use. I am just banking on borrowing money from my parents whenever that happens but I am not so sure if they can always help me in such cases as this.

P 8: recipient interview3.docx - 8:7 [Every time I think of the futu..] (11:11) (Super)

Codes: [future concerns]

No memos

Every time I think of the future I am too much worried about my children's future. How can they finish their studies with our present situation. We are very poor and we do not have enough money. We do not have a good source of income, we just depend on daily wage when there is an offer for farm labor during planting and harvest. But most of the time we do not have job. We need a stable source of income so we can be prepared of my children's future. Also, whenever sickness happens within my household, it affects us that much. We become so much stressed with the thought as to where to get money to spend for the doctor and medicines. Sometimes we just end up consulting traditional doctors or faith healers because we do not have any options.

P 9: recipient interview4.docx - 9:7 [I am always worried about wher..] (8:8) (Super)

Codes: [future concerns]

No memos

I am always worried about where to get enough money for my household needs. For the future of my children. For cases of emergencies. Because we do not have any savings to use in case someone gets sick. We have not prepared for my children's future because our income is even not enough for our needs.

P10: recipient interview5.docx - 10:9 [The present is not so good bec..] (8:8) (Super)

Codes: [future concerns]

No memos

The present is not so good because we are so poor. We lack many things in life. We lack properties, we lack money. When a household member gets sick we don't have anything for hospitalization. We don't have savings, we don't have properties to sell. We can't take loans from lending institutions because we don't have properties for collateral. We just depend from the help of our neighbors and relatives which is sometimes not available because most of our relatives are also poor just like us. one more thing, my two older children dropped out from school because we are no longer capable of sending them to tertiary. They just finish secondary school. I am worried about what their future would be because they are not able to finish their bachelor's degree. I just hope that we will be able to have some money in the future so that they will be able to continue their studies.

Report: 10 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:03:09

Mode: quotation list names and references

Quotation-Filter: All

how the cash assistance was spent

P 1: impinterview1.docx - 1:9 [It is not 100% spent for the c..] (20:20) (Super)

Codes: [how the cash assistance was spent]

No memos

It is not 100% spent for the conditions provided because there are some times when they need the amount for some other needs of the household. But it is just fine as long as it is not spent for vices and wants and as long as they also abide with the conditions that is for education and health of the household.

P 2: impinterview2.docx - 2:8 [There are households who reall..] (15:15) (Super)

Codes: [how the cash assistance was spent]

No memos

There are households who really complied with the prescribed manner on how to spend the cash grant but most of the recipients used the money for some other needs. For instance when a member gets sick or meets an accident then it is expected that they use the money for the purpose. Or maybe they use some of the money for special occasions. Others build their houses or use it to make their lives more comfortable by purchasing appliances that will make their work easier such as washing machines, rice cookers, and others. Others use it as down payment for motorcycles because they want better mobility. It depends on the priorities of households.

P 3: impinterview3.docx - 3:6 [As per observation there are l..] (29:29) (Super)

Codes: [how the cash assistance was spent]

No memos

As per observation there are lots of cases when the recipients do not spent the money for the conditions where the assistance is supposed to be spent. This depends on the situation of the household or the dire need that the situation requires. But as long as they spend the money for the betterment of the family then it will still be fine as long as they keep their children in school and bring them for regular checkups. Food and clothing I think is the where the bulk of the money is spent. Others are used for emergencies like in case of illness or sudden death or the case of calamities maybe. But there are wise families who use the money in starting small investments, this somehow adds to the income of the family. But there are also those who use the money for improving their status like improving their houses. As long as the money is not spent for vices then we can understand and we are not going to report it as non-compliance.

P 4: impinterview4.docx - 4:9 [Not all the cash assistance wa..] (14:14) (Super)

Codes: [how the cash assistance was spent]

No memos

Not all the cash assistance was spent for the conditions. But it doesn't matter as long as the money was spent not for vices but for the things that the household needs.

P 5: impinterview5.docx - 5:8 [It was not totally spent for t..] (12:15) (Super)

Codes: [how the cash assistance was spent]

No memos

It was not totally spent for the intended conditions. They used it according to their present needs. Others use it for upgrading their houses, buying appliances, clothes and most of all foods. In times of emergencies, the cash assistance also helps a lot. But there are some I know who use the money for vices such as buying alcohol and cigarettes and even use it for gambling. We already warned these people that if they don't stop doing it then we will suspend the grant for them.

