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The Satisfaction Level of the Beneficiaries of Pantawid Pamilyang Pilipino Program (4P's)

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ABSTRACT

Poverty is the most serious issue in the Philippines. The Philippine government's response to the Millennium Development and Sustainable Development Goals (?) of alleviating poverty worldwide is to provide cash assistance to Filipino households living below the poverty line. This financial assistance is an avenue for immediately responding to people's needs, particularly in health and education; it is known as the Pantawid Pamilyang Pilipino Program or 4Ps in the Philippines. It aims to reduce poverty in the Philippines by investing in health and education, particularly for children aged 0 to 18. This research aims to assess the level of satisfaction of 4Ps beneficiaries with the cash grant they received from the government to cover their daily and other expenses. This research used the quantitative research design and the study was conducted in Nueva Ecija which covers 27 municipalities through an online survey. The researcher uses convenience sampling to identify the sample populating of Rao Soft calculator. The data collected from the locale were encoded, tallied, and analyzed. Statistical tools such as Percentage, Frequency Distribution, Weighted Mean, and Pearson R were used in analyzing the data gathered. According to the findings, beneficiaries are very satisfied with using their cash grants for educational purposes. It also shows that aside from education, food is the expense that the cash grants that were being misappropriated. Lastly, it is highly recommended that the beneficiaries be engaged in other worthwhile activities to be given by the local government unit for them to grow their money, so there would be no misappropriation in using the cash grants.

INTRODUCTION

Poverty is the most serious issue in the Philippines. According to Crossman (2017), poverty is a social condition characterized by a lack of resources required for basic survival or to meet a certain minimum level of living standards expected for the location where one lives. According to Dela Torre (2016), most Filipinos' problems and difficulties are rooted in poverty. Many families are left without basic necessities, forcing their children to give up school and instead assist them in their livelihood. The Philippine government's response to the Millennium Development Goals of alleviating poverty around the world is to provide cash assistance to Filipino households living below the poverty line. This financial assistance is an avenue for immediately responding to people's needs, particularly in health and education; it is known as the Pantawid Pamilyang Pilipino Program, or 4Ps in the Philippines. The Pantawid Pamilyang Pilipino Program (4Ps) is a conditional cash transfer program administered by the Department of Social Welfare and Development (DSWD) in the Philippines (Fernandez et.al, 2011). It aims to reduce poverty in the Philippines by investing in health and education, particularly for children aged 0 to 18. The 4Ps has two goals; (1) Social Assistance - providing cash assistance to the poor in order to alleviate their needs (short-term poverty alleviation) and (2) Social Development - Investing in human capital to break the intergenerational cycle of poverty (nutrition, health and education). The 4Ps program provides beneficiaries with conditional grants such as P6000 per year or P500 per

month per household for health and nutrition expenses, and P3000 for one school year or 10 months or P300 per month per child for educational expenses. A maximum of (3) three children are permitted per household. As long as the conditions are met, a household with three qualified children can receive a monthly subsidy of P1,400 or an annual subsidy of P15,000 (Pantawid.dswd.gov.ph, 2020). Fernandez et.al, (2021) also added that rapid expansion since its commencement in 2007 has resulted in Pantawid Pamilya reaching roughly 30 percent of eligible poor households in the Philippines. The Pantawid Pamilya was first put through its paces in a pilot program at the end of 2007 that tested out its household targeting mechanism and basic operations. In March 2008, in response to the food and gasoline price shocks and global financial crisis, the government of the Philippines expanded its Pantawid Pamilya program. The 4Ps program is modeled after the successful Conditional Cash Transfer (CCT) programs in Latin America and Africa. CCT has been cited as one of the key factors underlying Brazil's and other countries' positive socioeconomic outcomes. The country's poorest households were chosen using a consistent, objective, and transparent set of criteria.

Several studies have been conducted along this line, according to Bayram *et al.* (2012), showcasing that, whereas life satisfaction is not always high in countries with higher earnings, income has a greater impact on the well-being of impoverished people than it does on the well-being of rich people.

