

# Beyond the Cash Transfer: The 4Ps' Ripple on Family Welfare and Students' Academic Achievement

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## Abstract

This study examined the impact of the Pantawid Pamilyang Pilipino Program (4Ps) on 50 beneficiary families in Sta. Maria, Bulacan during the last quarter of 2024. The research first profiled the families, revealing a substantial proportion earning below ₱20,000 monthly, with household sizes predominantly between 5-8 members, and often relying on a single parent's income. While the 4Ps cash grant offered some assistance in affording nutritious food, it proved insufficient to significantly improve overall household income or living standards. Access to healthcare was facilitated, but the improvement was marginal. Regarding educational outcomes, the 4Ps program significantly improved learner's school attendance, as 88% of 50 learners received perfect attendance award. However, this is partly mandated by program policy. Academic performance saw a slight positive impact, as majority of the 4Ps learners obtained GWA of 81-85% , potentially linked to better attendance . Beneficiary families perceived the program as helpful but insufficient to meet their comprehensive needs. The study concludes that, while the 4Ps program demonstrates some positive effects, particularly on school attendance, its impact is limited by high living costs and inadequate financial assistance. Significant enhancements are needed to

maximize its effectiveness. This study developed an enhancement program based on the result. The Integrated Livelihood Program combined the cash transfer with skills training, micro-financing, and business development support to help beneficiaries generate their own income. This program addresses the long-term sustainability issue. Empowering beneficiaries to generate their own income reduces their reliance on the cash transfer alone. Its implementation requires collaboration between the 4Ps program and other government agencies responsible for skills training and micro-financing. Based on the result, it was concluded that the 4Ps program exhibits a positive yet limited impact on the well-being of beneficiary families in Sta. Maria, Bulacan. While improvements were observed in school attendance and healthcare access, the financial assistance provided is insufficient to substantially alleviate poverty and improve living standards, especially considering prevailing high commodity prices. The program's success in improving school attendance is partly attributed to the program's mandatory attendance policy. Livelihood skills training, and comprehensive nutrition education, enhancement of monitoring and evaluation such as robust monitoring and evaluation systems are needed to track program effectiveness. The government is



also suggested to explore ways to make the assistance less time-bound and more sustainable such as offering support for entrepreneurship and

income-generating activities for the families. The goal is to help families transition to self-sufficiency.

*Keywords: 4Ps Beneficiaries, Family Welfare, Student Academic Performance*

## I. Introduction

Pantawid Familyang Pilipino Program (4Ps) is a social assistance program in the Philippines that focuses on poverty reduction and improving the well-being of low income families. This mainly targets underprivileged families with children 0–14 years old. This program was launched by the Department of Social Welfare and Development (DSWD) on 2008 under the conditional cash transfer (CCT) scheme in which the beneficiaries get the money under the condition of fulfilling certain obligations related to education and health. In the context of 4P's, the program is a national government's poverty-reduction and social development strategy.

4Ps has two main objectives: to provide social assistance which means that 4Ps is a short-term poverty reduction measure as it seeks to provide for the immediate needs of the poor, and to provide social development as a long-term solution that aims to break the inter generational poverty cycle through the government's investment in human capital. Furthermore, 4Ps have two components: health and education. With these goals, Department of Education's role in the implementation of the program is crucial. Its collaboration with the (DSWD) is crucial in achieving its educational objectives. Both DepEd and DSWD aim to improve the welfare of poor families in the Philippines, particularly focusing on education and health. Their collaboration ensures that cash transfers under the 4Ps translate into tangible benefits for children's education. Also, in terms of data sharing, DSWD collects data on beneficiaries, including information about school attendance and health check-ups. This data is shared with DepEd to monitor compliance with educational conditions. With regards to performance monitoring, DepEd assesses students' academic performance and attendance, providing feedback to DSWD on how well beneficiaries meet program requirements. The researcher, being a teacher handling 4Ps beneficiary learners understands the significance of sustainability and improvement of learners' and family's welfare through the continuity and enhancement of the program.

This paper aims to investigate the impact of 4Ps on the welfare of beneficiary learners and families. It tries to:

1. describe the profile of 4Ps Family members in terms of family income, household size and earning member of the family ( tabular )
2. Determine the Impact of 4Ps on Family Welfare in terms of financial well-being and health and nutrition
3. Find out the impact of of 4Ps on students' academic achievement as to school attendance and academic performance:
4. Find out the 4Ps beneficiary families' perceived effectiveness of 4Ps Program in improving their family well being.