Other recipients are wise, they use the money as capital for small business such as making some foods and sell them in schools or in the neighborhood. They are making money out of it. Others buy some hogs to raise, as if they are saving their money on it and in times of emergency then they have something to dispose.

There are some though who use the money just for the conditions because they are too afraid to be suspended from the grant.

As long as the money is spent well for the good of the household then it is just fine.

P 6: recipient interview1.docx - 6:11 [Whenever I receive the payment..] (12:12) (Super)

Codes: [how the cash assistance was spent]
No memos

Whenever I receive the payment, I see to it that I set aside some amount for school fees and contributions and other school needs for my children such as notebooks, paper and pencils. Then when there is still enough money left, I also buy for the kitchen such as rice, coffee, sugar, salt, laundry soap, bath soap, shampoo, toothpaste and other basic needs. I also buy meat or fish for a special meal for my household.

P 7: recipient interview2.docx - 7:6 [Depending on the current situa..] (12:12) (Super)

Codes: [how the cash assistance was spent]
No memos

Depending on the current situation identifies the manner on how we spend the cash assistance. During planting season sometimes we use the money in buying inputs that is needed in the farm or we use it to pay for the labor. But usually we spend some of the amount for food. We buy rice and viand. But of course I don't fail to pay for the school needs of my children. Health checkups in the municipal health office is free so I don't need to spend all the amount for education and health. I always see to it that I save even just small amount for emergencies.

P 8: recipient interview3.docx - 8:9 [When I started receiving the c..] (15:16) (Super)

Codes: [how the cash assistance was spent]
No memos

When I started receiving the cash assistance I saw to it that I was able to save even a very small amount because I wanted that my household would have something to use in times of sickness. And not only during times of sickness but during times of calamities. I know that it should be spent for education and health but I do not have to spend much for those because my children are still in the elementary and I do not need to pay much for tuition fees because they are studying in a public school. I just pay amounts of contributions which is quite manageable.

What I do with my savings is I lend them to neighbors in return of a little interest. With this I am adding some amounts to my savings.

P 9: recipient interview4.docx - 9:9 [When we started receiving the ..] (12:12) (Super)

Codes: [how the cash assistance was spent]
No memos

When we started receiving the cash assistance, what I did first is to pay the debts that we had when my husband was still sick. I paid almost a year of assistance. I had to pay or else the interest will keep on increasing. When I finished paying my debts, I used some of the money to construct a shallow tube well where we can fetch water. We used to fetch water from a neighbor's house at about 50 meters far from our house. I paid the construction in an installment basis for 3 consecutive payments. Then I started saving small amounts for future emergencies and for my children's tertiary education. I also lend some to my neighbors if they ask for it because I wanted to reciprocate what they did during the times when I am in need. But I also see to it that I don't fail to secure some amount for my children's school fees and contributions.

P10: recipient interview5.docx - 10:11 [I prioritize buying food upon ..] (12:12) (Super)

Codes: [how the cash assistance was spent]
No memos

I prioritize buying food upon receipt of the payment particularly rice. Then I also see to it that I save some money for the education needs of my child. Whatever is left, I try to save even at P50.00 per month.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:01:58

Mode: quotation list names and references

Quotation-Filter: All

helpfulness of the cash assistance

P 6: recipient interview1.docx - 6:13 [The 4Ps cash assistance is ver..] (16:16) (Super)

Codes: [helpfulness of the cash assistance]

No memos

The 4Ps cash assistance is very helpful to my household. It somehow helps us in terms of the household finances. Before I always worry where to get money whenever my children has to pay for some contributions. I borrow money from my friends just to pay their fees and contributions. Now at least there is this cash assistance so I don't have to borrow each time they need to pay for something in school.

P 7: recipient interview2.docx - 7:8 [It is very helpful because it ..] (16:16) (Super)

Codes: [helpfulness of the cash assistance]

No memos

It is very helpful because it gave us at least a stable income. It somehow helped us with our farm needs and enabled me to save something in preparation for some emergencies. I borrow less with the presence of cash grant.

