

**EFFECTIVENESS OF PANTAWID PAMILYANG PILIPINO PROGRAM (4Ps) ON FILIPINA WOMEN EMPOWERMENT IN BARANGAY 211,  
ZONE 19, LICO STREET, TONDO MANILA**

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**ABSTRACT**

Poverty is very widespread and rampant here in the Philippines. The people affected by this problem are the families living in extreme poverty since they cannot provide for the immediate needs of their family. Fortunately, there are social protection program such as Conditional Cash Transfer (CCT) wherein it aims to reduce poverty, improve the health and education of citizens living in extreme poverty by providing cash grants which they can utilize for their immediate needs. The CCT program in the Philippines is called the Pantawid Pamilyang Pilipino Program (4Ps). The beneficiaries are the ones who will benefit from the program and the most responsible person in the household shall be the head beneficiary of the program which is in most cases, the mother. In most countries abroad wherein CCT programs are also implemented, studies show that these programs have positive effects on women. No research has been done yet focusing on the effects of cash transfer programs on Filipina women. This research aims to analyze the effectiveness of 4Ps in Filipina women's empowerment. In line with this objective, Jean Jacques Rousseau's Social Contract Theory will be utilized in this study to further understand the connection of Filipina mother's empowerment under Pantawid Pamilyang Pilipino Program. The researcher will use a qualitative style of approach, descriptive method, narrative design and random sampling method. Data will be gathered through interview. The main participants of this research are Filipina Women Grantees, Department of Social Welfare and Development personnel, and Barangay Officials

**Keywords:** Conditional Cash Transfer (CCT), Pantawid Pamilyang Pilipino Program (4Ps), Beneficiaries, Subsidy, Filipina Women's empowerment

**INTRODUCTION**

Poverty is very widespread and rampant here in the Philippines. The people affected by this problem are the families living in extreme poverty since they cannot provide for the immediate needs of their family. Poverty remains one of the biggest problems in the world. Fortunately, there are conditional cash transfer programs which provide cash subsidies and help poor families meet their needs.

Conditional Cash Transfer or also known as CCT is a type of program wherein it aims to reduce poverty, improve the health, education and nutrition of citizens living in extreme poverty by providing cash grants which they can use for their immediate needs such as food, clothing and shelter. CCT program was first utilized in Mexico in the year 1997, Ecuador in 1998, Columbia in 2001, Brazil in 2003, and both Indonesia and the Philippines in 2007. The government allots an annual national budget for the said program, and the amount given by the government will then be distributed to the eligible beneficiaries of the program.

Here in the Philippines, the Conditional Cash Transfer program is headed by the Department of Social Welfare and Development (DSWD) and it is coined as the Pantawid Pamilyang Pilipino Program or widely and locally known as the 4Ps. The Pantawid Pamilyang Pilipino Program (4Ps) of the Philippines has been piloted since 2007 but was widely implemented on January 2008. This program aims to provide monetary assistance for Filipino families who are living in extreme poverty and for them to achieve a certain human development goals given by the government. It was inspired by the success of CCT in other countries.

Women are considered as an important factor in the society but in most cases, they are socially disadvantaged and discriminated. Since the beginning of time, women have always been considered as a secondary lead only in many aspects of life such as the family, government, and in the society. Women are always seen as an inferior over the superior domination of men. Traditionally, women are always on the background and having less power than the men especially in a patriarchal form of society. They are viewed as the main person in charge of the household doing tasks such as taking care of the children and the husband, budgeting the expenses of the household, cleaning the house and other home-based chores.

In most countries abroad wherein CCT programs are also implemented, studies show that these programs have helped the women increase their self-confidence and self-esteem, learn new skills, manage the household more effectively, be politically aware, be socially engaged, be globally competitive and reduce the cases of intra-household violence and other forms of abuses such as emotional, physical, sexual and verbal abuse. Gender equality is very

essential because it does not only empower the women but it is also a foundation for the betterment of the society. Women empowerment can be achieved if women are given equal access to information, education, decision-making and health care. In addition, women empowerment can also be achieved by ending discrimination, eliminating violence, abolishing inhumane cultural practices such as fixed marriages and eradicating female genital mutilation as a form of tradition.

*Theoretical Framework*

Social Contract Theory is an arrangement between the people and the government in order to achieve common good for the benefit of all. It is commonly understood as the surrendering of an individual's rights to the government by honoring its authority and in exchange, the government will then provide security and common welfare, which is advantageous to both the state and the citizens (Laskar, 2013).

