

# Conditional Cash Transfer of Dswd: The Voice of Student Beneficiaries

Jonathan C. Gano-An, MBA

**Abstract**—The principal aim of paper was to find out the feedbacks and experiences of student beneficiaries on the conditional cash transfer of the DSWD as a poverty alleviation strategy of the Philippine government, how do the students coped with the challenges they have experienced from the program and solicited their insights about the cash transfer. The participants of this study were the college and high school students of the Municipality of Maragusan. The research methodology used in this study was qualitative phenomenological approach. Data triangulation is also used in this study where accounts are collected from different informants. The first research question was all about the feedbacks and experiences of student grantees which generated four emerging themes, namely: feeling of gratitude, sense of pride, extended monetary assistance and feeling of discontentment. Coping mechanisms of student grantees was the second research question that generated three themes, such as juggling of funds, availing some loans due to delay of release and wise spending. Further, increasing the budget for beneficiaries, clear policy for selection of grantees and parent dependency were the three themes that emerged under the third research question.

**Keywords**—4Ps, student beneficiaries, poverty alleviation, conditional cash transfer (CCT), Philippines

## I. INTRODUCTION

Perhaps the most valid generalizations about the poor is that they are disproportionately located in rural areas, that they primarily engaged in agriculture activities, they are more likely to be women, children and adult males (usually high school and college students) and often concentrated among minority groups. It is interesting to note, in the light of rural concentration of absolute poverty that the largest share of least developed countries' expenditures have been directed toward the relatively affluent modern manufacturing and commercial sectors. In view of the disproportionate number of poor in the countryside, any policy designed to alleviate poverty necessitates to be directed to a large extent toward rural development and agricultural sector (Todaro, 2009).

In the past years, Bolsa Familia, Brazil's conditional cash transfer program, has been a stunning success and wildly popular. It was expanded in 2003, and 12.4 million households are now enrolled. Brazil has made huge strides in poverty reduction and the program has played a big part, however, many of its critics worried about the imbalance between rural and urban benefits. Bolsa Família does seem to have a rural bias. Rural poverty is great in Brazil but even so, the program's

incidence in rural areas is high: 41% of rural households were enrolled in 2006, against 17% of urban ones. In addition, the program affects the structure of households more than in the countryside. Family benefit goes to the head of a household (almost always the mother). For instance, in densely populated areas, housing is expensive, and where a young woman is likely to stay with her mother after she has her own child, the new benefit still goes to the head of the household. It may, some observers fear, produce a sort of double dependency, on family grant and on family matriarch. Rural Brazil, with its malnutrition and absence of clean water and clinics, is an area of old poverty and Bolsa Família has been wonderfully effective in fighting it. But many of the problems of fast-growing cities, particularly in developing countries, are those of new poverty and nobody, including the designers of Bolsa Família, has a magic bullet for those (Eldorado, 2010).

In the Philippines, 4Ps (Pantawid Pamilya Pilipino Program) is widely known to be the lynchpin of the government's anti-poverty efforts. The program has been mired in controversy amid concerns that 4Ps could be vulnerable to corruption and partisan politics. An expert even warned that the program could be used for vote-buying during the 2013 mid-term elections. In November 2012, the Commission on Audit (COA) released a report that found critical problems in the implementation of the program, including a decline in beneficiaries in 2011, billions in unaccounted disbursements, deficient supervision in household registration and questionable use of funds. A COA-conducted survey also found that not all beneficiaries were really poor, yet were included in the program (Liao, 2013).

In the local context, Maragusan, in particular, this poverty alleviation strategy is thought to be a "dole-out" program of the government by several people. Further, the researcher observed that some locals are criticizing the size of the allocations budgeted for the 4Ps and in most instances, the funds received by the recipients have been used for buying alcoholic beverages, cigars, and usually used to finance small scale events that occur especially when the cash transfer is done. For other instances, parents used the cash intended for education and health to meet other unrelated immediate needs such as paying short term loans to neighbors or even to micro lenders. Thus, it is in this premise that the researcher is prompted to conduct an investigation regarding this concern to further solicit the feedbacks and opinions of student beneficiaries

## Purpose of the Study

The primary purpose of this phenomenological study was to describe the central concerns/issues of the student beneficiaries regarding the conditional cash transfer program of DSWD in the

Municipality of Maragusan. Hence, the informants of this study were interviewed about the challenges and their experiences from the program. The implementation of the conditional cash transfer program has brought several issues and concerns, as for the student beneficiaries, these concerns range from the delay of payments to the spending pattern of their parents. An essential part of this study was to determine how the students coped with the challenges they have encountered from the conditional cash transfer of DSWD.