P 8: recipient interview3.docx - 8:11 [The 4Ps cash assistance helped..] (20:20) (Super)

Codes: [helpfulness of the cash assistance]

No memos

The 4Ps cash assistance helped my household a lot. Now I don't have to worry when someone gets sick because I have already prepared some amounts in case that a household member needs to be hospitalized. And also during calamities we don't need to depend on government reliefs in order to recover from damages although help from the government is still needed.

P 9: recipient interview4.docx - 9:11 [The 4Ps cash assistance makes ..] (16:16) (Super)

Codes: [helpfulness of the cash assistance]

No memos

The 4Ps cash assistance makes a great difference within my household. It makes our life a bit easier.

P10: recipient interview5.docx - 10:13 [With the very little amount of..] (16:16) (Super)

Codes: [helpfulness of the cash assistance]

No memos

With the very little amount of cash transfer given to my household, it doesn't help that much because I wasn't able to lead us out from poverty but it was able to help us financially during the time when we were still receiving the money. But the moment the program stopped, we again return to the life we had before. As if nothing has so much changed.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:06:38

Mode: quotation list names and references

Quotation-Filter: All

past events

P 6: recipient interview1.docx - 6:10 [Calamities often strike us. Ea..] (10:10) (Super)

Codes: [past events]

No memos

Calamities often strike us. Each time there is typhoon we are so much affected. Our house roofing is sometimes damaged depending on the strength of the typhoon. There was one time when strong winds took off the roofing and blew it somewhere so we had to evacuate to the barangay hall. Also when it rains hard, our area gets easily flooded so our fishing activity is affected.

P 7: recipient interview2.docx - 7:5 [There were several times when ..] (10:10) (Super)

Codes: [past events]

No memos

There were several times when our small corn field was devastated by typhoon. We were not able to harvest anything and was not able to recover our capital so during the next planting season we were forced to borrow

from a lender with an interest. It took us sometime to pay for that money we borrowed.

P 8: recipient interview3.docx - 8:8 [The occurrence of repeated cal..] (13:13) (Super)

Codes: [past events]

No memos

The occurrence of repeated calamities affects us much. Though we do not have our own farm land when the crops are damaged we are still affected because we do not have jobs during the harvest season when all crops are already destroyed. When this happens we do not have any source of income anymore.

P 9: recipient interview4.docx - 9:8 [My husband was sickly and was ..] (10:10) (Super)

Codes: [past events]

No memos

My husband was sickly and was not able to work well for the family. He just stayed in the house doing the chores and taking care of our children while I go out to the farm during planting season and harvest time. During the time when we was sick, when we have some money, we bring him to the hospital and when he really needs medical attention, we raise some money by soliciting from government offices or seeking some help from friends, relatives and neighbors. We spent much for him. But we are just thankful that he is now fine and did not lose him.

P10: recipient interview5.docx - 10:10 [I hate calamities. They make u..] (10:10) (Super)

Codes: [past events]

No memos

I hate calamities. They make us even poorer. They destroy our vegetable crops from where we make some money. Sometimes strong typhoons destroy our house and we have to rebuild again.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:02:39

Mode: quotation list names and references

Quotation-Filter: All

household livelihood improvement

P 1: impinterview1.docx - 1:12 [It helped the households in a ..] (24:24) (Super)

Codes: [household livelihood improvement]

No memos

It helped the households in a way. It eased their poverty but I think they were not able to get really out of poverty. It was just a “first aid” but not a long term solution. Those who knew how to use the money wisely and started small business are better than those who just used the money for their daily needs.

P 2: impinterview2.docx - 2:10 [Certainly it improved their li..] (19:19) (Super)

Codes: [household livelihood improvement]

No memos

Certainly it improved their livelihoods. Not maybe in all aspects but it has helped the household recipients from moving out a bit from poverty. But this is not for long term.

P 3: impinterview3.docx - 3:8 [Definitely yes, though not muc..] (37:37) (Super)

Codes: [household livelihood improvement]

No memos

Definitely yes, though not much help as everyone else expects. I can say the households should be thankful at least it is better to start with small thing than no start with nothing at all. But there are households who are not wise enough in using the money given them then they are losing their chances for improvement.