For these reasons, the national government implemented

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the Pantawid Pamilyang Pilipino Program (4Ps), a Conditional Cash Transfer (CCT) program whose main goal is to provide financial assistance to the poorest families in the country in order to ease or lessen the financial burden that they carry every day. 4Ps is a human development measure that provides conditional cash grants to their beneficiaries to ensure their family members' education and health while encouraging them to follow their guidelines and participate in some program-related activities so that the financial assistance they receive is spent wisely and proficiently.

This research study was conducted in Nueva Ecija, where there are 8,341 4Ps beneficiaries. However, some poor families are part of the 4Ps program who are not fulfilling their role as beneficiaries and are not appropriately spending the financial assistance and benefits they receive from the program. Beneficiaries do not always follow the rules. Some program participants waste their financial assistance and engage in gambling. This government program still affects poor people's lives across the country, especially in Nueva Ecija. Along this line, several studies have been conducted showing that life satisfaction is not always high in countries with higher earnings; income has a greater impact on the well-being of impoverished people than it does on the well-being of rich people (Bayram et al., (2012). Aside from that, many 4Ps beneficiaries are having difficulty budgeting their allowance. It is critical that they must address the fact that the money they were given was divided into three categories: food allowance, educational assistance, and health assistance.

The goal of this research is to determine the level of satisfaction of 4Ps beneficiaries with the cash grants they received from the government for their daily and other expenses. The researcher believes that the findings of this study will help 4Ps beneficiaries and the government improve the program by implementing the proposed action plan. This study was based on the study of Fhrizz S. De Jesus, MBA, LPT; Rommel R. Rivera, MBA (2020) entitled "Assessment on the allocation of Cash Grants of 4Ps beneficiaries to their daily Expenditures". Specifically, the study sought to answer the following questions:

1. How may the demographic profile of the 4Ps beneficiaries be described?
2. How may the level of satisfaction of 4Ps beneficiaries be assessed in terms of Education, Food, Transportation, Clothing, Entertainment, and Other Bills?
3. Is there any significant relationship between the demographic profile of the respondents and level of satisfaction of 4Ps beneficiaries?

Pantawid Pamilyang Pilipino Program (4Ps)

According to Casco *et al.* (2015), the Philippine government implemented the Pantawid Pamilyang Pilipino (4Ps) program, which was modeled after Latin American conditional cash transfer (CCT) programs with the goals of poverty reduction and social development. Pantawid Pamilyang Pilipino Program, also known as 4Ps and formerly Ahon Pamilyang Pilipino, is a Philippine

government Conditional Cash Transfer program administered by the Department of Social Welfare and Development.

As extracted from the official website of Pantawid Pamilyang Pilipino Program (officialgazette.gov.ph). The 4Ps operates in all the 17 regions in the Philippines, covering 79 provinces, 143 cities, and 1,484 municipalities. Beneficiaries are selected through the National Household Targeting System for Poverty Reduction (NHTS-PR), which identifies who and where the poor are in the country.

There are three steps in identifying the beneficiaries. Provinces were selected using the following criteria: a) 20 poorest provinces based on the 2006 Family Income and Expenditure Survey (FIES); b) Poorest provinces in six regions without a province in the list of the 20 poorest provinces; c) Five cities in the NCR, two in the Visayas, two in Mindanao and one in the Cordillera. The selection of the poorest municipalities from the above provinces based on the Small Area Estimates (SAE) and FIES where saturation surveys of households are being conducted. Computerized selection of the poorest households based on a ranking system using Proxy Means Test developed for the program.

The PMT Assesses socio-economic characteristics such as: ownership of assets, type of housing unit, level of educational attainment of household heads, and access to water and sanitation facilities. The DSWD selects the beneficiaries based on the targeting system developed for the program.