The most important part of this paper determines the insights of the student beneficiaries regarding the extent of the services provided by the DSWD as the lead implementer of conditional cash transfer in the Philippines and to solicit feedbacks on how the department could deliver a more satisfactory, efficient and effective services to the constituents.

Further, this study aims to find out whether the cash assistance provided by the government is really spent for its intended purpose such as used to meet the financial obligations at school as one of the requirements or conditions of the program. Generally, this study was conducted to understand, analyze, and document the experiences and insights of the student beneficiaries about the program.

### Theoretical Lens

This study was anchored on the Senate Bill 92 authored by Senator Miriam Defensor-Santiago, otherwise known as "Pantawid Pamilyang Pilipino Program Act of 2010". This act aims to reduce poverty and promote human capital development through the creation of a national conditional fund transfer program. The Pantawid Pamilyang Pilipino Program (4Ps) through the Department of Social Welfare and Development (DSWD) grants conditional cash subsidy to the poorest household in the country to improve quality of life and education with its dual objective: social assistance and social development.

This study is also anchored on the Bolsa Família Program (BFP) of Brazil which was created in October 2003. The program provides transfers ranging from (US\$7-45) per month to poor families. Like other conditional cash transfers (CCTs), the BFP seeks to help (a) reduce current poverty and inequality, by providing a minimum level of income for extremely poor families; and (b) break the inter-generational transmission of poverty by conditioning these transfers on beneficiary compliance with human capital requirements (school attendance, vaccines, pre-natal visits). To date, the BFP has achieved some important efficiency gains and is showing exceptional targeting results, with 73% of transfers going to the poorest quintile and 94% going to the poorest two quintiles. Furthermore, studies have shown that the BFP played a significant role in the recent reduction in income inequality, which in turn has been instrumental in reducing extreme poverty (Lindert, 2007).

### Research Questions

1. What are the feedbacks and experiences of student beneficiaries on the conditional cash transfer program?
2. How do the beneficiaries cope with the challenges they have encountered from the conditional cash transfer?

3. What are the insights of the beneficiaries about the conditional cash transfer program?

## II. METHODOLOGY

The research approach used in this study is a phenomenological qualitative research, which employed two methods: the in-depth interview and focus group discussion. One form of a qualitative research is the phenomenological study. A phenomenological research is a study that attempts to understand people's perception, perspectives and understanding of a particular situation or phenomenon. Phenomenological study is interested with the individual experiences of people. It usually involves long, in-depth interviews with subjects and sometimes researchers will interview the same subject several times to get a full picture of their experience with the phenomenon (Boyd, 2008).

## III. RESULTS AND DISCUSSIONS

### Feedbacks and Experiences of Student Beneficiaries of Conditional Cash Transfer of DSWD

The feedbacks and experiences of student beneficiaries of 4 Ps in this qualitative study have four emerging themes namely, feeling of gratitude, sense of pride, extended monetary assistance and feeling of discontentment. The following are the accounts of the feedbacks and experiences narrated by the participants during the conduct of in-depth interview and focus group discussion.

