

Impact of Conditional Cash Transfer (CCT) Program to the Socio-Economic Condition of Household Recipients of Iba, Zambales Philippines

Asia Pacific Journal of
Education, Arts and Sciences
Vol. 7 No.2, 19-26
April 2020
P-ISSN 2362-8022
E-ISSN 2362-8030
www.apjeas.apjmr.com
ASEAN Citation Index

Novrina Bigilda A. Orge¹, Joeper A. Sembrano² & Marie Fe D. de Guzman³

^{1,3}President Ramon Magsaysay State University (PRMSU), Iba, Zambales;

²Zambales National High School, Iba, Zambales

³deguzmanmariefe2018@gmail.com

Date Received: December 19, 2019; Date Revised: April 5, 2020

Abstract - *The research study examined the impact of Conditional Cash Transfer (CCT) Program to socioeconomic conditions (economic sufficiency, social upliftment and empowerment) of the household recipients of Iba, Zambales, Philippines in 2018. A qualitative research specifically case study method. Interview guide was the main instrument used for data collection. Based on the data gathered through interviews and focus group discussion (FGDs), the participants reported that the cash grant of the CCT was believed by the household recipients as an important step leading to economic sufficiency, specifically by helping augment their limited income. The manifestation of social upliftment, sense of pride and self-worth among households was attributed on the belief that the government is now considering and seeing them more. The household recipients felt empowered to make decisions as regard to their children's education and future, but are uncertain if the CCT Program can really sustain their most basic needs.*

Keywords: *Impact, Socioeconomic Conditions, Conditional Cash Transfer (CCT) Program: Household Recipients*

INTRODUCTION

The Southeast Asia countries since the early 2000s have been working and trying to create and initiate a social protection plans to manage and survive with economic crises [1]. This is in addition to the regional and individual countries' efforts, schemes and strategies for social protection and address poverty alleviation. The international institutions/organizations can play a vital and crucial role in initiating global discourses of social policies and can also suggest important programme initiatives

for poverty reduction in developing countries [2]. The World Bank has recommended Conditional Cash Transfer (CCT) programs as cornerstone of social protection [3]. Accordingly, CCT can be effectively and quickly channeled to target population directed for human development through investment for education and health. The CCT program have been embraced and implemented by Southeast Asia countries as one of the global social policy which is intended and designed to relieve poverty from this region of Asia. After year 2007, of the countries in Southeast Asia, the Philippines was the first to implement a nationwide CCT Program; while its neighbor Indonesia is slowly expanding its CCT program; and Cambodia is in the process of studying and going through its strategies to initiate a pilot project.

Since the Philippines shifted to democratic country in the 1980s, the government has promulgated and passed many social protection program to reduce poverty incidence of most Filipino households in the country. The enactments made are in compliance with Article XV-The Family, which recognizes the Filipino family as the foundation of the nation. Accordingly, it shall strengthen its solidarity and actively promote its total development (Section 1). Every new administration has produced new medium term Philippine development plans aimed to eradicate poverty. According to manilastandard.net [4], the economy of the Philippines grew by 6.8 per cent as of 2012 and 7.2 per cent as of 2013 making it the fastest growing economy in Asia next to China. However, the advantages and the benefits of development and growth in the Philippine economy are not maximized fully by the poor, hence, half of the Filipino families revealed that quality of life is beyond their reach and some instances it is deteriorating. There is a need for a

strong, comprehensive, wide coverage, functional and sustainable government program so that successful social and structural reforms for poverty reduction would be finally achieved in the Philippines.

The Philippine government has initiated noteworthy policy efforts to fight poverty in the country. In year 2001 to 2010, the government launched a social protection program and package essential for poverty alleviation, human development and community empowerment. This policy efforts paved the way for Conditional Cash Transfers (CCT) Program in year 2008 which is locally known as *Pantawid Pamilyang Pilipino* Program (Building Bridges for the Filipino Family Program) or 4Ps. Chaudhury and Okamura [5] stressed both the short-term and long-term objectives for countering poverty of the CCT Program or the 4Ps in the Philippines. The cash grants can add-on to limited household income, help satisfy immediate needs at home and existing poverty experience by households (short-term objectives). The cash grant aimed to promote education by improving children's school attendance, nutrition status and access to health care services (long-term objectives). Both of these CCT objectives can help fight issues arising from economic insufficiency. Baez & Camacho [6] argued that the CCT prioritizes improvement in educational outcomes of the young and poor students; and enhancing students' attitude towards investing in the basic and tertiary education.