Rousseau (1762)theorizes that a societies' political aspect should be divided into two parts: (1) sovereign and (2) government. The first one should be a sovereign state composed of the whole population including the women since most of the time they are being neglected especially on a patriarchal form of government. It should represent the general will of the people and shall act as the legislative power within the jurisdiction of the state. The second division of the political aspect focuses more on the government, wherein it should be separated from the first division. These two divisions are essential to the state since sovereign cannot take in hand specific matters such as the making, amending and application of the law which is the primary work of the government. On the other hand, a government must be separated from the sovereign body and shall not intervene with it at any cost. Under some circumstances wherein the government interferes with the sovereignty of the people outside its jurisdiction, the people have the right to abolish such government and replace it with a new government. Rousseau also added that the nature of government shall be based on the size of its territory since a government is equally strong as the citizens, and the bigger the territory of a state is then the more effort the government must exert over its citizens in order to keep an orderly and well-managed state.

Jean Jacques Rousseau's Social Contract Theory may be applied at the Pantawid Pamilyang Pilipino Program(4Ps) because the said program is a great example of a social contract wherein the state provides cash grants to poor household in order to meet their basic immediate needs.In exchange, the beneficiaries abide by the conditions set by the program. This theory can also be applied in this research since the objective of this research is focused on women's empowerment and Jean Jacque Rousseau stated in his theory the

unequal treatment of the society on women. Social Contract Theory can also be applied in this research since 4Ps does not practice the separation of political aspect as proposed by Rousseau in his theory.

#### *Review of Related Literature*

##### *Conditional Cash Transfer*

Conditional cash transfer or also known as CCT is a type of program that transfers cash to families living in extreme poverty on the condition that the household beneficiaries will abide by the conditions set by the program (Fiszbein and Schady, 2009).

Many countries are implementing CCT programs as a method of social assistance and poverty reduction tool by improving the social aspects of the society such as health, education and nutrition. The main principle of the program is the process of transferring cash subsidies to poor households living in extreme poverty by providing cash grants in exchange of the beneficiaries complying with the conditionalities set by the program (Rawling and Brière, 2006).

Most Conditional Cash Transfer programs are divided into two factors, (1) education and (2) health or nutrition. The education element consists of cash grants to be given to students so that they can go to school starting from daycare up to secondary school. Education subsidy is focused on children aged 0-18 years old. The second factor of CCT focuses more on the improvement of health of the mother and the children. The beneficiaries are given free prenatal checkups for pregnant women and monthly checkup for the children. The health and nutrition element are composed of cash grants that are given to the household ensuring that the beneficiaries should be having nutritional dietary intake.

In the Philippines, there are a lot of social protection programs which are offered by the government to help alleviate people from poverty, improve the education of the children, increase the health and nutrition of household especially pregnant women and children aged 0-18 years old. The most known social protection program is the Pantawid Pamilyang Pilipino Program formerly known as Ahon Pamilyang Pilipino or widely known by the public as 4Ps. It is the most expensive and generous social protection program of the government (Canare, 2017). 4Ps is considered as the Philippines' flagship social assistance program.

The Pantawid Pamilyang Pilipino Program (4Ps) of the Philippines has been piloted since 2007 but its implementation was widely recognized on January 2008. This program aims to provide monetary assistance for Filipino families who are living in extreme poverty and for them to achieve a certain human development goals given by the government. It was influenced by the success of CCT programs in other countries wherein it has helped millions of people across the world alleviate from poverty by providing cash grants and educational seminars (Reyes and Tabuga, 2012).

Since the implementation of the program, it has already financed transfers to approximately one million households. The 4Ps program now operates in 17 regions, 79 provinces and 143 cities, and 1,484 municipalities covering 4,326,208 household beneficiaries. It is currently the country's flagship anti-poverty program covering 75% of the whole population of the Philippines. 4Ps is considered as the 4th largest CCT program in the world based on its coverage on population (Arulpragasam et al., 2011; Crost et al., 2014; Montilla et al., 2015; Quimbo et al., 2015; Reyes et al., 2015; Canare, 2017).

4Ps acts as a lifesaver for families living in extreme poverty because it provides monetary assistance to help them finance their immediate needs. The beneficiaries are obliged to follow the conditions given by the DSWD (Ranario, 2012). 4Ps help the government achieve the country's commitment to meet the Millennium Development Goals, namely: (1) eliminate extreme poverty and hunger, (2) achieve a universal education in the primary level, (3) promote gender equality, (4) reduce the death of children under 5 years old, and (5) ameliorate the condition and health of pregnant women (Reyes and Tabuga, 2012; Ranario, 2012; Montilla et al., 2015).