#### Feeling of Gratitude

Aside from being glad that they are chosen as recipient of the program, student beneficiaries interviewed by the researcher greatly extended their feeling of gratitude and appreciation. They were thankful that the cash grants have helped them settle small obligations in school such as PTA, homeroom, etc. and meet their basic needs at home. Lang2x, quoted saying: "*Pasalamat mi nga naa silay natabang nga although, dli enough basta naa*" (MRGIDIS04) (We are thankful that they helped us, though not enough)

Categorically, Nars said: "*Na feel nako nga thankful kay isa ko sa nakakuha sa opportunity as a beneficiary sa 4Ps and isip usa ka beneficiary nalipay ko kauban akong pamilya kay natabangan mi sa pantawid*" (MRGFGDS03) (I felt thankful since I am one of those who enjoyed the opportunity being a beneficiary and as a beneficiary, I am happy with my family that 4Ps helped us)

Additionally, Lang2x declared: "*Nindot kayo kayo kay bali makatabang pud sya sa mga bayronon gud sa skwelahan sir, human sa balay sad, makatabang jud sya*" (MRGFGDS04) (Wonderful, since it helped both in studies and at home) With great appreciation, Bonjing also said: "*Nagpasamalat ko na gi interview akong mama unya naapil sa benepisyaryo sa pantawid*" (MRGFGDS07)

(I am thankful that my mother was interviewed then, making me one of the beneficiaries of 4 Ps)

### Sense of Pride

In parallel to the happiness felt by the student beneficiaries, they also felt the sense of pride being a recipient. A dream that has long been aimed for has finally implemented- the cash grants. This pride was observed by the researcher on the course of the interview, as also reflected in their responses. This is emphasized by Bonjing:

*"Happy then proud kay sa kadaghan nga interview nakapasar ko then apil pud akong family"* (MRGIDIS07)

(Happy and proud, because among all who were interviewed, I am one of those who qualified including my family)

Tupe, at some point of his life as a recipient of cash grants, is proud enough to hold and budget money for his studies, deliberately saying:

*"Ang positive experience na akong na encounter kay pag gunit sa kawarta sa pantawid ug pagbayad sa PTA na gikan sa pantawid"*(MRGFGDS07)

(One of the positive experiences that I have encountered is the opportunity to hold money from cash grants which is used to pay my obligations in PTA)

### Extended Monetary Assistance

During the interview, the informants narrated and described the economic benefits derived from the program. In consistency to its objective, it helped the beneficiaries meet their idiosyncratic and immediate needs. The program also allowed the members of the family to meet certain human development goals. Further, the monetary assistance provided by the government motivated the students to finish their school projects on time, ultimately meeting their goal of finishing their education. Jan2x, narrated: *"Makabayad ko sa tuition, unya kung nay projects sa school, akong mapalit"* (MRGIDIS01) (I am able to pay my tuition and projects in school)

Gratefully, Bonjing shared: *"Dako kaayo syag tabang kay nagamit nako sa tuition, allowance and then sa mga projects namo, naka-abag jud sya, tas, sa akong family pud"* (MRGIDIS07) (It's a big help, especially in my studies to pay for my tuition, allowances and projects and also for my family's needs"

Lang2x, happily recited that: *"Na solve namo ang pambayad sa skwelahan, gi tagaan mi nila ug pambayad, dili tong amoa jung income"* (MRGIDIS04) (Financial obligations in school were paid, instead of spending our own money to pay for it)

Further, Jay-R, recounted: *"It help sa financial namo then para sa among clothing ug pambayad sa skwelahan"*(MRGIDIS06) (It helped meet our financial needs for clothing and for payment of school fees)

Undeniably, the family of each beneficiary experiences economic deprivation brought by lack of job and formal education, however, the present cash grants provided by the Philippine government lessens its impact as mentioned by Men (not her real name): *"Sa una , kay bali ma problema mi usahay ba kung unsa among ibayad sa PTA kay gamay raman gud ang sweldo sa akong papa sa DOLE, kadtong naa nay pantawid, mabayran na ang PTA, dili na kaayo maglisud"* (MRGFGDS04) (Before, we worry about school obligations since my father's income from DOLE is relatively small, with 4 Ps, I am able to pay the PTA fees)