The education and health grants of the Conditional Cash Transfers (CCT) according to the Word Bank [7] was initiated and implemented aimed to improve students' attendance at school who belong to a poor households and also to support appropriate health practices for an improved nutritional status of children. For Almazan [8], it becomes an incentive to the economically deprived families to focus more on improving the status of human capital for them to counter poverty. The CCT evidently promotes to the recipients and their children's education as well as their social and economic well-being.

This study exemplifies a first step towards thoroughly investigating, assessing and documenting the impact towards the socioeconomic conditions of the household recipient-participants as being beneficiaries of the Conditional Cash Transfer (CCT). The socioeconomic conditions refer to the influence of the CCT to households on the aspects such as economic sufficiency, social upliftment and empowerment. The economic sufficiency pertains to

household condition and movement of variables which can help attain economic security; the social upliftment condition such as equality, safety, security, belongingness and self-concept that may be modified as upshot to being recipient of the CCT; and the empowerment aspect that focused on one's ability to think right or otherwise and the freedom to stand against challenges and wrongdoing. There have been many research studies conducted on conditional cash transfer program of the Philippines, however, there is inadequate research studies on the impact of the conditional cash transfer program to socioeconomic (economic sufficiency, social upliftment and empowerment) conditions of the household recipients of the municipality of Iba, Zambales, Philippines through qualitative method. Thus, the researchers were motivated to conduct this study. Although the success of this social protection program is greatly entrusted to the government, the results of the present study are empirical, practical and realistic data that could contribute to an improved activities and practices of the conditional cash transfer program management for needy Filipino families.

OBJECTIVES OF THE STUDY

This research study assessed the impact of the government's Conditional Cash Transfer (CCT) Program to socioeconomic conditions of the household recipients of Iba, Zambales, Philippines. Specifically, the study determined the profile of the household recipients in terms of sex, monthly family income and number of years as CCT recipients; and assessed the impact of CCT to the socioeconomic conditions of the households categorized into themes (1) Economic Sufficiency, (2) Social Upliftment and (3) Empowerment; and tested the difference on the perceived utilization of the availed CCT grants when grouped according to households' profile.

THEORETICAL FRAMEWORK

The Maslow's Hierarchy of Needs [9] is among the early theories with connection to motivation and satisfaction. The theory has developed five goals represented by basic needs in hierarchy form. Accordingly, first level of the hierarchy needs to be realized first before the next need arises. The Maslow's hierarchy of needs advanced from physiological needs of survival, needs to be fully safe, needs to belong in the community, and up to the status that would a great state of satisfaction and fulfillment and in liver. The Conditional Cash Transfer (CCT), as

one of the Social Protection Program of the Philippine government was implemented to somehow satisfy the unending needs and necessities of the Filipino, primarily those who are identified as economically deprived. The CCT capitalizes and invests on human capital by addressing the issues such as education, nutrition and health. Through the cash grants of the CCT, assistance can now be provided/offered to Filipinos which can help break from poverty.

This study also used the Structural Functionalism (Spencer, Durkheim & Radcliffe-Brown) as interpretative lens or theoretical model. The function of the political system (e.g., the Philippines) is to provide social service (e.g., social protection). According to Robert Merton, Structural Functionalism had two functions, the Manifest and the Latent functions. In the case of the present study, CCT's cash transfer package can augment limited household income, promote school attendance, improve educational outcomes as well as poor children's nutrition status (Manifest Function) and cash transfers can influence and impact the socioeconomic conditions (themed as economic sufficiency, social upliftment and empowerment) of household recipients (Latent Function).

Administrations in the Philippines, supported and promoted policies on poverty reduction, alleviation, rural development and almost complete bundle of benefits and services for education, health, sanitation, technical training and some housing provision. In fact, in 2010, the Conditional Cash Transfer (CCT) Program, a poverty reduction policy and scheme was implemented. The report of the Department of Social Welfare and Development (DSWD) [10] of the Philippine government emphasized 'inclusive growth' as the primary goal of the medium-term policy development plan which supported and promoted the CCT as the main programme for addressing poverty alleviation among poor Filipinos.