Welfare and Distributional Impacts of the Pantawid Pamilyang Pilipino Program

The Philippines still faces significant challenges from poverty. Since the early 1990s, income poverty in the Philippines has decreased overall. Filipinos living in poverty decreased from 33.1% in 1991 to 24.9% in 2003. This trend, however, has reversed in recent years. The official poverty estimates have been rising steadily since 2003. The percentage of the population that was poor population in 2009, defined as lacking the resources to provide for non-nutritional requirements, was calculated to be 26.5%. (NSCB, 2011). Education and health, in particular, are areas where human development achievements are falling behind. Maternal mortality and child malnutrition are among the highest in the world, and primary school enrollment is still far from being universal throughout the East Asian and Pacific region. (NEDA *et al.*, 2010). This occurred despite the fact that yearly economic growth from 2000-2010 was 4.7%, well above the 2.4% average of the two decades prior. This indicates that the poor have not profited as a whole from the expansion of the economy.

Philippine poverty reduction efforts are slowed by the population's weak resilience to shocks. Many issues, including the food and fuel shortages, the global financial crisis, and the devastation caused by typhoons Ondoy and Pepeng in late 2009, were blamed for the stagnation of

poverty reduction in 2009.

According to a national household survey conducted in 2009, 9.4 percent of Filipinos, or about 8 million people, are at danger of falling into poverty as a result of income shocks such as these.²

The poor have less resources to help them weather a storm. In fact, surveys demonstrate that the poor bore the brunt of the recent tremors.³

In example, research shows that 58 percent of the poorest households were impacted by El Nio in early 2010, with half of those having agriculture as their primary source of income. Since the poor are net consumers of rice, it is anticipated that the 2008 food crisis increased their income deficit from the poverty line by 1.3 percentage points. (World Bank, 2008).

The Pantawid Pamilya Program

Its major social assistance program, the Pantawid Pamilyang Pilipino Program (Pantawid Pamilya), was created by the government to aid the impoverished. Pantawid Pamilya is a conditional cash transfer (CCT) program that helps the poor fulfill their immediate needs while building the skills and education they'll need to lift themselves out of poverty in the long run. Velarde et. Al (2011) states that households that qualify receive financial aid if they agree to and meet the program's requirements. After seeing the success of CCTs in Latin America, the Philippine government decided to try out this novel method of combating poverty. The Pantawid Pamilya began in February 2008 with the initial 330,000 household beneficiaries (Set 1) and was expanded to include an additional 320,000 households in 2009. (Set 2). As of April 2011, the program served about 1.9 million households, with plans for even more growth by year's end and into 2012. Pantawid Pamilya enrollees must meet a standard set of requirements, including (i) living in a Pantawid Pamilya service area, (ii) meeting the program's proxy means test (PMT) poverty threshold, and (iii) having a pregnant woman or at least one child under the age of 15 in the household.

Velarde et.al (2022) also added that funding is provided to recipients only after they meet certain requirements as a conditional cash transfer program. A health grant of Php 500 (\$125) per household per month for 12 months is available through Pantawid Pamilya, as is an education grant of Php 300 (\$7) each kid aged 6-14 enrolled in school (up to a maximum of 3 children in this age group) during the first 10 months of the school year.⁶

Pregnant women and children under the age of five are subject to health conditions, while children between six to fourteen are subject to education conditions. If a household meets all of the program's health and education requirements over the course of a year, it will be eligible to receive a maximum health grant of Php 6,000 (\$143) per child and a maximum education award of Php 3,000 (\$72) per kid. Pantawid Pamilya's Compliance Verification System routinely checks recipients' adherence to the

program's health and education requirements before releasing funds. (CVS). According to recent data from CVS, both school enrollment and pediatric clinic visits have increased among youngsters in 2010. Nearly 80% of kids who signed up for the Pantawid Pamilya education grant in the fourth quarter of 2010 met the program requirements, which included being present at least 85% of the time in class. Even though it progressed more slowly than schooling, Set 2 grantees' compliance with having their children registered to receive the health grant increased.