5. Develop an enhancement program based on the findings .

## II. METHODS

Using a mixed method design , the descriptive quantitative approach was employed to describe the 4P's beneficiaries' socio economic profile as to family income, household size and earning member of the family, of 4 Ps Family members , determine the impact of 4Ps on family welfare in terms of financial well-being and health and nutrition and to find out the impact of 4Ps on students' Academic Achievement as to school attendance and academic performance and the case study method to find out the family beneficiaries' perceived effectiveness of 4Ps in improving their family well being.

Through purposive sampling, 50 4Ps beneficiary families of Municipality of Sta. Maria, Province of Bulacan, Region 3 Philippines and 50 elementary 4Ps beneficiary learners from public elementary schools in the same municipality were surveyed through a structured validated questionnaire, while randomly selected 10 families from the 50 4ps beneficiaries were interviewed using open ended semi structured guide questions. Mean and Percentage were the statistical treatment employed to describe the profile of 4 Ps Family members and to determine the impact of 4Ps on Family Welfare and to find out the impact of 4Ps on Students' academic achievement while thematic analysis to find out the family beneficiaries' perceived effectiveness of 4Ps Program in improving their family well being.

## III. Results

### 5.1 4ps Beneficiary Families ' Socio Economic Profile

Family Monthly Income	Number of Families	Percentage
10,000 below	14	29
11,00-20,000	22	43
21,000-30,000	12	24%
31,000 above	2	4%
Total	50	100%

*Table 1. 4Ps Beneficiary Families Monthly Income*



Majority of the 4Ps beneficiary families fall within the lower-income brackets. A significant portion (72%) of the families earn less than 20,000 per month. This highlights the program's target population – families experiencing economic hardship.

*Table 2. 4Ps Beneficiary Families Monthly Income*

<b>Household Size</b>	<b>Number of Families</b>	<b>Percentage</b>
4 members below	13	29
5- 8 members	26	43
9-12 member	9	24%
13 members above	2	4%
Total	50	100%

4Ps families are heterogenous in terms of household size, thus the assistance of the program is extended to any household size. The heterogeneity in household size among 4Ps beneficiaries highlights the program's broad reach. The significant proportion of larger families (5-8 members and 9-12 members) suggests that the program effectively targets families with substantial needs.

*Table 3. Earning Family Members*

<b>Number of Earning Family Members</b>	<b>Number of Families</b>	<b>Percentage</b>
1 member	20	41%
2 members	17	34%
3 member	7	14%
4 members above	6	11%
Total	50	100%

The high percentage of families with only one earner highlights their dependence on a single income stream. The majority of families (41%) have only one earning member. A significant portion (34%) have two earning members. A smaller percentage have three (14%) or four or more (11%) earning members. Majority of families are concentrated towards the lower end of the earning member count (fewer earners).



## 5.2 Impact of 4Ps on Family Welfare

Table 4. Health and Nutrition

Indicators	Mean	Interpretation
1.4Ps financial assistance has allowed my family to afford healthier food options, improving my children's overall nutrition.	2.32	Slightly impactful
2.4Ps gave us opportunity to access to regular healthcare services for my children, contributing to better health outcome	2.35	Slightly impactful
3.4Ps assistance has enabled my family to provide our children with essential vitamins and supplements, enhancing their nutritional status.	2.22	Slightly impactful
4. Being a 4 Ps beneficiary, my child is a priority in government's feeding program	3.10	Impactful
5. Being a 4Ps beneficiary, My child is a recipient of free immunization, deworming and vaccination	2.30	Slightly impactful
<b>TOTAL MEAN</b>	<b>2.46</b>	<b>Slightly Impactful</b>

The high impact scores strongly suggest that the 4Ps program is a good intervention for improving the health and nutrition of children in the Philippines. The program's effectiveness stems from its multi-pronged approach, addressing several crucial aspects of child well-being simultaneously. Alberto (2022) pointed out that the 4Ps policy requiring the beneficiary learners to undergo deworming, vaccination and immunization for free is a positive reinforcement

Table 5. Children's Education

Indicators	Mean	Interpretation
1. The financial aid from the 4Ps Program has significantly reduced the burden of school-related expenses, allowing my child to focus on their studies without financial stress	3.40	Impactful