MATERIALS AND METHODS

This study employed a case study method, one of the qualitative research methods with the interview guide as the research instrument. The interview guide of the present study was developed by the researchers after literature reviews particularly of Almazan[8], Influence of Conditional Cash Transfer Program to the Living Condition of the Households. First part of the survey questionnaire was focused on the profile of the household recipients. Data were gathered on the impact of Conditional Cash Transfer (CCT) Program

to the socioeconomic conditions (economic sufficiency, social upliftment and empowerment) of the household recipients through semi-structured interview and Focus Group Discussions (FDGs). A total of 20 household recipients participated in this qualitative part of the study. The participants are all residents of different barangays of municipality of Iba, province of Zambales, Philippines.

The research instrument's validity and reliability were ensured. A group of experts from the Provincial Social Welfare and Development unit and from the Social Science Department of the President Ramon Magsaysay State University (Iba, Zambales) check the research instrument's content validity. It was also administered to selected household recipients of CCT Program from the Municipality Botolan, Zambales, a nearby town south of municipality of Iba for pilot testing.

The interviews and focus group discussions were done on the fourth week of November, 2018. Before any gathering of data, the researchers assured that the participants understood the objectives of the research study and why their views, opinions and perceptions were solicited by the researchers. Interview and focus group materials were deliberated and studied numerous times by the researchers in preparation for the theme and sub-theme identification or determination. The analysis of the contents and coding were done, and they were combined and pooled of its classification based on their likeness and connections. Then, the data from the interviews and focus group discussions were again reviewed, assessed and interpreted based on the thematic model or framework utilized. Lastly, data were then organized and prepared according to the appropriate theme.

RESULTS AND DISCUSSIONS

Results on the Interviews and Focus Group Discussions (FDGs) on the Impact of Conditional Cash Transfer Program to the Socioeconomic Conditions of the Household Recipients

A. Impact On Economic Sufficiency Sub-theme No. 1: FAMILY INCOME

Participant 2, 12, 18 agreed and wrote that the cash grants can help augment their limited income, Participant 5 and 11, answered that cash grants are used to supplement the family's basic needs, for allowance of their children (Participant 13) and other school fees and projects (participants 4, 6, 9 10 and 7).

Participant 15, 16, 19 and 20 wrote that cash grants of CCT is a big financial help for them since their family receive limited income and really experience financial difficulties and constraints. Based from the result of the interviews, the cash grants of the CCT really helps and to some extent satisfies the participants' financial constraints and limitations. According to Cecchini [11], the implementation of the cash grants as intervention incentives of the CCT in the upper middle-income countries in Latin America (e.g., Mexico and Brazil) was perceived and evidently to be successful. The women cash transfer recipients and participants of the study of Almazan[8] highly approved on the socio-economic benefits of the Philippines' CCT social protection program.

Sub-theme No. 2: Family Members' Health

All of the twenty participants agreed and approved that Conditional Cash Transfer (CCT) helps maintain the good health of members of the family most especially their children. Participants 13 and 14 emphasized that family's health is monitored; Participant 9 and 12 wrote that their family seldom got sick; and Participants 10, 19 and 20 attested that CCT gave them the privilege to access free medical consultations and check-ups.

Participant 16 reiterated the importance of Family Development Sessions (FDS) which they attend every month for 1 to 2 hours. Moreover, Participant 4, 5 and 15 wrote that the money they received is also spent in medicine; for Participant 6, vitamins; and for Participants 2, 8, 11, 17, to buy more nutritious food. The FDS is a session for awareness and workshops focused on family's health protection. The result of this particular interview conveys that the participants avails the benefits of the health grant of the CCT and that the cash grants received also is used to acquire medicine and personal care effects. Previous studies on the impact of the CCT programs like in different countries like the study Cecchini [11] who claimed that various studies on the impact of CCT programs in many countries show development and progress in terms of access to health care and services and educational opportunities. The version of the Philippines' CCT Program – *Pantawid Pamilyang Pilipino* Program or 4Ps according to Blanco [12] is highly considered as effective for the health and nutrition program. Cabral [13] and Chaudhury, Friedman and Onishi[14] found that CCT is meeting the objective of keeping children healthy, such as deworming of children, school feeding and ration

schemes [6], nutrition and psychological needs of their children [15].