The efforts made to update beneficiary information can also be attributed to the rise in compliance rates, especially at the beginning of 2010. This guaranteed that children's attendance at schools and medical facilities is accurately recorded in the system, allowing for more accurate monitoring of compliance and distribution of funding. Given the government's heavy investment in the Pantawid Pamilya, understanding the program's potential impact on poverty in the Philippines is important. Benefits from social assistance programs have historically and still frequently gone to the wrong people due to mistargeting (World Bank, 2008; Manasan and Cuenca, 2007). Because of its objective, open, and uniform system of targeting low-income Filipino families, Pantawid Pamilya is the first program of its kind. The government's recognition of the urgent need to address the high degree of vulnerability among Filipinos, together with early indicators of successful program implementation of the Pantawid Pamilya and its targeting mechanism, led to the quick scale up of the program. As a result, funding for Pantawid Pamilya skyrocketed, doubling between 2010 and 2011, and increasing by a factor of 10 since the program's inception in 2008. CCTs have been shown to be useful tools in the fight against both current and future poverty by rigorous impact analyses of similar programs in other countries. (Fiszbein and Schady, 2009). The CCT program in the Philippines is viewed as having the potential to achieve the same results.

MATERIALS AND METHODS

Research Design

This research used the quantitative research design. The researcher used a descriptive-evaluative to assess the satisfaction level of the beneficiaries of Pantawid Pamilyang Pilipino Program. This design was used to carefully appraise the worthiness of this study. Interviews and mailed questionnaires are examples of descriptive-evaluative research methods. It frequently involves a pre-selected sample with no baseline against which the results can be compared. (Cliff, 2018).

The questionnaire instrument was used to obtain the necessary data in this investigation. The study instrument assisted the researcher in keeping track of the evaluation and validating the data collected. In addition, the researcher performed a series of interviews to confirm the respondents' responses.

Study Locale

This research study was conducted in Nueva Ecija. The said province has Twenty-Seven (27) municipality, Aliaga, Bongabon, Cabiao, Carrangalan, Cuyapo, Gabaldon, General Mamerto Natividad, General Tinio, Gimba, Jaen, Laur, Licab, Llanera, Lupao, Nampicuan, Pantabangan, Penaranda, Quezon, Rizal, San Antonio, San Isidro, San Leonardo, Santa Roasa, Santo Domingo, Talavera, Taludtod, and Zaragosa which were subjected for the research study. The field of the study and data gathering was made from January to November 2022. This study focused on answering the given questions stated on the questionnaire regarding to the statement of the problem.

Participant Selection

The respondents for this study were chosen using convenience sampling. Convenience sampling is a research strategy in which researcher collect market research data from a pool of readily available respondents (question Pro, 2020). Convenience sampling is a nonprobability sampling technique in which people are chosen at random because they are “convenient” data sources for researcher. Lavrakas (2008). The total sample size of the study’s respondents is 350 out of a total population of 304,459. The Raosoft application was used in this study to calculate the sample size of respondents with a 95% confidence level and a 5% margin of error.

Data Collection

The research instruments used online survey method, online focus group discussion, and online interview. The distribution of questionnaire was administered through Google form by the researcher. The questionnaire formulated through the gathered information and checked by the researcher’s mentors. The researcher ran a dry run to ensure the questionnaire’s reliability and validity. The instrument’s reliability coefficient, which is calculated and measured to ensure internal consistency. By providing the constructed research instrument for expert comments and rating, the validity of the research instrument is established. The reliability coefficient of the instrument was tested and measured with a score of .866, which means that the instrument has a good internal consistency. The validity of the research instrument was established by presenting the developed research instrument for expert comments, who rated the instrument with a weighted mean of 4.88 and a verbal interpretation of “very good.” Before distributing the questionnaires, the researcher obtain permission from their subject teacher and adviser, because the survey questionnaires are posted online on some social media platforms such as Facebook, and finally, the researcher was free to conduct a survey. The results of the dry run of the questionnaire was tallied, and the questionnaire was revised further.

Data Analysis

The data collected from the locale were encoded, tallied, and analyzed. Statistical tools such as Percentage,

Frequency Distribution, Weighted Mean, and Pearson R were used in analyzing the data gathered.

