



**UTILIZATION OF HEALTH AND EDUCATION GRANTS
OF CONDITIONAL CASH TRANSFER (CCT) PROGRAM
AMONG HOUSEHOLD RECIPIENTS OF
ZAMBALES, PHILIPPINES**

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Abstract:

The assessment on the extent of utilization of the availed cash grants of the *Pantawid Pamilyang Pilipino* Program (4Ps) Conditional Cash Transfer (CCT) on aspects such as Foods; Transportation Services, Household and Personal Care; and Education Services, Medicine and Clothing was the objective of the study. Descriptive was the research design employed in the study with checklist as the main research instrument. Findings reveal that the household recipients of Zambales, Philippines always utilized the CCT cash grants on transportation services, household and personal care and effects consumption; often on the consumption of foods mainly on rice; and often utilized to acquire education services, for medicine and clothing. The computed analysis of variance found a no significant difference on the utilization of cash grants for food consumption and acquired education services, medicine and clothing when attributed to their profile. However, a significant difference on the consumption of transportation services, household and personal care as regard to households' monthly income was established.

Key Words: Utilization, Health Cash Grant, Education Cash Grants, Conditional Cash Transfer Household Recipients, Zambales & Philippines

Introduction:

The Southeast Asian countries have tried to establish social protection schemes to cope with economic crises since the early 2000s according to Asher (2010), in addition to individual countries' strategies, regional efforts for social protection and poverty alleviating have also been pursued. The Conditional Cash Transfer (CCT) Programs have been adopted in Southeast Asian countries aimed at relieving poverty.

Structural poverty is a binding constraint to equitable growth in the Philippines. Despite annual economic growth of 4.7 percent in the 2000s, the Philippines has had essentially no reduction in poverty over the past decade (Velarde & Fernandez, 2011). During the 2000s, the incidence of poverty in the Philippines had increased and was thus recognized as a serious social problem (World Bank, 2011). In this respect, the Philippines, seemingly unable to translate economic growth into meaningful poverty reduction. Hence, there was thus a growing recognition of the need for new policy targeted directly at poverty reduction. Asian Development Bank (2010) reported that despite these various interventions, however, many assessments suggest that the government's anti-poverty efforts have not made much of an impact in reducing the number of poor people in the Philippines.

The multi-dimensional nature of poverty manifest in disparities in education and health outcomes (Chaudhury & Okamura, 2012). Elementary school completion rates are low, and only one quarter of children 11-13 years old in the lowest income quintile finish elementary school (World Bank, 2010 and 2011). According to the 2008 National Demographic and Health Survey, for the lowest wealth quintile, the under-five mortality rate is high at 59 per 1,000 live births (National Statistics Office and IFC Macro, 2009). Access to health care is also more problematic for poor women according to Chaudhury & Okamura (2012), financial constraints to seeking treatment and antenatal care for instance.

The Philippine government has enacted numerous poverty reduction programs since the country's transition to democracy in the 1980s. Each new administration has drawn up Development Plans/Goals and implemented policies to eradicate poverty. This in compliance with Article XV, The Family, in which the State recognizes the Filipino family as the foundation of the nation. Accordingly, it shall strengthen its solidarity and actively promote its total development (Section 1). In 2008, the government of the Philippines through the Department of Social Welfare and Development (DSWD) initiated a Conditional Cash Transfer (CCT) Program,

dubbed as the *Pantawid Pamilyang Pilipino* Program (4Ps) to address issues of structural poverty and vulnerability.

The overall social protection strategy was debated at the Philippines Development Forum (2004–2005) and as a result, they developed the definition of social protection that was later endorsed by the Social Development Committee of the National Economic Development Authority (NEDA-SDC) in 2007. Chaudhury & Okamura (2012) stated that the CCT Program provides health and education grants subject to beneficiary households complying with education and health ‘conditionalities’. The CCT is a Program geographically targeting poor beneficiary households from within those priority areas. Velarde & Fernandez (2011) described that the level of transfer was designed to be sufficient enough to encourage poor households to send children to schools and health centers on a regular basis.