Sub-theme No. 3: Family Members' Education

The 4Ps Conditional Cash Transfer was approved and believed by all of the participants to help support their children's needs for schooling to some extent. Participant 2, 4, 8, 9, 17 and 20 specifically answered that part of the money they receive is spent for school projects; for transportation expenses (Participant 3), allowance (Participant 6 and 13) and other school fees (Participants 14, 15 and 16). These results indicate that the household-participants give priority to their children's education expenses for projects, transportation and other school fees. The findings also signify that as beneficiaries, they comply the education requirements of the CCT. In this sense, the CCT focuses on school attendance monitoring. Regular attendance to classes will give the school-children the opportunity to finish their studies in the basic and higher education.

In connection to this result, Baez and Camacho [6] and Chaudhury and Okamura [5] established strong proof and evidence that the government's financial program helped the participants to send their children to finish the basic education in the secondary level and for Saavedra and Garcia [16], to improve education outcomes in the high school level. Cabral [13] revealed that CCT's education outcomes are towards increased school attendance, increased enrolment in elementary and in high school and average years of education completed. Cecchini [11] stated that the increases in the number of enrolled pupils/students due to conditional cash transfers were identified in countries such as Jamaica, Mexico, Paraguay and Dominican Republic.

Sub-theme No. 4: Family Livelihood

Based from the responses of the respondents/participants, an overwhelming majority approved that Conditional Cash Transfer helped improved the family's source of income. Although, their responses vary on how their livelihood improved because of differences on the nature of their work and/or occupation, the participants consistently responded positively on the question. "The payout from CCT is for my children's education, because of this, we were able to save the gains from our small business" said by Participant 13, 15 and 17; "My husband and I were able to put up a small hog raising business" quoted by Participant 9; "I seldom rely on

my husband's income" said by Participant 19; and "I'm able to save for my children's college education" answered by Participant 14. It was revealed from the above presented findings that the participants agreed on the positive effect of the cash grant of CCT on their livelihood; it helps augment their family and/or respective husbands' limited income; and help them save money. Cabral [13] stressed that social assistance, one of the twofold goals/intensions of the CCT is to provide cash assistance to poor Filipino families and to alleviate the recipients in this condition.

B. Impact On Social Upliftment

Sub-theme No. 1: Family Members' Self-Reliance

Majority of the twenty participants of the study believed that the program of the government known as Conditional Cash Transfer also contribute to their sense of economic independence and self-sufficient. Accordingly, they have now the privilege to manage their own money while abiding with the conditions of the social protection program. Nonetheless, some participants (10, 12, and 17) wrote that cash grant of the CCT is not really enough for all their needs, but they have to be contented on what they have and what they receive. Cabral [13] stressed that CCT as social welfare component of social protection framework of the government will only address basic social services such as health and nutrition, population management and education. Therefore, other needs have to be settled and satisfied by the family. Orbeta and Paqueo [17] stated that co-responsibility and social contract approach is the rationale behind the conditional cash transfer. The education and health grants are given in exchange for certain activities and conditions that the CCT recipients have to observe and accomplish with.

Sub-theme No. 2: Familys' Safety And Security

The main thought of the responses of Participants 1, 7, 9, 10, 11, 13, 14, 18 and 20 was focused on economic security. The beneficiaries felt that the CCT to some extent, would help them maintain a secure life (e. g. economically protected, stable and sheltered). "All of my children now are sent to school, hoping for a better and secured future" answered by Participant 3 and 19. These findings suggest that the participants interpreted security in life as having secure future of the members of the family. United Nation Development Plan [18] reported that conditional cash transfers also reduce the burden on

girls to share to the family expenses resulting to increased focus to her education.

For Participant 2, 6 and 12, the program gave them the privilege to achieve higher standard of living and address the basic needs of their family; for Participant 4, 7 and 17, the program allowed them to avail some free medical expenses, secure services from government hospitals and other medical institutions and avail privileges of being members of Philhealth. The CCT Program had commendable effects which actually surpassed the Program's targets and objectives one of which was the increased coverage of PhilHealth members and services. Chaudhury, Friedman and Onishi [14] also reported the increased number of CCT recipients who were included in the health insurance program of the PhilHealth.