P 4: impinterview4.docx - 4:11 [Yes it improved their live liv..] (18:18) (Super)

Codes: [household livelihood improvement]

No memos

Yes it improved their live livelihoods. The grant is too small but it assisted the households. It made their lives better than before the arrival of the program. It made their income more stable. At least they have something at

the end of every two months.

P 5: impinterview5.docx - 5:10 [Yes because they were provided..] (19:19) (Super)

Codes: [household livelihood improvement]
No memos

Yes because they were provided with additional and shall I say stable income source. But those unwise spenders claim that it did not help them. But for me, an additional P1000 or so makes a big difference.

Report: 10 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 13:59:30

Mode: quotation list names and references

Quotation-Filter: All
changes in livelihood assets

P 1: impinterview1.docx - 1:10 [There are households who used ..] (22:22) (Super)

Codes: [changes in livelihood assets]
No memos

There are households who used the money wisely like using the cash grants as capital for some small business where they can get money and there are those who bought appliances they can use for their jobs such as washing machine in case of launderers and fishing gadgets for fishing families and for farm inputs in the case of farming families. Those engaged in livestock bought additional stocks which is fine because it helps the household finances in the long run. Also 4Ps recipients were no longer into so much borrowing from their neighbors due to the presence of regular income. On the contrary there are those who access credits from lending institutions using the 4Ps as collateral but when we are able to know about it then we warn them because it is against the rules of the program.

P 2: impinterview2.docx - 2:9 [Mostly, what improved is their..] (17:17) (Super)

Codes: [changes in livelihood assets]
No memos

Mostly, what improved is their physical assets because as I have said they use the money to buy things which they need and can be sold when in times of emergencies. A bit of improvement in their financial status because the regular cash assistance made their income a bit stable.

P 3: impinterview3.docx - 3:7 [Lots of changes can be noticed..] (33:33) (Super)

Codes: [changes in livelihood assets]
No memos

Lots of changes can be noticed. As I have mentioned those who invest for the improvement of their housing is the most visible including those who purchase physical assets such as appliances. Others establish small stores or decides to go on food business and peddling them around. But what is important is that household recipients strive to keep their children in school.

P 4: impinterview4.docx - 4:10 [There are some improvements in..] (16:16) (Super)

Codes: [changes in livelihood assets]
No memos

There are some improvements in the livelihood assets of family beneficiaries. What is evident is their physical assets. Some were able to build or improve their houses. Some were able to buy appliances. Some were able to establish small business or expand their source of living by adding some livestock in their backyard. Some were able to buy piece of land and others. It changed their assets definitely. If I say change, it is positive.

P 5: impinterview5.docx - 5:9 [Not so a great change. A littl..] (17:17) (Super)

Codes: [changes in livelihood assets]
No memos

Not so a great change. A little change might have occurred because though it is a very little amount, it still makes a difference. Others as I say improved their dwellings and were able to buy some assets. They had capital for funding their farm inputs. Others bought some livestock. Others started small business.

P 6: recipient interview1.docx - 6:12 [It didn't change a lot in term..] (14:14) (Super)

Codes: [changes in livelihood assets]

No memos

It didn't change a lot in terms of the household physical assets because I did not invest on them. I see to it that I spend within the conditions provided because the money is really intended for education and health and nothing else. Anyway I was thinking that if I invest for the education and health of my family then the improvement of physical assets I believe will follow when my children have already grown up healthy and educated. I am just hoping that they can finish their education so they can have more assets in the future.

P 7: recipient interview2.docx - 7:7 [There is no significant improv..] (14:14) (Super)

Codes: [changes in livelihood assets]

No memos

There is no significant improvement in my household assets but I feel a little bit relieved in terms of finances. It is really something when you have a regular income. I can say I am a bit fine with my household finances with this cash grant than when I compare it before without it.

P 8: recipient interview3.docx - 8:10 [We don't have much changes in ..] (18:18) (Super)

Codes: [changes in livelihood assets]

No memos

We don't have much changes in our assets except that I was able to have some savings which I can draw from whenever there is an emergency. And I was also able to lend some money unlike before that I was the one borrowing a lot from my neighbors in return for some interests too. I wanted to improve our house but then it is not a priority. We wanted our children to finish their school first then maybe later we will build our own house when they have already graduated.