### Feeling of Discontentment

Like any other programs of the government, the conditional cash transfer program of DSWD also experienced unfavorable situations. In contrast to the sense of pride and joy felt by the recipients, they also narrated how discontented they were, at some point, especially during the payday. One common problem, as expressed by the informants during the interview, is the delayed release of cash. The following statement of Nars, expressed how discontented she was: *"Nay times sir nga, for example, mag release na, nay time ba nga ma disappoint mi kay ang ilang e chika na amount mao ni sya, unya ang ending kay kulang-kulang gani sir, unya mag wonder mi asa na adto ang the rest, ma feel pud nako na sya panagsa"* (MRGFGDS03) (There were times that we are disappointed since the money given to us is far different from what was promised to be released. Sometimes, I am wondering where the money goes)

The large numbers of poor families in the Philippines are situated in rural areas and most of these people are hardworking individuals who worked more than eight hours a day to feed their family. On this note, there were times that beneficiaries' parents cannot meet with the minimum condition set forth by DSWD, thus, experiencing deductions from the cash grants, as stated by Aldrin: *"Sa negative nga part sir, pag time na gani sa ting release unya naa silay e chika nga kung di ka maka pa check up or dili ka maka attend anang mga FDS nila is kaltasan ka, unya kuntahay busy kaayo si mama kay daghan ug buhaton. Lain pud kaayo sa among part na pag kuha, makaltasan dayun, dili sila mo consider sir."*(MRGFGDS03) (In negative part sir, if you fail to meet their requirement such as attendance to FDS {Family Development Session}, or avail the regular check-ups, the proceeds from the cash grants will be deducted. Sometimes, my mom cannot attend such sessions since she is so busy making a living. I felt sad that there are deductions merely because we cannot attend the meeting. Sometimes, they are inconsiderate)

Series of disappointments were noted by the researcher when the students were asked about their unfavorable experiences from the program. In addition, designated leaders who are task to manage each group were lacks leadership skills as proven by the testimony of Bonjing: *"Usahay magka delay-delay ilahang pag release sa kwarta, then usahay pud ka yang mga parent-leader nga selfish kaayo, unahon nila ilahang mga relatives. Pag nay FDS kay dili niya gina inform ang uban, gina siguro lang nya ang iyang mga relatives"* (MRGIDIS07) (Sometimes, there are delays in the release of cash and some parent leaders are selfish. In times of FDS, they do not inform us, they only secure their relatives)

Bonjing continued: *"Disappointed sir kay nag expect najud ko, tapos naa man gud time nga daghan ko ug kinahanglan ba unya ma delay ra diay sya, dili nako mapalit akong kinahanglanon"*(MRGIDIS07) (Disappointed sir since we expected so much. If we have something to buy, we cannot buy it because of the delay of the release of cash)

### **Coping Mechanisms on the Challenges Encountered by the Student Beneficiaries from the Conditional Cash Transfer Program of DSWD**

Despite of some unfavorable experiences of the student beneficiaries from the program and their present economic standing, they seem to have a way out to address it. Student beneficiaries, with the help of their parents, manage to look for better alternatives to continue their studies without entertaining economic disruptions at home. Perhaps, the stories shared by the beneficiaries is a living proof that a goal oriented-student can surely manage to uncover the real meaning of success at some point of their lives in the face of economic turbulence.

#### **Juggling of Funds**

One system applied by the informants to deal with economic challenges and the challenge brought by the conditional cash transfer, as a coping mechanism, was to juggle the cash grants they receive for them to meet their immediate needs in school such as for projects and oftentimes, for their food as stated by Jan2x: *“Gina palit ug projects, gihatag sa akoo, gina palit ug bugas, pero dili tanan ginahatag ni mama, kung unsa lang akong gipangayo”* (MRGIDIS01) (It was spent for my projects and used to buy rice, but not all of it is given to me, however, she provided what I asked)

Lang2x narrated her experiences on how the cash grants were spent, undeniably saying: *“Actually duha mi ngaskwela sa akong kuya, tapos akong kuya dili beneficiary ani ako nalang isa, tapos, tunga mi sa akong kuya. Sa USEP man sya nga skwela, mas dakog budget”* (MRGIDIS04)

“Actually, there are two of us in the family who are still studying, I and my brother who is studying in USEP. My brother is not a recipient, however, what we received from 4Ps is divided between me and him. Usually, more of it goes to him”