The responses of the participants of the study understood safety as it relates to health and comprehend security as it relates to food and economic activities. However, Participant 15 wrote that they are not totally secured with the Program, accordingly "CCT is not lifetime." This particular finding suggests that the households still experience food insecurity. According to U.S. Department of Agriculture [19], food insecurity is a situation in the household that occurs sometime during the year in which a member of the family was unable to secure adequate food and money for one or more members because the household experience insufficiency of money and resources.

Sub-theme No. 3: Sense Of Belongingness To Society

The responses of most of the Participants (1, 3, 6, 7, 8, 9, 10, 13, 14, 15, 16, 19 and 20) focused on the perception that there are still people and institution (government) in the country that look into their concerns and gave them the opportunity to address and fight poverty. "We felt that the government looks on us now" said by Participant 4 and 12. With this particular finding, it is revealed that as beneficiaries of the CCT who generally belong to the lower class of the social system believed they are being considered more upon by the Philippine Government. It is well known fact that the CCT Program of the Philippine government directly targeted the poor Filipino families to provide education and health grants/benefits. The Conditional Cash Transfer according to Cabral [13] is towards reduction of poverty and reduction of vulnerabilities, social

protection of the poor and secure basic consumption. Moreover, sense of belongingness to society as being beneficiary of Conditional Cash Transfer are felt by the beneficiaries. “I gain friends and the relationship with other recipients improved” answered by Participants 2 and 18; “I was able to mingle and to talk with authorities in the government” said by Participant 5; and “I’m part of the community I live in” by Participant 10. These responses by the participants signify that relations and interactions with other people most especially with other recipients improved.

Sub-theme No. 4: Family Members’ Self-Esteem and Self-Respect

Participants 1, 3, 4, 5, 8, 14, 15, 17 and 18 responded positively on the question. Their self-esteem and self-respect enhanced because they are able to plan and make decisions on the money they receive from the CCT grants most especially on aspect on their children’s education. On the other hand, Participant 2 manifests the so-called self-esteem and self-respect by protecting family’s reputation; for Participants 9, 10, 13, 16 and 19 by doing their responsibilities as recipients (parent and single mother); for Participants 11 and 12 by trusting him/herself; for Participant 12, by avoiding the feeling of being inferior; and for Participant 12, by trusting others. Results signify that the self-worth, sense of pride and self-respect of households were boosted being recipients of CCT. Orbeta and Paqueo [17] stated that the *Pantawid Pamilyang Pilipino* was designed by the Philippine government to assist poor Filipino families through cash grant and transfer.

C. Impact On Empowerment

Sub-theme No. 1: Material Shortage And/OR Insufficiency

It was revealed from the responses of the majority of the Participants (1, 2, 4, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19 and 20) that the CCT financial grant is just for children’s basic needs, mainly education. With this condition, the participants agreed and are convinced that the grant really can satisfy school expenses but mostly the basic education. According to Participant 9, a family should have extra income to satisfy other needs of the family; for Participant 5, there are still instances that they experience financial constraints, explaining that the money grant is not so big; and for Participant 6 and 7, one of the parents should have other source of income to be able to save money for future use. Results signify that the households’

recipients are not totally free of material shortage and insufficiency. This could also mean that parents still have to have a regular income, which means that they should not rely totally on the cash grant received to satisfy all they need and want. Reyes and Tabuga [20] reported that the implementation of the CCT program in other countries like Nicaragua faced some difficulties while Guatemala and Honduras do not asked necessary prerequisites from the recipients. Blanco [12] argued that a re-computation of the budget allotted for the cash grants for the CCT was recommended for this can help increase the allocation of family’s budget for education and health.

Sub-theme No. 2: Thoughts of Committing Crime

In general, the respondents/participants approved that as recipient of CCT, they have not thought of committing crime and other wrong doing. Their responses include “to be upright and kind with others” (Participants 1, 6, 7, 12, 13, 16, 18, 19 and 20); “to be friendly with others” (Participant 5 and 15); “to refrain from doing bad things like delinquency and crime” (Participants 8, 9, 11, 17); “to protect our name and maintain our family’s reputation” said by Participant 2; “to be God fearing and do my responsibility as parent” answered by Participant 10; and for Participant 15, to show discipline at all times and should follow conditions of the 4Ps CCT Program. It was revealed that the households support peaceful environment and community and prefer to maintain desirable relations with others recipients and other who are non-recipients. The study of Orbeta and Paqueo [17] showed that CCT reduces incidence of conflicts.