The present study hopes that the government’s social welfare and development agency would be more mindful on the CCT Program in terms of transparency, clear rules regarding policies and practices; functional and effective accountability mechanisms; and effective impact evaluation and monitoring mechanisms.

The present study may present concrete indications if really the households have responded to program conditionality and if there is really a room to improve consumption of other basic needs. If the grants maybe too little to create or shows significant impacts on aggregate expenditures or on specific expenditures. The households, on the other hand may lay the way for their children's development in terms of maintaining their good health and nutrition, improve their mental capacity and other physical abilities, qualities associated with. With the increased human capital, their children would have a better chance of escaping poverty in the long run and be able to pursue their chosen career.

Investigation is needed so that programs can be said both social protection and social investment tools, as they aim to provide immediate economic assistance to the poor in the short term, attitude and behavior changes that will theoretically have long-term effects. With this kind of investigation the government planners may consider the re-computation of the conditional cash transfer for possible increase of allocation in order to augment the basic needs of the family, such as food, shelter and education. By analyzing the different aspects of conditionality, we may gain a better understanding of the benefits and implications of CCT programs, and develop a more vigorous justification for their implementation.

Objectives of the Study:

This research study aimed to assess the level of utilization of cash grants of *Pantawid Pamilyang Pilipino Program* (4Ps) Conditional Cash Transfer (CCT) Program of the household recipients of Zambales. Specifically, answered the following questions:

- How may the profile of the household recipients be described in terms of:
 - sex;
 - age;
 - monthly family income;
 - number of family size;
 - number of years as 4Ps recipient?
- How is the level utilization of cash grants received by the household recipients on the following aspects be described?
 - Food Consumption;
 - Transportation Services, Household and Personal Care Consumption; and
 - Education Services, Medicine and Clothing Acquisition.
- Is there a significant difference on the perceived level consumption on food of the household recipients when grouped according to respondents’ profile?
- Is there a significant difference on the perceived level of consumption of transportation services, household and personal care when grouped according to respondents’ profile?
- Is there a significant difference on the perceived level of acquisition of education services, medicine and clothing when grouped according to respondents’ profile?

Materials and Methods:

This study utilized descriptive research method with the survey checklist as the main research instruments. The term descriptive research according to Best & Kahn (2007) is used to obtain information and to describe what exists with respect to variables or condition in a situation. The survey checklist was developed by the researcher after a literature reviews particularly World Bank’s (2014), ‘Philippines Conditional Cash Transfer Program Impact Evaluation 2012’ and Chaudhury & Okamura (2012), ‘Conditional Cash Transfers and School Enrollment’.

The research instrument used in the present study solicited the households’ perceptions on the level of utilization of cash grants of Conditional Cash Transfer (CCT) Program. First part of the survey checklist was focused on the profile of the household recipients. The second part determined the extent of utilization of the availed cash grants of the CCT which was categorized into Food; Transportation Services, Household and Personal Care; and Education Services, Medicine and Clothing. A total household recipients participants in this

study is 314. To ensure the validity and reliability of the research instrument, this was subjected to content validity by the experts from the provincial social welfare and development unit and pilot test among selected household recipients of CCT from the Municipality Palauig, Zambales, a nearby town north of municipality of Iba. The survey check list was administered to the household recipients on November, 2017. The objectives of the study were explained to the respondents and the confidentiality of their answers was assured. Frequency counts, percentage, ranking, mean and ANOVA were the statistical tools used for data analyses and hypotheses testing.

Results and Discussion:

Personal Profile of the Household-Respondents:

Table 1: Frequency, Percentage and Mean Distribution of the Household Recipients' Profile

Sex	Frequency	Percent
Male	40	12.74
Female	274	87.26
Total	314	100.00
Mean of Age = 39.63 or 40 years old		
Monthly Income	Frequency	Percent
P8001 - 10000	64	20.38
P5001 - 8000	75	23.89
P3001 - 5000	148	47.13
P1001 & below	27	8.60
Total	314	100.00
Mean of Income = Php 5315.83		
Mean of Family Members = 4.97 or 5 members		
No of Years as Recipient	Frequency	Percent
1	11	3.50
2	8	2.55
3	34	10.83
4	77	24.52
5	184	58.60
Total	314	100.00
Mean Years as Recipient = 5.32 or 5 years		