Cash grants are not just used to reconcile the school obligations of the students, as far as their responses are concerned, it is also spent in buying consumer products as a part of their basic needs as emphasized by Jay-R: *“Gina palit namo ug konsumo unya gina bayad sa skwelahan”* (MRGIDIS06) (It is spent for our daily consumption and for payment of school obligations)

Categorically, Mary shared: *“Pagka dawit niya, bali iyang tungaon ang nadawat nga kwarta, tas ang katunga kay sa among panginahanglan sa balay, tapos ang katunga kay sa akoang skwelahan ug sa akong mga allowance”* (MRGFGDS06) (When she received the money, she divided it. One half for our needs at home and the other half is for my studies and my allowance)

#### **Avail Some Loans Due to the Delay of Release**

Oftentimes, parents are forced to apply for a short term loans to their friends and neighbors to meet the financial needs of the students at the moment. One reason why they were forced to do so is the delayed release of the cash assistance. This was mentioned by Meloy during the interview.

*“For example sir, naka utang si mama sa among silingan, unya kadto iyang gi utang ibayad nya sa skwelahan, so kadto iyang madawat mao pud to iyang ibayad sa iyang nautangan”* (MRGIDIS02)

(For example sir, mom will borrow money from our neighbor to settle my school obligations, so the proceeds from the cash grants will be used to pay her creditor)

Aldrin, truthfully and frankly shared how the money was spent: *“To be honest, pag maka receive na mi, sometimes, dili ko matagaan ug kwarta ni mama nga supposedly sa akong part, saboton nalang pud nako sya kay magka utang-utang man sya unya layo pa ang release, unya mag promise sya nga inug release nalang bayaran, so pagka release na mubayad naman sya sa utang then ang kadtong the rest, ma adto na sa among pagkaon..konsumo, so wala nay extra mahatag sa amoa..pero saboton nalang pud nako sir kay krisis man kaayo, unya ang giutang pud ni mama para man pud sa amoa”* (MRGIDIS03) (To be honest, if my mom received the money, sometimes the amount intended for me was not really given to me since it was used to settle her short term loan. The remaining amount will be used for buying consumer products for our family. Nothing will be left and I can understand because of crisis and we benefited from the amount borrowed by mom.)

Questions are circling around the head of the beneficiaries about the delays. Being compelled by their urgent needs, parents need to look for a better alternative and search for a healthy opportunity to obtain funds immediately. Had the cash been distributed on the date promised, they would not have opted to borrow money from someone else, as explained by Nars: *“Usahay maka question mi nganung na dugay ug hatag kay murag delayed ug 2 months....usahay makahiram mi para igasto and then mao kay ma delay man,usahay, dugay pud mi makabayad sa among bayronon”* (MRGFGDS03)

(Sometimes, I ask why there were delays up to 2 months. We are forced to borrow in order to pay for our immediate needs. Because of the delay, it will take some time to settle our financial obligations)

#### **Wise Spending**

Planning how to spend the cash grants from the transfer is just one of the best learning by the recipients from the cash transfer. With a small amount of cash received, wise spending seems a key to address the needs. According to their responses, members of the family are consulted on how the money should be spent as stressed by Bonjing:

*“Gi plano nila daan, kay ako man ang number one beneficiary sa among family, gina consult pud ko nya unsaon namo ang kwarta, so kabalo pud ko unsaon pag budget sa nadawat namo nga kwarta”* (MRGIDIS07) (They plan it ahead, since I am the number one beneficiary in our family, they also consulted me, that is why I learned how to spend wisely)

For safekeeping purposes, a certain student beneficiary let his parent keep the amount intended for him. Another good reason of doing this is to avoid spending it into something unproductive or buying the so called “temptation goods”, as clearly affirmed by Aldrin: *“Pag nay time nga wala koy project, unya mangutana ko nga ma, pila akoo? Unya mo ana sya nga 500, ...sige ma, diraa sa na...unya ug naa koy paliton, hatagan man pud ko nila sir, tapos ako nay magboot ana....naa pud time nga ipamalit nako ug sapatos para naa koy magamit”* (MRGIDIS03)

(At times that I do not have projects in school, I let my mom kept the 500 pesos. If I have something to buy, she gave me enough and I am the one who budget it. There are times, that I used the money to buy shoes)

### **Insights of the Student beneficiaries about the conditional Cash transfer program?**

As noticed during the interview, there are few beneficiaries are not confident enough to discuss their suggestions since they think that the conditional cash transfer is merely an additional/extended assistance to the total package of government programs for its people. However, some beneficiaries have always something to say about the conditional cash transfer program of the government. With their experiences, they were able to draw significant insights.