2. With the support from 4Ps, my children have been able to attend school regularly, which has positively influenced their academic performance and social development.	3.45	Impactful
3. 4Ps has enabled us to provide our children with access to tutoring and educational resources that enhance their learning experience and academic achievements.	3.23	Impactful
4. Through participation in the , my family has been able to afford transportation costs, ensuring that my child can attend school consistently and safely	3.30	Impactful
5. 4Ps assistance secured my child's learning materials	3.42	Impactful
<b>TOTAL MEAN</b>	<b>3.42</b>	<b>Impactful</b>

The result supports the effectiveness of the 4Ps program in achieving its education goals. The program's impact extends beyond simple financial assistance, positively influencing children's educational outcomes. Herrera (2021) found out that since 4 Ps beneficiary learners are required not to commit absenteeism, this leads to more engagement of the learner in academic tasks.

### 5.3 *Impact of 4Ps to Academic Achievement of the Beneficiary Students*

Table 6. *Academic Performance*

General Weighted Average ( GWA)	Number of learners	Percentage
96-100	0	0%
91-95	4	8%
86-90	15	30%
81-85	26	52%
76-80	5	10%
75 below	0	0
	50	100%

The majority of students (52%) achieved a General Weighted Average (GWA) between 81 and 85. A significant portion (30%) scored between 86 and 90. No students scored below 75 or above 95.

*Table 7. Attendance in School*

	Number of learners	Percentage
Perfect attendance for the school year	44	88%
with 1-2 absences	6	12%
3-4 absences	0	0
more than 5 absences	0	0
Total	50	100%

An overwhelming majority (88%) of students had perfect attendance or missed only one or two days throughout the school year. No students missed more than 2 days.

*Table 8. 4Ps beneficiary families' perceived effectiveness of 4Ps in improving their family well being.*

Themes	Interpretation
Helpful but limited financial assistance	The cash transfers may not be enough to cover all the family's needs, like illness of a member or during emergencies, leading to continued financial struggles.
Encouragement for Education and Health	4Ps incentivizes families to prioritize their children's education and health by providing conditional cash transfers linked to school attendance and health check-ups. 4Ps beneficiary children are required to undergo vaccination, deworming and they are priority in feeding programs.
Community engagement	4Ps encourages participation in community activities such as clean up drives, tree planting and Brigada Eskwela, creating opportunities for beneficiaries to interact, collaborate, and build relationships. These gatherings can lead to stronger community ties and support systems.

The cash transfers provided are insufficient to meet all the family's needs, especially in cases of illness or emergencies. This leads to continued financial struggles. The program incentivizes families to prioritize their children's education and health by conditioning cash transfers on school attendance and health check-ups. Beneficiary children are also required to receive vaccinations and deworming, and are prioritized in feeding programs. The program fosters community engagement by encouraging participation

in activities like clean-up drives, tree planting, and "Brigada Eskwela" (a school maintenance program). This creates opportunities for beneficiaries to interact, collaborate, and build relationships, leading to stronger community ties and support systems.

#### 5.4 Enhancement Program

*Integrated Livelihood Program.* The Integrated Livelihood Program combined the cash transfer with skills training, micro-financing, and business development support to help beneficiaries generate their own income. It would include training in various marketable skills, access to micro-loans, and mentorship to establish small businesses. This program addresses the long-term sustainability issue. Empowering beneficiaries to generate their own income reduces their reliance on the cash transfer alone. Its implementation requires collaboration between the 4Ps program and other government agencies responsible for skills training and micro-financing. Effective monitoring and evaluation are crucial to ensure the program's success

## IV. Discussion

1. The 4Ps beneficiary families' monthly income strongly supports the program's focus on families experiencing economic hardship, as the vast majority fall within the lower income range. The result reveals a disparity in income levels among the beneficiary families, with a substantial portion struggling financially. The 4Ps families exhibit significant heterogeneity in household size. This means the program isn't solely targeting families of a specific size. A substantial proportion of families (70%, combining the 5-8 and 9-12 member categories) are larger families. This suggests a considerable need for support among larger households. The wide range of household sizes served highlights the program's broad reach and its ability to address the needs of diverse family structures. More so, the majority of families (75%) have either one or two earning members. This indicates a potential reliance on a limited number of income sources within many families. A smaller proportion of families (25%) have three or more earning members. This suggests that many families have limited earning capacity, potentially contributing to their economic vulnerability. In general, the socio-economic profile of the respondents collectively paints a picture of 4Ps beneficiary families as predominantly low-income households with a wide range of household sizes.