Table 1 shows the results on the personal profile of the household recipients of CCT. Of the 314 recipients, 40 or 12.74% are male respondents and 274 or 87.26% are female respondents. The figures reveal that an overwhelming majority (274 or 87.26%) of the respondents is represented by females or wives/mothers. The respondents in the study of Almazan (2014) were mainly women recipients of conditional cash transfer. As for the age, the household recipients are in their 40s. According to Elkind (2003), it is the period in which significant relationships are within the workplace, the community and the family. Strength in middle adulthood comes through care of others and production of something that contributes to the betterment of society. For the result on the households' monthly family income, the mean income obtained was Php 5,315.83 which suggests that they belong to the so-called poverty threshold. The result on the number of family members of the households was five (Mean=4.97 or 5) and they have been recipients of the CCT program of the government for five years (Mean=5.32 or 5).

Perceptions of the Household Recipients on the Food Consumption:

Table 2 shows the respondents' weighted mean, descriptive equivalent and ranking assessment on the Households' Consumption of Commodity like Foods.

Table 2: Perception on the Households' Food Consumption

Food Consumed at Home	WM	DE	Rank
1. Rice, breads cereal, milk, other dairy products and eggs	4.51	Always Consumed	1
2. Fruits and vegetables (leafy veg., beans and other legumes)	4.26	Always Consumed	2
3. Meat (fresh chicken, beef and pork) and meat preparations (corned beef, hotdog, longanisa, etc.)	3.77	Often Consumed	4
4. Fish and marine products (fresh fish, shrimps, squid, shells, sardines, daing, tuyo, tinapa, bagoong, etc.)	4.09	Often Consumed	3
Overall Weighted Mean	4.16	Often Consumed (OC)	

Revealed from Table 4 that the households assessed "always consumed" on indicator 1, "Rice, breads cereal, milk, other dairy products and eggs" with weighted mean of 4.51 (rank 1) and on indicator 2, "Fruits and vegetables (leafy vegetables, beans and other legumes)" with weighted mean of 4.26 (rank 2). The cash grants the households receive are used primarily for food consumption (especially rice, breads cereal, milk, other dairy

products and eggs). Also, the households include fruits and vegetables in their daily diet. It was observed that the identified foods (rice, fruits and vegetables) always consumed by the members of the households are the basic goods and items in the market basket for every day consumption. This implies that the households prioritize basic necessities and provisions in order to survive. Cabral (2008) stated that CCT's economic and poverty aspects are towards increased budget expenditure, increased food expenditure and increased expenditure on nutrient dense food. The study of Tutor (2014) found that among the total sample, the per capita monthly terms, only carbohydrates and clothing significantly increased. Crost, Felter & Johnston (2016) concludes that there are positive impacts on levels of food expenditures and carbohydrate foods.

Above results also signifies that when households receive their cash grant, first on the list to be acquired are food and other commodities to satisfy their physiological needs. In the hierarchy of needs by Maslow (1943 and 1954) stated that people are motivated to achieve certain needs and that some needs take precedence over others. Peoples' most basic need is for physical survival, and this will be the first thing that motivates peoples' behavior.

The respondents assessed "often consumed" on indicator 4, "Fish and marine products (fresh fish, shrimps, squid, shells, sardines, daing, tuyo, tinapa, bagoong, etc.)" with weighted mean of 4.09 (rank 3) and on indicator 3, "Meat (fresh chicken, beef and pork) and meat preparations (corned beef, hotdog, longanisa, etc.)" with weighted mean of 3.77 (rank 4). Revealed from Table 2, that the households often consumed fish and marine products and meat and processed meat. Chaudhury, Friedman & Onishi (2013) categorized food as fish and marine products, meat and processed meat. The result of the present study indicates that these goods (fish, marine and meat products) are necessary to be acquired and consumed by the members of the family for its nutritional values.