#### **Increase the Budget for the Beneficiaries**

Common suggestion of the student beneficiaries about the program is to increase the budget for them. With the rising number of family members and the continuous increase of the prices of basic commodities, the cash grants they received seemed insufficient to fulfill their needs. This is emphasized by Jan2x: *“I hope na motaas pa ang budget nga gina hatag sa studyante kay kulang man gud sir, what is studyante, daghan ug gastuhanan”* (MRGIDIS01)

(I hope that they will increase the budget for the students, since it is inadequate and we have a lot to pay for)

Meloy looked forward that the department will also help those people who are in need the most for them to attain their dreams in life: *“Sana, motabang sila sa uban pa nga nanginahanglan parehas namo, para pud nga makamit pud sa ubang mga estudyante nga parehas nako ang ilang pangarap”* (MRGIDIS02)

(I hope they will extend their help to others who are in dire need just like us and for other students to achieve their dreams as well)

#### **Clear Policy for selection of Beneficiaries**

A comprehensive procedure in the selection of deserving grantees for the program is another suggestion by the students during the interview. It appeared that few deserving grantees, as observed by some beneficiaries, were not included in the program. A part of Bonjing's statement is quoted: *“Unta, kadtong uban nga wala pa na member nga mas lisud pajud ilang sitwasyon sa family...unya nay uban nga mas deserving pajud ma member...unta ma sinsinan nila ilang pag interview sa uban kay para ma member pud tong mga deserving”* (MRGIDI07)

(Others who really deserve to be a beneficiary should be included. They have to conduct better surveys and thorough interviews in order to really know who deserves to receive the assistance)

Economic situations criterion should be taken into consideration in choosing the deserving grantee for the program. A special consideration for certain conditionality of the program has been raised by Aldrin during the interview:

*“Hope na mo tan aw gani sila kung unsa gani ang katayuan sa beneficiaries ba, parehas sa amoa, nga kinahanglan jud ug tabang so hope pud na mosabot sila ug naa mi excuses nga dili*

*maka attend ug meeting...unta dili nalang kaltasan kay kabalo man sila nga gamay nalang gani ang makuha, ilaha pajung kuhaan”* (MRGIDIS03)

(I hope they have to look into the economic situation of the beneficiaries, just like us, who needed help. I also hope that they will consider our excuses in times that we cannot attend the meeting...I wish there will be no deductions from our cash grants since they knew that the amount we received is relatively small)

Continuous monitoring and evaluation have been humbly suggested by one of the participants during the interview. Her primary reason was to make it sure that the beneficiaries are conforming to the minimum condition of the cash transfer so as to spend the money properly. This was given emphasis by Nars: *“ang akong ika suggest is padayon jud ang paghatag ug seminars sa mga beneficiaries, tapos padayon ang pag monitor, kay adunay mga estudyante pud nga wla na nangeskwela pero nakadawat gihapon...ang uban pud gina binuangan ra ang kwarta...maybe pwede to ma transfer sa laing tao”* (MRGFGDS03) (Continue to conduct seminars to beneficiaries, monitor if the students are still studying, since there are students who are still receiving even if they do not go to school anymore. The cash grants could be transferred to more deserving ones if original beneficiaries no longer spend it accordingly)