Sub-theme No. 3: Ability To Think With The Right Perspective

With regards to this sub-theme, the participants in general responded positively. Participants 2, 7, 8, 11, 17, 18 have noted that cash grants they receive are well accounted for and well used/utilized; Participants 5, 6, 9 and 14 emphasized on thinking and planning of their children’s future; Participants 10, 12, 13, 15, 16, 19 and 20 replied that they do have now improved perspective in life as a result of attending the Family Development Sessions and considering and understanding the purpose of Philippine government’s social protection program – the CCT Program. The positive outlook of the participants was also evident in their responses. They assume more sense of responsibility as manifested on being abider with the

conditionalities of the CCT Program. According to Cabral [13], CCT recipients must strictly follow the conditionalities of the Social Protection Program. Project Administration Manual [21] stressed that the FDS promotes desirable family values, supports strong family relationships, and would make individual members of the households contribute positively to the community. Orbeta and Paqueo [17] argued that being recipient/beneficiary of the CCT Program, they would be exerting more effort and time to make sure their children do to school and receive basic health care and services.

Sub-theme No. 4: Ability To Decide For The Family's Future

Majority of the respondents/participants (1, 2, 5, 6, 9, 10, 11, 15, 16, 17, 18, 19, 20) wrote that their capacity to decide most especially for their children's studies and future improved. Others noted and said "we have more chance to improve our standard of living now." (Participants 13 and 14). It was revealed that the household recipients are really empowered as regard to their children's education, life skills, development opportunities and good future. Moreover, they are more endowed to child-rearing responsibilities and household management. The women recipients in the Project Administration Manual [21] and the main beneficiaries of the cash transfer reported that the program aided a lot in their family expenses, role as also decision maker in the family and in the maintaining equitable gender relations.

However, there are also participants who are uncertain if CCT Program of the government really can sustain their needs. Participant 3 wrote "sustaining education is financially difficulty" and Participant 7 and 8 answered that monetary grant is not enough, we are many in the family."

CONCLUSIONS

Based from the results of the interviews and focus group discussions conducted, the cash grant of the CCT was believed by the household recipients as an important step leading to economic sufficiency, specifically by helping augment their limited income which they generally intend to use to avail basic commodities and to pay education expenses and fees. The manifestations of social upliftment among household recipients who generally belong to the lower class of the social system were on the belief that the government is now considering them more and

that their sense of pride, self-worth and self-respect were boosted being recipients of the CCT. With the CCT Program, the household recipients felt empowered to make decisions as regard to their children's education and future, support a peaceful environment and desirable relations with other recipients as well as with non-CCT recipients. However, the households' recipients are not totally empowered since they are not entirely free from material shortage and insufficiency and are uncertain if the CCT Program of the government really can sustain their most basic needs.

RECOMMENDATIONS

The Family Development Sessions (FDSs) as one of the features of the Conditional Cash Transfer (CCT) Program supervised by the Social Welfare and Development agency of the Philippine government may include in its meetings/assemblies the issues on economic sufficiency specifically wiser use of cash grant to counter family's financial challenges; include the issue on social upliftment with the purpose of enhancing households' sense of self-worth, self-respect, security and belongingness; and discuss further the theme empowerment topic that would allow the households to improve their capability to decide and secure good future for their children, to contemplate for a more valuable and sound perspective in life, and avoid the commission of misconducts and/or deviant acts. The present study have found that the CCT Program has a great potential and capacity to counter the problem of poverty among many Filipino households, hence, it is also suggested that the period and coverage of the services of the CCT Program be extended. Lastly, the conduct of a follow-up study to assess if the very poor households gain the tangible and very essential benefits of the Conditional Cash Transfer (CCT) Program is also recommended.

REFERENCES CITED

- [1] Asher, M. (2009). Extending Social Security Coverage in Asia-Pacific: A Review of Good Practices and Lessons Learnt. ISSA Working Paper 6. Geneva, Switzerland. (Access 16 February 2009). <http://www.issa.int/file/2paper6-MAsher.pdf>
- [2] Mahon, R. (2009). The OECD's Discourse on the Reconciliation of Work and Family Life. *Global Social Policy* 9, 183-204.
- [3] Hall, A. (2007). Social Policies in the World Bank: Paradigms and challenges. *Global Social Policy* 7(2): 151-75.