The computed overall weighted mean on the responses was 4.16 with descriptive equivalent of "Often Consumed". The household recipients in Zambales perceived that they often utilize the cash grants receive for purchase of food.

Perceptions of the Household Recipients' Consumption on the Transportation Services, Household and Personal Care:

Table 3 shows the respondents' weighted mean, descriptive equivalent and ranking assessment on the households' transportation services, household and personal care consumption.

Table 3: Perception on the Households' Consumption of Transportation Services, Household and Personal Care

Transportations Services, Household and Personal Care	WM	DE	Rank
1. Fuel, light and water (charcoal, firewood, LPG, kerosene/gas, electricity, candle, oils, water, etc.)	4.17	Often Consumed	4
2. Transportation and communication (bus, jeepney, tricycle, gasoline/diesel, cellular phone loads, etc.)	4.21	Always Consumed	3
3. Household operations (laundry soap and detergents, fluorescent bulbs, matches, brooms, husks, battery, etc.)	4.40	Always Consumed	2
4. Personal care and effects (shampoo, bath soap, deodorant, toothpaste, sanitary napkin, haircut, etc.)	4.73	Always Consumed	1
Overall Weighted Mean	4.38	Always Consumed(AC)	

Revealed from Table 5 that as recipients of CCT, the cash grants they receive allowed them to always avail personal care supplies and effects such as shampoo, bath soap, deodorant, toothpaste, etc. (WM=4.73, rank 1). These responses of the households signify that they spent part of the cash grants receive to goods and commodities for family members' personal hygiene and health. With these hygiene supplies and effects, members of the family can improve the self-care applications such as hand-face hygiene, regular bathing and using the bathroom. Second from the priorities of the households were supplies for household operations such as for laundry, cleaning and lights (WM = 4.40, rank 2). These effects that are always consumed by the households suggest the importance of housekeeping and maintaining their respective house livable and functional at all times. Balisacan, et al. (2010) argued that the economic indicators such as education of the household ownership of assets, type of housing, livelihood of the family and access to water and sanitation facilities are variables to indicate the family economic category. Out from the cash grants the household receive, they utilized it to pay transportation (bus, jeepney, tricycle, gasoline/diesel) and communication (cellular phone loads) expenses (WM = 4.21, rank 3). Transportation allowances of children were also considered by the households. Communication on the other hand suggests that parents must always monitor their children's activities at school and in other places they go. Orbeta & Paque (2016) stressed that the cost of educating children includes expenses for transportation, uniforms, school fees, and educational materials. Moreover, the households assessed "often consumed" on indicator 1, "Fuel, light and water (charcoal, firewood, liquefied gas, kerosene/gas, electricity, candle, oils, water, etc.)" with weighted mean of 4.17 (rank 4). Fuel, light and water were least consumed which indicates that availing many of those (e.g., kerosene/gas, electricity and water) can be too expensive and may sacrifice other needs of the members of the family and other necessities at home.

The computed overall weighted mean on the responses was 4.38 with descriptive equivalent of “Always Consumed”. The household recipients in Zambales perceived that they always availed the transportation services, household and personal care/effects through the grants received from the CCT.

Perceptions of the Household Recipients on the Acquisition of the Education Services, Medicine and Clothing:

Table 4 shows the respondents’ weighted mean, descriptive equivalent and ranking assessment on the Acquisition of Households of Education Services, Medicine and Clothing.

Revealed from Table 6 that as recipients of Conditional Cash Transfer, the cash grants they receive often allowed them to acquire education services (WM = 4.12, rank1). Households often were able to pay school fees such as tuition and graduation fees; purchase books and school materials and supplies. This particular result signifies that education-related expenses are the households’ priority to acquire and satisfy. Filipino households really prioritize anything about their children’s education, wellbeing and future. Filipino households further manifest the importance of having educated children and the benefits received from Conditional Cash Transfer allowed and helped households to achieve this plan and dream. In the overall evaluations of Orbeta & Paque (2016), the respondents, who are generally poor, are sensible on the use of their incentives by giving importance to socially desirable expenditures like education and health promoted by the program. The United Nation Development Plan (2011) stressed that conditional cash transfer programs improve enrollment of sibling of poor households by responding to the cost of schooling. The study of Barrera-Osorio, et al. (2011) found that the program is particularly and largely effective at increasing secondary enrollment and attendance.