RESULTS AND DISCUSSION

According to the gathered data:

Part I. The Demographic Profile of Respondent.

Table 1: Demographic Profile according to Age

Profile Variable	F	Percentage
Age		
21-30	50	16%
31-40	63	21%
41-50	152	51%
51 and above	35	12%

Table 1 shows the distribution of respondents based on Age. The majority of respondents were between the ages of 41 and 50. a total of 152 or 51% of the sample, not far behind respondents aged 31-40 years old, who made up 63 or 21% of the sample. 31-40 and 41-50 years old were the most common ages for starting a family with children who were all studying and required stable financial support in terms of education.

Table 2: Demographic Profile according to Amount of grants Received

Amount of grants Received	Frequency	Percentage
1,000-2,500	57	15%
2,501-4,000	113	30%
4,001 above	130	55%
51 and above	35	12%

Table 2 shows the distribution of respondents based on Amount of grants Received. When it comes to grant amounts, 130 respondents, or 55% of the total samples, were received receiving cash grants of Php4,001 or more. The amount of grants received was determined by the number of benefited children in the 4Ps family. Another consideration is the time span over which the cash grants will be distributed (i.e. every 2 months, every 3 months.)

Table 3: Demographic Profile according to Number of Pantawid Children in household

Number of Pantawid Children in household	Frequency	Percentage
1	47	15%
2	90	30%
3	163	55%
51 and above	35	12%

Table 3 revealed the distribution of respondents based on the Number of Pantawid children in household, they have 163 participants or 55% of the total sample has three (3) benefited children or Pantawid children, with 90 respondents or 30% having two (2) Pantawid children

and 47 respondents or 15% having only one (1) Pantawid child. Only three (3) children per 4Ps beneficiary were eligible to receive an additional Php500 in educational aid for elementary education and Php 700 for secondary education school, which influenced the amount of grants they received.

Part II. Level of satisfaction of 4Ps Beneficiaries

Table 4: Level of satisfaction of 4Ps Beneficiaries according to Education

Indicators	WM	Description	Rank
School Uniform	3.07	Satisfied	5
School Supplies	3.11	Satisfied	4
School Donations	3.04	Satisfied	6
Student's Daily Allowance	3.33	Very Satisfied	1
School Projects	3.20	Satisfied	3
Pta Contribution	3.29	Very Satisfied	2

Table 4 shows Level of satisfaction of 4Ps Beneficiaries for education. Students Daily Allowance ranked first with a weighted mean of 3.33 and interpreted as Very Satisfied, followed by PTA Contribution at number 2 with a weighted mean of 3.29, School Project at number 3 with a weighted mean of 3.20, School Supplies at number 4 with a weighted mean of 3.11, school uniform at number 5 with a weighted mean of 3.07, and School Donations at sixth place with a weighted mean of 3.28. The majority of respondents are satisfied with the cash grant they received for educational assistance. Especially when it comes to their children's daily allowances.

It was agreed on the study of Balacuit Jr. (2018) , that The educational requirements of the student-4Ps beneficiaries assisted them in achieving and performing well in their academic endeavors; none of the beneficiaries failed in the various subjects of basic education.

Table 5: Level of satisfaction of 4Ps Beneficiaries according to Food

Indicators	WM	Description	Rank
Rice	3.51	Very Satisfied	1
Lean Meat	3.31	Very Satisfied	3
Poultry	2.98	Satisfied	7
Sea Food	3.17	Satisfied	6
Canned Goods	3.34	Very Satisfied	2
Vegetables	3.25	Satisfied	4
Fruits	3.19	Satisfied	5