Apart from the program giving financial support to families living in extreme poverty which they can utilize to support their immediate needs, 4Ps also give attention to many issues such as the targeting, monitoring and evaluation of the beneficiaries ("4Ps Concept Paper", 2009) The 4Ps of the

Philippines targets poverty not only by providing cash grants to the beneficiaries but also by tracing the root cause of poverty and how it can be prevented for the development of the future.

The two main objectives of 4Ps are social assistance and social development. Social assistance means that the program will provide cash assistance and monetary support to poor household to help them alleviate themselves from poverty and meet their basic and immediate needs such as shelter, food and clothing. The second objective is focused on social development; its focus is to break the intergenerational poverty cycle through investments in human capital. (Cabral, 2008; Fiszbein and Schady, 2009; Reyes and Tabuga, 2012; Fernandez and Velarde, 2012; Chaudhury and Okamura, 2012; Ranario, 2012; Mapa and Albis, 2013; Reyes et al., 2015; Quimbo et al., 2015; Vigilia et al., 2015; Frufonga, 2016; Montilla et al., 2015).

*Assumption 1: Beneficiaries under cash transfer programs are satisfied with the benefits that they are receiving from the program.*

##### *Beneficiaries*

The beneficiaries are the ones who will profit from the Pantawid Pamilyang Pilipino Program. According to the National Household Targeting System for Poverty Reduction or also known as NHTS-PR, the beneficiaries are chosen and rigorously filtered based on their economic status to see who are the eligible and qualified to be considered as a beneficiary of the program (Tutor, 2014).

The "listahan" or the National Household Targeting System for Poverty Reduction (NHTS-PR) of the Department of Social Welfare and Development (DSWD) uses the Proxy Means Test (PMT). It is a statistical method used to find out where the poorest households in the municipalities are located. The beneficiaries are chosen using PMT and it investigates the socio-economic status of each beneficiary which takes into consideration the income and residence of the household. (Ranario, 2012; Fernandez and Velarde, 2012; Chaudhury and Okamura, 2012; Chaudhury et al., 2012; Fiszbein and Schady, 2009; Reyes and Tabuga, 2012; Velarde and Acosta, 2015; Friedman and Frufonga, 2016; Rawling and Brière, 2006; Orbeta and Paeo, 2016).

To be able to become an eligible beneficiary of 4Ps, one must meet the following criteria: First, you should be a resident of the poorest municipalities, which are based on the 2003 Small Area Estimates (SAE) of the National Statistical Coordination Board (NSCB). Second, your household's economic condition shall be equal or even be lower than the provincial poverty threshold. Third, at the time of assessment, a household shall have children belonging to the age group of 0-18 years old and/or have a pregnant woman. Lastly, a household shall agree to the terms and conditions provided by the program. (4Ps Concept Paper, 2009; Arulpragasam et al., 2011; Fernandez and Velarde, 2012; Reyes and Tabuga, 2012; Chaudhury et al., 2012; Montilla et al., 2015; Quimbo et al., 2015; Reyes et al., 2015).

The chosen eligible beneficiaries must comply with the conditions set by the Pantawid Pamilyang Pilipino Program. A beneficiary may only be part of the program for a maximum of 5 years and each household can only register three children per household. A household cannot re-apply even if one of the child-beneficiary already reaches legal age. 5 years is the maximum term of each beneficiary because it is hypothetically believed that in a span of 5 years, a household already knows how to budget financially, learn skills which they can use to work, and has already adjusted to the norms of the society. However, the term limit of five years was abolished after Arroyo's administration because it was replaced with the rule that the household will still be a beneficiary until the youngest child-beneficiary reaches legal age which is eighteen years old.

The 4Ps head beneficiary shall be the most responsible adult person in the household which is preferably and most commonly recognized as the mother of the household (Cabral, 2008; 4Ps Concept Paper, 2009). A household may only appoint another member of the family as a head-beneficiary only if the mother is not present (Tutor, 2014). Under some circumstances, a student may also be appointed as the head-beneficiary (Fiszbein and Schady, 2009). The mother is frequently appointed as the head beneficiary of the program because it is believed that the objective of the mother is closely in line with the objectives of her children. Transferring the cash grant to the mothers should presumably lead to a holistic development of her children (García and Saavedra, 2017).

*Assumption 2: The head beneficiaries or the grantees has increased their sense of empowerment through the use of the subsidy provided to them by the program.*

#### *Subsidy*

The subsidy is the money that the beneficiaries are receiving from the program on a bi-monthly basis. The cash grants are delivered directly to the beneficiary with the objective of lessening the possible further expenditures on the beneficiaries' side just to travel and redeem their bi-monthly cash grant from the program. Originally, the subsidies were deposited through Land Bank of the Philippines (LBP) which is a government depository bank and caters the withdrawal of the beneficiaries through the use of Landbank Cash Cards.