Table 4: Perception on the Households’ Acquisition of Education Services, Medicine and Clothing

Education Services, Medicine and Clothing	WM	DE	Rank
1. Clothing, footwear and other wear (ready-made apparel, footwear, sewing materials, accessories)	4.00	Often Acquired	2
2. Education (tuition fees, graduation fees, allowance for family member studying away from home, books, school supplies, etc.)	4.12	Often Acquired	1
3. Recreation (children bicycle & play cars, dolls, balls, flashcards, puzzles, etc.)	3.22	Often Acquired	4
4. Medical care (drugs & medicines, hospital room charges, medical and dental charges, other medical goods & supplies, supplements, etc.)	3.79	Often Acquired	3
Overall Weighted Mean	3.78	Often Acquired (OA)	

The households also perceived often acquired clothes, footwear and accessories (WM=4.00, rank 2); supplies for medical care, goods and dental charges (WM=3.79, rank 3); and toys and other things for their children’s recreation and leisure activities (WM=3.22, rank 4). These particular results proved that family/households have varied needs and wants. Also with the cash grants the households receive, they were able acquire other things which they also need such as medical supplies, clothes accessories and toys. Clothes are considered basic needs and perhaps second most important after food. Baez & Camacho (2011) established in their study that the Conditional Cash Transfers (CCTs) program, transfer money to poor families’ contingent on specific education and health behaviors, have been on the rise in recent years.

The computed overall weighted mean on the responses was 3.78 with verbal interpretation of “Often Acquired”. The household recipients in Zambales perceived that through the cash grants received from the CCT, they often acquired education services as well as medicine and clothing.

Difference on the Consumption Level of Food when grouped according to Households’ Profile:

Table 5: Analysis of Variance on the Consumption Level of Food when grouped according to Households’ Profile

Source of Variations	df	F	Sig.	Decision	Interpretation	
Sex	Between Groups	1	0.73	0.39	Accept Ho	Not Significant
	Within Groups	312				
	Total	313				
Age	Between Groups	7	1.20	0.30	Accept Ho	Not Significant
	Within Groups	306				
	Total	313				
Monthly Income	Between Groups	3	0.73	0.53	Accept Ho	Not Significant
	Within Groups	310				
	Total	313				
Number of Family Members	Between Groups	10	1.05	0.40	Accept Ho	Not Significant
	Within Groups	303				
	Total	313				

Number of Years as Recipient	Between Groups	4	1.89	0.11	Accept Ho	Not Significant
	Within Groups	309				
	Total	313				

Table 5 shows that the significant values for household-respondents' profile sex (Sig=0.39); age (Sig=0.30); monthly income (Sig=0.53); number of family members (Sig= 0.40) and number of years as recipient (Sig =0.11) were all greater than the 0.05 alpha level of significance. Therefore, the null hypothesis is accepted. Hence, there is no significant difference on the perception. There is no significant difference on the perceived level of consumption of the households on food when grouped according to their profile. The households, as beneficiaries of the CCT Program of the government, utilized the cash grants received for the purchase of food. Results obtained could also be attributed on the households' likeness of knowledge on what basic need have to be given priority.

Difference on the Consumption Level of Transportations Services, Household and Personal Care when Grouped According to Households' Profile:

Table 6: Analysis of Variance on the Consumption Level on Transportation Services, Household and Personal Care when grouped according to Households' Profile

Source of Variations		df	F	Sig.	Decision	Interpretation
Sex	Between Groups	1	0.01	0.90	Accept Ho	Not Significant
	Within Groups	312				
	Total	313				
Age	Between Groups	7	0.44	0.88	Accept Ho	Not Significant
	Within Groups	306				
	Total	313				
Monthly Income	Between Groups	3	4.27	0.01	Reject Ho	Significant
	Within Groups	310				
	Total	313				
Number of Family Members	Between Groups	10	0.53	0.87	Accept Ho	Not Significant
	Within Groups	303				
	Total	313				
Number of Years as Recipient	Between Groups	4	1.29	0.27	Accept Ho	Not Significant
	Within Groups	309				
	Total	313				