Table 5 illustrates the level of satisfaction of 4Ps Beneficiaries in terms of food. Rice was ranked first with a weighted mean of 3.51 and was interpreted as Very Satisfied, followed by canned goods at number 2 with a weighted mean of 3.34, lean meat at number 3 with a weighted mean of 3.31, vegetables at number 4 with a weighted mean of 3.25, fruits at number 5 with

a weighted mean of 3.19, sea food at sixth place with a weighted mean of 3.17, and poultry at number 7 with It was discovered that the majority of respondents were Very Satisfied with their cash grants on food, mainly rice and canned goods, with a description of Very Satisfied. Food was a basic necessity for every family. The above items were the basic foods that some families could afford. In health concerns, unfortunate children can take vitamins and other food supplements because of cash grants receive from 4Ps program (Balacuit Jr., 2018)

Table 6 shows the level of satisfaction of 4Ps Beneficiaries in terms of transportation. With a composite mean of 3.19, respondents were satisfied with how their cash grants were spent on transportation. Jeepney fares were ranked first with a weighted mean of 3.29, tricycle fares gained a weighted mean of 3.17 and were ranked second, and bus fares were ranked third with a weighted mean of 3.12. Some municipalities in Nueva Ecija are inaccessible by bus, and their cash grants are sometimes spent on Jeepney and tricycle fares.

Table 6: Level of satisfaction of 4Ps Beneficiaries according to Transportation

Indicators	WM	Description	Rank
Tricycle Fares	3.17	Satisfied	2
Jeepney Fares	3.29	Very Satisfied	1
Bus Fares	3.12	Satisfied	3

Espinoza, et.al (2019) states that approximately 7% of respondents indicated that, due to a tight family budget, they are occasionally required to use the money for meals and transportation. It is evidence that the cash grant is utilized by recipients not only for school-related expenditures, but also for daily needs or as allowance. Table 7 demonstrates the level of satisfaction of 4Ps Beneficiaries in terms of clothing. Respondents were satisfied with their cash grants for buying new clothes since it gained a weighted mean of 3.10 and ranked first, satisfied with buying clothes for their family since this gained a weighted mean of 2.85 and ranked second, and unsatisfied with buying branded clothes since it gained a weighted mean of 2.47 and ranked third. Majority of respondents said they buy clothes if their children ask for them. There are times when they do not need to buy new clothes as long as they are presentable and decent. However, respondents stated that if they really need to buy clothes , especially on some of very important occasions , mis-appropriation for the use of the grant occurred.

Table 7: Level of satisfaction of 4Ps Beneficiaries according to Clothing

Indicators	WM	Description	Rank
Buying New Clothes	3.10	Satisfied	1
Buying Branded Clothes	2.47	Unsatisfied	3
Buying Clothes For Family	2.85	Satisfied	2

It was then agreed on the result of the study of Dela Torre (2016) that the grant for education and health is sometimes likely to be corrupted or redirected towards other expenditures, most notably the purchase of food, apparel, and the repair of their homes, if school obligations are not met first. This indicates that “Proneness to Corruption” is one of the Pantawid Pamilyang Pilipino Program’s weaknesses. (4Ps).

Table 8: Level of satisfaction of 4Ps Beneficiaries according to Entertainment

Indicators	WM	Description	Rank
1. Shopping	3.22	Satisfied	5
2. Recreational Activities	3.47	Very Satisfied	1
3. Family Outing	3.40	Very Satisfied	2
4. Family Vacation	3.27	Very Satisfied	4
5. Visiting Theme Park	3.36	Very Satisfied	3

Table 8 shows the level of satisfaction of 4Ps Beneficiaries in terms of Entertainment. Respondents were very satisfied with their cash grants on Recreational Activities ranked first with 3.47 weighted mean, Family Outing ranked second with 3.40 weighted mean, Visiting theme park ranked third with 3.36 weighted mean, Family Vacation ranked fourth with 3.27 weighted mean, and Shopping ranked fifth with 3.27 weighted mean. Overall, respondents were very satisfied with their cash grants for the aforementioned items, with a composite mean of 3.34. This means that the respondents are very satisfied with the cash grants for entertainment. It is necessary to have fun and enjoy life on outing in order to de-stress from problems or obstacles in life. However, it was stated that these entertainment activities were not the priority of the beneficiaries.