- [4] manilastandard.net (2018). Economy and Trade. May 10, 2018
- [5] Chaudhury, N. & Okamura, Y. (2012). Conditional Cash Transfers and School Enrollment: Impact of the Conditional Cash Transfer Program in the Philippines. Philippine Social Protection Note. <http://worldbank.org/curated/pdf/Philippines.pdf>
- [6] Baez, J. E. & Camacho, A. (2011). Assessing the Long-term Effects of Conditional Cash Transfers on Human Capital: Evidence from Colombia. IZA DP No. 5751. May 2011. <http://citeseerx.ist.psu.edu/doi=10.1.1.419.1846&rep=rep1&type=pdf>
- [7] World Bank (2014). Philippines Conditional Cash Transfer Program Impact Valuation 2012. January 22, 2013. Human Development Sector Unit East Asia and Pacific Region. <https://openknowledge.worldbank.org/June02014.pdf>
- [8] Almazan, U. (2014). Influence of Conditional Cash Transfer Program to the Living Condition of the Households. *International Journal of Psychology and Behavioral Sciences* 2014, 4(5): 173-178 DOI: 10.5923/j.ijpbs.20140405.02
- [9] Maslow, A. H. (1943). A Theory of Human Motivation. *Psychological Review*, 50(4), 370-96. <https://www.simplypsychology.org/maslow.html>
- [10] Department of Social Welfare and Development (2012). Legal Basis <http://www.dbm.gov.ph/DSWD/dswd.pdf>
- [11] Cecchini, S. (2009). Do CCT Programmes Work in Low-Income Countries? *International Policy Centre for Inclusive Growth One Pager No. 90*. July 2009. Retrieved December 18, 2011. Available online at <http://www.ipc-undp.org/pub/IPCOnePager90.pdf>
- [12] Blanco, M. J. D. (2016). *The Pantawid Pamilyang Pilipino Program (4Ps) and Academic Performance of Selected Elementary Pupils in zone II, Division of Zambales*. A Thesis. Graduate School, RMTU, Iba, Zambales.
- [13] Cabral, E. I. (2008). Social Protection Program of the Government. 20 August 2008. Retrieved from <http://www.pdf.ph/DSWDPDFPresentationSEICSocial.pdf>
- [14] Chaudhury, N. Friedman, J. & Onishi, J. (2013). Philippines Conditional Cash Transfer Program Impact Evaluation 2012. January 22, 2013
- [15] Department of Social Welfare and Development, *PantawidPamilyang Pilipino Program Briefer*. (December 18, 2011). Available online at <http://pantawid.dswd.gov.ph/stories/briefernew.pdf>
- [16] Saavedra, J. A. & Garcia, S. (2013). Educational Impacts and Cost-Effectiveness of Conditional Cash Transfer Programs in Developing Countries: A Meta-analysis. Center of Economics and Social Research. https://cesr.usc.edu/documents/WP_2013_007.pdf
- [17] Orbeta, A. & Paqueo, V. (2016). *PantawidPamilya Pilipino Program: Boon or Bane?* Philippine Institute for Development Studies SuriansamgaPag-aaralPangkaunlaran ng Pilipinas. <https://dirp3.pids.gov.ph/CDN/PUBLICATIONS/pdf>
- [18] United Nation Development Plan (2011). Poverty Reduction: Scaling up local innovations for Transformational Change: Mexico: Scaling-up Progres/Oportunidades-Conditional Cash Transfer Program. [Internet]. Retrieved November 2011 from http://www.CCT-Brief_9-19-12.pdf
- [19] U.S. Department of Agriculture. (2013). U.S. School Lunch Program Fact Sheet. Retrieved from <http://www.fns.usda.gov/AboutLunch/NSLPFactSheet.pdf>
- [20] Reyes, C. M. & Tabuga, A. D. (2012). Conditional Cash Transfer Program in the Philippines: Is It Reaching the Extremely Poor? Philippine Institute for Development Studies. <https://dirp4.pids.gov.ph/ris/dps/pidsdps1242.pdf>
- [21] Project Administration Manual (2015). Project Number: 43407-014 Loan Number: 2662 December 2015 Republic of the Philippines. Social Protection SupportProject <https://www.adb.org/180401/43407-014-pam.pdf>