#### **Parent Dependency**

Dependency of the grantees to the government has been a twin issue of this program. For a sound economic end, a certain beneficiary felt the necessity to end the program as the country is drowning in debt because of the dole-out. Lang2x pointed out her opinion saying: *“Akong ika suggest kay kung e based nako sa government kay walaon kay dako man gud ang utang sa Philippines...gusto nako walaon para mawala ang utang sa Philippines. Responsibility man gud na sa mga ginikanan nga magpa eskwela sa ilang mga estudyante...so feel nako nga walaon ka ang uban man gud nga ginikanan kay magsalig...instead ihatag sa mga ginikanan ibayad nalang sa utang sa Philippines”* (MRGIDIS04) (I would suggest to the government to stop doing this since Philippines is drowning in debt. It is the responsibility of the parents to send their children to school. Moreover, parents tend to become dependent upon it. It would be better to use the money to settle the debt of Philippines instead of giving it to the parents)

#### **Recommendations**

The Department of Social Welfare and Development, as a lead agency that implements the 4Ps, conditional cash transfer program in the Philippines must ensure that the dole-out from the government would really reach to the eligible grantees, especially those who are situated in far-flung areas where traditional economy is still practiced. First, the agency should ensure that the targeting system that identifies qualified grantees is effective, efficient and accurate to avoid inclusions of the unqualified grantees and exclusion underprivileged households. To attain this, the department should employ competent and knowledgeable researchers who can truly assess the economic standing of each household in a certain geographic location.

Second, a sound schedule of payment should be implemented to prevent perplexity among the student/pantawid beneficiaries; this can be managed by a proper planning and scheduling of the regional/local social welfare offices. Moreover, to monitor whether the beneficiaries complied with the minimum conditions of the cash transfer, an on the spot checking of the students in every month is highly suggested. Since the manpower of the department is not sufficient to evaluate each beneficiary one by one, random interview and evaluation can be a best alternative, also the presence of a Barangay Captain or a Purok leader would be better since they directly know the personal circumstance of the beneficiaries. It is also recommended that the DSWD should explicitly define the rules regarding the deductions incurred by the recipients if they failed to meet the minimum conditions of the program. Finally, a strategic coordination and partnership of 4 known departments of the government, namely: DSWD, DOH, DEPED and LGU (under DILG) can help improve the conditional cash transfer program in the Philippines. These four agencies should collaboratively work together with a unified purpose of achieving the main goal of the conditional cash transfer program which is to reduce poverty in the Philippines

### Concluding Remarks

The conditional cash transfer program of DSWD generally branded as 4P's (Pantawid Pamilya Pilipino Program) provided unique opportunity for underprivileged Filipino households. The amount of money they received from the transfer attenuates their basic necessities. The researcher found out that the cash transfer has a significant impact on the well-being of student beneficiaries, this can be seen in their confidence in participating in school related programs, accelerating in periodical exams and quizzes, and decrease the days of being absent in school due to the economic pressures and downturns at home. Indeed, these evidences confirmed that student beneficiaries' lives are quite different compared in the past, that is, at present, they are in less trouble of going to the school for a reason that they do not have food for lunch, sick or do not have something to present in a class activity requiring projects. Like the normal income that came into the purse of household, spending the money from the cash transfer is purely discretionary, the authority and power to spend primarily lies on the prerogative of the budgeting officer of the household, on in most Filipino households, the housewife or the mother. Since the spending is widely flexible, there are times that it is used to settle instant obligations brought by immediate and pressing needs. Indubitably, this poverty alleviation system to combat chronic poverty is one of the good measures to help achieve the millennium goals of the Philippines.

### REFERENCES

- [1] Boyd, N. (2008). *Qualitative Research*. The Falmer Press: London
- [2] Eldorado (2010). Brazil's Bolsa Familia: *How to get Children out of Jobs and into school* Retrieved December, 2016 from <http://www.economist.com>
- [3] Liao, K (2013). *Pantawid Program Working Well?*. Retrieved December 06, 2015 from <http://www.rappler.com/move-ph/41793-pantawid-program-working-we>

- [4] Lindert, K (2007). *Brazil: Bolsa Familia Program-Scaling up Transfer programs for the poor*. World Bank Discussion Paper, pp. 67-74
- [5] Todaro, M.& Smith, S. (2009). *Economic Development*. Tenth Edition. Pearson Education Limited. Jurong, Singapore