Table 10: Presents the significant relationship between Demographic Profile and Education.

Education			
Demographic Profile	r-value	p-value	VI
Age	0.68	0.00036	Moderate positive correlation
Number of Pantawid Children in household	0.99	<.00001	Very high positive correlation
Amount of grants Received	0.95	< .00001	Very high Positive correlation

*Critical value / significance level: ($\alpha=0.05$)

The table above shows that two (2) of the demographic profile of the 4ps beneficiaries have calculated r-values that are greater than the critical value and the resulting p-values are less than 0.05 with verbal interpretation of Very High positive correlation, and one (1) of these has a calculated r-value that is greater than the critical value and the resulting p-value is less than 0.05 with verbal interpretation of Moderate positive correlation.

Results shows that the respondents must be properly informed on how the grants must be spent for education purposes. Basically, the majority of the respondents were under the age bracket of parenthood, meaning that

It was agreed in the study of Vigilla et.al (2015) that beneficiaries have more time and attention for their children now that they have ceased playing card games and gambling, which are prohibited for 4Ps recipients.

Table 9 shows the level of satisfaction of 4Ps Beneficiaries in relation to Other Bills. Electricity Bill ranked first with a 3.10 weighted mean, House Rental ranked second with a 3.18 weighted mean, Water Bill ranked third with a 3.10

Table 9: Level of satisfaction of 4Ps Beneficiaries according to Other Bills

Indicators	WM	Description	Rank
Water Bills	3.10	Satisfied	3
Electricity Bills	3.29	Very Satisfied	1
House Rentals	3.18	Satisfied	2
Cellular Loads	3.02	Satisfied	4

weighted mean, and Cellular Loads ranked fourth with a 3.02 weighted mean. The majority of respondents were very satisfied with their cash grants on electricity bills as we now use electricity in appliances in our homes and electricity is expensive. The majority of respondents were satisfied with their cash grants however, the grants must not be used for the payment of other bills. Respondents stated that they have been using the grants to pay for other bills because of the delay of their personal income. Dela Torre (2016) agreed on his study that However, beneficiaries sometimes likely misappropriate or redirect the grant, which is intended for education and health, to other expenditures, notably the purchase of food, apparel, and the repair of their homes, by not meeting their school obligations first.

Part III. Significant relationship between the demographic profile and level of satisfaction of 4ps Beneficiaries

it should be well informed on how the grants must be properly allocated.

The table 11 reveals that three (3) of the demographic profile of the respondents have calculated r-values that are greater than the critical value and the resulting p-values are than 0.05 with verbal interpretation of very high positive correlation, so there is a positive significant relationship between demographic profile and with it comes to food.

In connection with the above results, it is clear that the beneficiaries primarily use the money on the food expenses of the family. It can be concluded that the

Table 11: Presents the significant relationship between Demographic Profile and Food

Food			
Demographic Profile	r-value	p-value	VI
Age	1.00	< .00001	Very high positive correlation
Number of Pantawid Children in household	0.97	< .00001	Very high positive correlation
Amount of grants Received	0.86	< .00001	Very high positive correlation
Amount of grants Received	0.95	< .00001	Very high Positive correlation

**Critical value / significance level: ($\alpha=0.05$)*

high positive correlation signifies that they prioritize the spending of food over the education. This reflects the misappropriation of the grants by the beneficiaries.

The table 12 reveals that two (2) of the demographic

profile of the respondents have calculated r-values that are greater than the critical value and the resulting p-values are than 0.05 with verbal interpretation of high positive correlation and one (1) of this was moderately

Table 12: Presents the significant relationship between Demographic Profile and Transportation

Transportation			
Demographic Profile	r-value	p-value	VI
Age	0.71	.000011	High positive correlation
Number of Pantawid Children in household	0.53	.002592	Moderate positive correlation
Amount of grants Received	0.73	< .00001	High positive correlation
Amount of grants Received	0.95	< .00001	Very high Positive correlation

**Critical value / significance level: ($\alpha=0.05$)*

positive correlation, so there is a positive significant relationship between demographic profile and with it comes to transportation.