1. In terms of Health and Nutrition, all indicators and their mean scores show a generally positive, though mostly slightly impactful, indicating that the program allowed families to afford healthier food, resulting in a slightly impactful improvement in children's overall nutrition, access to regular healthcare services, facilitated by the program, also had a slightly impactful positive effect on children's health outcomes (Mean: 2.35), assistance enabled families to provide essential vitamins and supplements, slightly impacting children's nutritional status, being a beneficiary of the 4Ps program gave children priority in government feeding programs, resulting in a more significant,

impactful positive effect and access to free immunization, deworming, and vaccination, due to the program, had a slightly impactful positive effect. With regards to children's education, the financial aid significantly reduced the burden of school-related expenses, allowing children to focus on their studies. The support from the 4Ps program positively influenced children's ability to attend school regularly, impacting their academic performance and social development. The program enabled access to tutoring and educational resources, enhancing learning and academic achievements while it helped families afford transportation costs, ensuring consistent and safe school attendance.

2. The academic performance and attendance of 50 beneficiary students shows a relatively concentrated performance level among the students. While the absence of very low scores is positive, the lack of high-achievers (above 90) indicates a potential area for improvement. Further investigation is needed to understand why the majority of students cluster in the 81-85 GWA range. As to the students' attendance in school, their strong attendance rate is a positive indicator. It implies that the students are engaged and committed to their education. This likely contributes positively to their academic performance, although the relatively low GWA scores for many students suggests other factors may be at play. The absence of any students with many absences simplifies the analysis, suggesting a lack of significant external factors preventing attendance. In general, the result suggests a generally positive picture regarding attendance, but a less positive one regarding academic performance. While attendance is excellent, the academic performance is clustered in a mid-range, suggesting there's room for improvement in student achievement.

3. The program's financial support, while beneficial, is not a complete solution to poverty. It needs to be supplemented by other interventions or increased in amount to effectively address the financial challenges faced by the families. Further research should investigate the adequacy of the cash amount relative to the cost of living in the target area. A mechanism to handle unexpected expenses (like medical emergencies) should be considered. This conditional cash transfer (CCT) approach is effective in improving children's health and education outcomes. By linking benefits to specific actions, the program encourages positive behaviors. However, the effectiveness depends on factors such as accessibility of healthcare and schools, and the ability of families to comply with the conditions. Monitoring and evaluation are crucial to ensure that the program achieves its intended goals and to identify and address any barriers to access. Promoting community participation strengthens social capital and builds resilience within communities. This aspect of the program can have long-term positive impacts beyond the direct financial assistance. However, the effectiveness depends on the program's ability to mobilize participation and create a sense of ownership among beneficiaries.

## ***V. Conclusion***

1. Majority of the respondents are within the lower-income brackets, with huge household size and with a significant portion of single earner in a family. A single income may not be sufficient to meet all their needs, even with the 4Ps assistance.



2. 4Ps has a highly significant and positive impact on the health and nutrition of beneficiary children. The program's success demonstrates the effectiveness of conditional cash transfers

3 .4Ps demonstrates a substantial and impactful contribution to improving children's educational opportunities. The high ratings across all indicators highlight the program's success in improving school attendance, and increasing access to crucial educational resources.

4 . Beneficiary families perceived the 4Ps as helpful but insufficient to meet their comprehensive needs. The assistance is often time-bound and may not provide long-term solutions for financial stability, leaving families vulnerable once they exit the program. This indicates that there is a need for further enhancement of the program focusing on the provision of other opportunities for the members for long term and sustainable resources.

## **VI. Recommendation**

1.While the program shows positive impacts, it is recommended to have a continues monitoring and evaluating its effectiveness in improving health and nutrition outcomes such as focusing on the sustainability of learners' BMI and nutritional status.

2.The government is suggested to explore ways to make the assistance less time-bound and more sustainable such as offering support for entrepreneurship and income-generating activities for the families. The goal is to help families transition to self-sufficiency.

3.Conduct thorough needs assessments to understand the comprehensive needs of beneficiary families beyond health, nutrition, and education. This could includes housing, access to clean water and sanitation, and other essential services. The program should be adapted to address these needs more effectively.

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