P 9: recipient interview4.docx - 9:10 [With the cash assistance I was..] (14:14) (Super)

Codes: [changes in livelihood assets]

No memos

With the cash assistance I was able to pay all my debts and incurs less borrowing. Was able to construct our own source of water. And was able to save something in times of emergencies. I am also less worried about the school needs of my children.

P10: recipient interview5.docx - 10:12 [Nothing has so much changed co..] (14:14) (Super)

Codes: [changes in livelihood assets]

No memos

Nothing has so much changed comparing before and after the program. During the time that we were receiving the cash grant, we were able to eat regularly unlike before when we miss some meals. After the program, seems like we went back to the same situation. I can say that it helped us a bit but it didn't make a big difference. It didn't get us out of poverty.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:06:19

Mode: quotation list names and references

Quotation-Filter: All

outcomes

P 1: impinterview1.docx - 1:8 [Somehow it helped the househol..] (18:18) (Super)

Codes: [outcomes]

No memos

Somehow it helped the households improve their human capital by sending the children to school and improving their health and nutrition status. But the sustainability is at question because five years with little amount is not enough to move the people out of poverty. One thing more, the criteria set on age which is 14 years old and below is not so good because at that age, children will still be in the secondary level. If the program will be sustained till the children graduates in college then it should be better.

P 2: impinterview2.docx - 2:7 [I can say it was able to help ..] (13:13) (Super)

Codes: [outcomes]

No memos

I can say it was able to help the poor but it did not bring them out of poverty. It was just a temporary cure of poverty. At least it helped them.

P 3: impinterview3.docx - 3:5 [The main objective of the prog..] (25:25) (Super)

Codes: [outcomes]

No memos

The main objective of the program is to help the poor people move out of poverty by investing on their education and health. The program might have improved the lives of the recipients but with the very meager amount, and short period of time, I doubt if the program have not moved the people out of poverty.

P 4: impinterview4.docx - 4:8 [Not exactly because I can hard..] (12:12) (Super)

Codes: [outcomes]

No memos

Not exactly because I can hardly say that the poor has moved out of poverty. It has improved their conditions a bit but there is a lot more to go before we can say that they are no longer poor. As of the moment, they are still poor.

P 5: impinterview5.docx - 5:7 [It did not attain its ultimate..] (10:10) (Super)

Codes: [outcomes]

No memos

It did not attain its ultimate goal to bring the poor out of poverty but it eased their conditions a little bit. Their conditions with the presence of the program is better as when it is compared before without 4Ps. But with the very short span of support, there is no so much big impact as making the poor not poor anymore. It is still a long way to go before they can be brought totally out of poverty.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:03:36

Mode: quotation list names and references

Quotation-Filter: All

improvement in education

P 1: impinterview1.docx - 1:6 [Certainly yes. As per record f..] (16:16) (Super)

Codes: [improvement in education]

No memos

Certainly yes. As per record from the Deped, dropout rates in school is now lower compared before while enrollment increased with the presence of the program.

P 2: impinterview2.docx - 2:5 [Records from DepEd show that t..] (10:10) (Super)

Codes: [improvement in education]

No memos

Records from DepEd show that there is significant improvement in the enrolment due to the compulsory enrolment of the children from household beneficiaries. Also participation increased. While dropout rate decreased.

P 3: impinterview3.docx - 3:3 [As per records from the DepEd ..] (19:19) (Super)

Codes: [improvement in education]

No memos

As per records from the DepEd the number of children actually going to school as compared to the number of school-going age children increased. The number of school leavers also decreased. But this however does not necessarily equate to the quality of education. There are some cases where parents of 4Ps households force their children to go to school so as to receive the full payment. This is entirely different when the children are very interested in going to school and not only forced. There are children from non-4Ps households who are very

much interested to go to school but they don't have means.

P 4: impinterview4.docx - 4:7 [In terms of education, more ch..] (10:10) (Super)

Codes: [improvement in education]
No memos

In terms of education, more children are kept in school unlike before when the number of school leavers are so many. Now parents are afraid that their children would stop schooling because this will affect the amount of assistance they will be receiving.