The result signifies that some of the grants were being

used by the beneficiaries for their transportation. It may be concluded that this type of spending has a correlation on the transportation allowance of the students who go to school. Thus, there is a high positive correlation.

Table 13: Presents the significant relationship between Demographic Profile and Clothing

Clothing			
Demographic Profile	r-value	p-value	VI
Age	0.53	.002592	Moderate positive correlation
Number of Pantawid Children in household	0.61	.000345	Moderate positive correlation
Amount of grants Received	1.00	< .00001	Very high positive correlation
Amount of grants Received	0.95	< .00001	Very high Positive correlation

**Critical value / significance level: ($\alpha=0.05$)*

The table 13 reveals that two (2) of the demographic profile of the respondents have calculated r-values that are greater than the critical value and the resulting p-values are than 0.05 with verbal interpretation of moderate positive correlation and one (1) of this was high positive correlation.

The results indicate that there is a minimal spending of

the beneficiaries in terms of clothing. This signifies that clothing is not the top priority of the beneficiaries in using the grants they received.

The table 14 reveals that two (2) of the demographic profile of the respondents have calculated r-values that are greater than the critical value and the resulting p-values are than 0.05 with verbal interpretation of high

Table 14: Presents the significant relationship between Demographic Profile and Entertainment

Entertainment			
Demographic Profile	r-value	p-value	VI
Age	1.00	< .00001	Very high positive correlation
Number of Pantawid Children in household	0.66	.000072	Moderate positive correlation
Amount of grants Received	0.97	< .00001	Very high positive correlation
Amount of grants Received	0.95	< .00001	Very high Positive correlation

**Critical value / significance level: ($\alpha=0.05$)*

positive correlation and one (1) of this was moderate positive correlation.

The results indicate that entertainment has lesser correlation in terms of the spending of the grants by the beneficiaries. It shows that the satisfaction of the beneficiaries in this factor is average compared to others.

The table 15 reveals that two (2) of the demographic

profile of the respondents have calculated r-values that are greater than the critical value and the resulting p-values are than 0.05 with verbal interpretation of moderate positive correlation and one (1) of this was high positive correlation. Same with the other variables, beneficiaries are not into misappropriation of the grants to unnecessary spending, except otherwise if it is emergency to purchase

Table 15: Presents the significant relationship between Demographic Profile and other Bills

Other Bills			
Demographic Profile	r-value	p-value	VI
Age	0.99	<.00001	Very high positive correlation
Number of Pantawid Children in household	0.59	0.0006	Moderate positive correlation
Amount of grants Received	0.68	0.000036	Moderate positive correlation
Amount of grants Received	0.95	< .00001	Very high Positive correlation

*Critical value / significance level: ($\alpha=0.05$)

Based from the findings and conclusions presented, the following are the recommendations:

Since the beneficiaries are very satisfied in the spending of the cash grants into the education purposes, respondents should now be engaged with financial education so that, the respondents may be consistent with the target purpose of the 4PS cash grants. The beneficiaries should be taught of effective and efficient use of the grant.

It is also recommended that the beneficiaries be engaged in other worthwhile activities to be given by the local government unit for them to grow their money, so that, there would be no misappropriation in using the cash grants.

Next, it is recommended that a plan or program should be crafted not only about the spending habits of the beneficiaries, but as well as the socio-economic welfare of them. It will lead to high impact of the 4PS cash grant program of the government.

Lastly, the future researchers can use this study as a guide in the establishments of other researchers working on the same topic.

CONCLUSION

With the above findings, it can now be concluded that majority of respondents were between the ages of 41 and 50, with grant amounts receiving cash grants of Php4,001 or more, with three (3) benefited children or Pantawid children.

Lastly, it was found out that the respondents are very satisfied with the use of grants in terms of the students daily allowance which was ranked as number 1. It was also found out that the profile of the respondents have significant relationship with the satisfaction level of the use of cash grants.

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