Table 6 shows that the significant values for household-respondents' profile sex (Sig = 0.90); age (Sig=0.88); number of family members (Sig = 0.87) and number of years as recipient (Sig = 0.27) were all greater than the 0.05 alpha level of significance. Therefore, the null hypothesis is accepted. Hence, there is no significant difference on the perception. The households with reference to their profiles (sex, age, number of family members and number of years as recipient) signify no significant difference towards level of consumption of transportation services, household and personal care effects/services out from the cash grant received as beneficiaries of CCT Program of the government. Results obtained could be attributed on the similarity of services (transportation, household and personal care) their respective family needs.

The computed significance value for monthly income (Sig = 0.01) is less than 0.05 alpha level of significance. Therefore, null hypothesis is rejected. Hence, there is significant difference on the perception. The respondents who receive varying range of monthly income manifest differences on the level of consumption of transportation services, household and personal care effects/services for their families' comfort, security and convenience.

Difference on the Level of Acquired Education Services, Medicine and Clothing when grouped according to Households' Profile:

Table 7: Analysis of Variance on the Level of Acquired Education Services, Medicine and Clothing when grouped according to Households' Profile

Source of Variations		df	F	Sig.	Decision	Interpretation
Sex	Between Groups	1	3.28	0.07	Accept Ho	Not Significant
	Within Groups	312				
	Total	313				
Age	Between Groups	7	1.01	0.42	Accept Ho	Not Significant
	Within Groups	306				
	Total	313				
Monthly Income	Between Groups	3	1.52	0.21	Accept Ho	Not Significant
	Within Groups	310				
	Total	313				
Number of	Between Groups	10	0.73	0.70	Accept Ho	Not Significant

Family Members	Within Groups	303	1.50	0.20	Accept Ho	Not Significant
	Total	313				
Number of Years as Recipient	Between Groups	4				
	Within Groups	309				
	Total	313				

Table 7 shows that the significant values for households' profile sex (Sig=0.07); age (Sig=0.42); monthly income (Sig=0.21); number of family members (Sig= 0.70) and number of years as recipient (Sig=0.20) were all greater than the 0.05 alpha level of significance. Therefore, the null hypothesis is accepted. Hence, there is no significant difference on the perception. There is no significant difference on the perceived level of acquired education services and other goods such as medicine and clothing when grouped according to households' profile. As beneficiaries of the CCT Program of the government, the households can acquire services such as education and goods such as medicines and clothing from the cash grants they receive even they differ in profile as to sex, age, monthly family income, number of family members and number of years as recipient.

Conclusions:

- The household-recipients are female, in their middle adulthood, with five members in the family, receive a very meager monthly income and have been recipient of the *Pantawid Pamilyang Pilipino* Program (4Ps) Conditional Cash Transfer (CCT) for five years.
- The households often consumed the CCT cash grants received for food mainly on rice; always consumed transportations services, household and personal care and effects; and they often utilized the cash grant to acquire education services and other goods and commodities such as medicine and clothing
- There is no significant difference on the perceived consumption of food when grouped according to households' profile.
- There is no significant difference on the perceived consumption of transportation services, household and personal care when grouped according to households' sex, age, number of family members and number of years as recipient of CCT but there is significant difference on the consumption as regard to households' monthly family income.
- There is no significant difference on the perceived acquisition of education services, medicine and clothing when grouped according to households' profile.

Recommendations:

The government planners may expand the duration of coverage of the 4Ps CCT to help increase household consumption and expenditure on nutrient dense food and access to clean water, light and recreation materials. The linkage and coordination of the households with health service providers need to be strengthened to ensure that beneficiary mothers and children receive the services they require and to ensure a continuum of care. The conduct follow-up study to assess whether 4Ps CCT has indeed improved the health, education, nutrition and poverty outcomes of Filipino families.

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