P 5: impinterview5.docx - 5:5 [4Ps helped the children in ter..] (8:8) (Super)

Codes: [improvement in education]
No memos

4Ps helped the children in terms of education though not enough, it helped in providing the basic needs for school. In this sense, attendance of children to school is getting good because absenteeism was avoided.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:04:01

Mode: quotation list names and references

Quotation-Filter: All
improvement in health

P 1: impinterview1.docx - 1:7 [In the case of health and nutr..] (16:16) (Super)

Codes: [improvement in health]
No memos

In the case of health and nutrition, it has also improved the number of consultations while it reduced the number of malnutrition as per records from the provincial health office.

P 2: impinterview2.docx - 2:6 [For health, malnutrition in th..] (11:11) (Super)

Codes: [improvement in health]
No memos

For health, malnutrition in the entire province decreased as well as maternal mortality rate. Maternal checkup rate increased as well as general consultations increased.

P 3: impinterview3.docx - 3:4 [One of the conditions of 4Ps i..] (21:21) (Super)

Codes: [improvement in health]
No memos

One of the conditions of 4Ps is to have their household members be checked regularly in health facilities, at least once a month. The effect of which is that the number of consultations increased and at the same time, malnutrition rate also decreased.

P 4: impinterview4.docx - 4:6 [Malnutrition rate in the munic..] (9:9) (Super)

Codes: [improvement in health]
No memos

Malnutrition rate in the municipality where I am working continuously decreased as per report from the Municipal Health Office since the implementation of the program. This maybe to the mandatory health checkups of the recipients that is why their nutrition conditions are regularly monitored. In addition, the capacity of households to buy more foods made their meals more regular and more nutritious.

P 5: impinterview5.docx - 5:6 [it helped them in terms of hea..] (8:8) (Super)

Codes: [improvement in health]
No memos

it helped them in terms of health care. They might be compelled to visit the health facilities because of the fear to lose some of the amounts but still it worked for their own advantage. This made the beneficiaries more aware about their health condition.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:05:37

Mode: quotation list names and references

Quotation-Filter: All
opinion on cash assistance

P 6: recipient interview1.docx - 6:3 [The 4Ps is very helpful but th..] (4:4) (Super)

Codes: [opinion on cash assistance]
No memos

The 4Ps is very helpful but the amount is too small for my household. And the period is too short. Nevertheless it helps a lot.

P 7: recipient interview2.docx - 7:1 [The cash assistance is a good ..] (4:4) (Super)

Codes: [opinion on cash assistance]
No memos

The cash assistance is a good poverty program because it helps poor people like us especially in the education and health of our children.

P 8: recipient interview3.docx - 8:3 [The 4Ps cash grant is a very g..] (4:4) (Super)

Codes: [opinion on cash assistance]
No memos

The 4Ps cash grant is a very good program from the government. At least we feel that the government still cares for the poor people like us.

P 9: recipient interview4.docx - 9:2 [The cash assistance is very he..] (4:4) (Super)

Codes: [opinion on cash assistance]
No memos

The cash assistance is very helpful though it is only a small amount.

P10: recipient interview5.docx - 10:2 [The amount is too small to get..] (4:4) (Super)

Codes: [opinion on cash assistance]
No memos

The amount is too small to get us out of our situation but it helps somehow.

Report: 5 quotation(s) for 1 code

HU: 4Ps_7-24
File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]
Edited by: Super
Date/Time: 2015-08-03 14:04:26

Mode: quotation list names and references

Quotation-Filter: All
level of satisfaction

P 6: recipient interview1.docx - 6:14 [The amount is so small, I may ..] (18:18) (Super)

Codes: [level of satisfaction]
No memos

The amount is so small, I may say that I am not that satisfied but I am really grateful.

P 7: recipient interview2.docx - 7:9 [Honestly, the amount is too sm..] (18:18) (Super)

Codes: [level of satisfaction]
No memos

Honestly, the amount is too small to make a really big difference. I am not satisfied but a little is better than nothing. And also it is not lasting.

P 8: recipient interview3.docx - 8:12 [I am very much satisfied and t..] (22:22) (Super)

Codes: [level of satisfaction]

No memos

I am very much satisfied and thankful with this cash assistance.

P 9: recipient interview4.docx - 9:12 [Though the amount is not that ..] (18:18) (Super)

Codes: [level of satisfaction]

No memos

Though the amount is not that big, I am satisfied about it because it is given free. But I would be very thankful if the amount should have been more.

P10: recipient interview5.docx - 10:14 [I am not satisfied. But I am t..] (18:18) (Super)

Codes: [level of satisfaction]

No memos

I am not satisfied. But I am thankful for the cash assistance

Report: 9 quotation(s) for 1 code

HU: 4Ps_7-24

File: [H:\Atlas Ti-4Ps\4Ps_7-24.hpr7]

Edited by: Super

Date/Time: 2015-08-03 14:07:01

Mode: quotation list names and references

Quotation-Filter: All

possible improvement for program expansion

P 1: impinterview1.docx - 1:11 [There should be an income gene..] (26:26) (Super)

Codes: [possible improvement for program expansion]

No memos

There should be an income generation component for the program so that when the program ends then there is something left for the households. Unlike the cash grant with conditions that when it ends then they will go back to their original status as if nothing happened.

P 2: impinterview2.docx - 2:11 [The amount should be bigger an..] (21:21) (Super)

Codes: [possible improvement for program expansion]

No memos

The amount should be bigger and should include an income generation package for the household so that they will not be so much dependent on the cash assistance.

P 3: impinterview3.docx - 3:9 [The amount should be a little ..] (41:43) (Super)

Codes: [possible improvement for program expansion]

No memos

The amount should be a little bit bigger in order to have a tremendous impact and the investment for education should include until the children are finished in college. Or a scholarship package maybe. Because at present, the program sponsors support for children below 14 years old only.

In addition, the dole out system is quite not a productive way. Sometimes we are teaching the poor to become lazy. So better if we give them an income generation activity that they can work with. This may make them sustainable after the program exits.

P 4: impinterview4.docx - 4:12 [Increase upper limit of age of..] (20:21) (Super)

Codes: [possible improvement for program expansion]

No memos

Increase upper limit of age of children, increase number of children to be included in the grant, include families without pregnant mothers, sustain the education of children up to college through scholarships, increase amount of cash grant.

More sustainable services should be included such as livelihood programs, entrepreneurial seminars, and business trainings. Seed capital should also be provided

P 5: impinterview5.docx - 5:11 [The implementation should be l..] (21:21) (Super)

Codes: [possible improvement for program expansion]

No memos

The implementation should be longer in order to really make an impact and also the amount should be bigger. After the program terminated, there are beneficiaries who go back to their original conditions. Meaning there is no sustainability especially when they did not invest their money wisely. What should be done is that there should be a follow-up program or maybe an income generating activity for the beneficiaries so that the improvement will still continue even after the program is already terminated. It is also should be a consideration that instead of a dole out as in the case of cash transfer, job opportunities should be provided instead.

P 6: recipient interview1.docx - 6:15 [The amount should be a bit big..] (20:20) (Super)

Codes: [possible improvement for program expansion]

No memos

The amount should be a bit bigger than what was given in order to have a greater impact. There might be some impact but not that big enough to make a big difference. If it is for poverty alleviation then it should be for a longer term until we move out of poverty.

P 7: recipient interview2.docx - 7:10 [The amount should at least be ..] (20:20) (Super)

Codes: [possible improvement for program expansion]

No memos

The amount should at least be bigger. The spending should not be limited within the conditions. I prefer a cash assistance that should be intended for income generating activities so that we will be able to make additional source of income for the household.

P 8: recipient interview3.docx - 8:13 [If it is possible for the prog..] (24:24) (Super)

Codes: [possible improvement for program expansion]

No memos

If it is possible for the program to provide us with a little capital and training because I wanted to start a buy and sell business of vegetables.

P 9: recipient interview4.docx - 9:13 [If they can make the amount bi..] (20:20) (Super)

Codes: [possible improvement for program expansion]

No memos

If they can make the amount bigger then it should help my family move out of poverty easier. But at least it helped in a way.