The beneficiaries can withdraw their subsidy from the program through LandBank ATM machines with the use of their Landbank Cash Cards. On the other hand, in some areas wherein there are no available Landbank ATM machines, 4Ps still finds a way to deliver the subsidy to the beneficiaries in a convenient manner that is why they are partnering with other service providers as alternatives such as Globe GCash Remit, local rural banks, local cooperatives, and other local banks that are available mostly in provinces (Cabral, 2008; 4Ps Concept Paper, 2009; Velarde and Acosta, 2015).

4Ps is considered as one of the most generous and most expensive cash transfer programs in the world. About 23% of the beneficiaries' income are being received by the grantees on a bi-monthly basis (Canare, 2017).

The beneficiaries must ensure that they strictly follow the conditionalities set by the program in order for them to receive the subsidy and other benefits being offered by the program. Some of the conditionalities are: (1) pregnant women must have regular check-up and they should be attended by a professional in their labor, (2) 85% of school attendance for the children, (3) monthly attendance in the family development session, and (4) frequent checkup for children aged 0-5 years old.

*ASSUMPTION 3: Filipina women being the head beneficiary receiving the cash grant from 4Ps, increases their sense of empowerment and has helped them to be more aware and involved in the household and community.*

#### *Women Empowerment*

Since the mother is always considered as the head beneficiary of cash transfer programs, the mother's empowerment was greatly highlighted under this project of the government (Frufonga, 2016). In contrary, Molyneux (2007) and Bradshaw (2008) argued oppositely saying that appointing the mother as the head beneficiary and giving the cash transfers directly to them may only distract them from their traditional roles as wives and mothers. Mothers being the head beneficiary may only put more responsibilities and pressure on their shoulders that is why their empowerment as a woman under cash transfer program promotes gender inequality and thus resulting to the destabilization of their development. Molyneux (2007) and Bradshaw (2008), in accordance with Alzua, Cruces and Ripani (2013), states that the mothers complying with the conditions provided by the program is time consuming and may only result to the mother shifting away from the true essence of motherhood which is taking care of her child/children, husband and managing the household. The "worthiness" of a mother may also be seen outside the household wherein maternalistic programs organize clubs and associations that support women and children in empowering their rights and knowing what they should stand for (Dewitt, 2003).

Both parents are encouraged to join the monthly developmental session provided by the program. However, only the participation of the mother as a head beneficiary is mandatory and required by the program in compliance with their conditions (Tutor, 2014). Attending developmental sessions and completion of the conditions of the program shall be the major responsibility of the beneficiaries and shall be mandatory because it acts as a basic requirement to the household for the continuity of the subsidy from the program (4Ps Concept Paper, 2009).

There has been a huge interest about empowerment long before it became a common topic on social issues. Women empowerment specifically is defined by women as a way of having complete and total control of their lives, involvement in decision making which affects their personality, home,

community, government and having skills which is essential to them as a woman (Rahman, 2013).

If CCT programs help women know their rights, give them social support, provide them with access to economic resources, encourage professional development and provide them with skills which they can use to be able to work and generate income on their own, then their empowerment would begin. The skills that they acquire can also be shared with other people and can therefore create a domino effect empowering each and every woman in the society (Barber and Gertler, 2008; Fultz and Francis, 2013; Plagerson and Ulriksen, 2015).

CCT is widely used in many countries. Some researchers have already done a research on the effect of CCT to women's empowerment. Barber and Gertler (2008) have researched on how Mexico's conditional cash transfer program raised pre-natal care quality and birth weight focusing on women's empowerment. According to their research, Oportunidades (CCT in Mexico) have greatly affected women by providing them with skills and social support that they need which empowers the women and increase their self-confidence.

Hassan and Zaky(2014),on the other hand, researched about the effects of CCT on women's empowerment in Ain El-Sira, Egypt. Results from his research state that women have been more inclined to their work and are more unaffected by domestic abuse and violence since they have knowledge about their rights. Results also proved that after the implementation of CCT in Egypt, women who are abused by their husbands have drastically been lessened and decreased. In addition, after the implementation of CCT in Egypt, women have been more in charged on the decision-making in their own respective households because her goals are much more aligned to her children than that of her husband.

In Ecuador, on the other hand, their CCT program is called as Bono Desarrollo Humano, which shows that the program is effective in promoting gender equality and women's access to information on healthcare, education and nutrition of their children.

It is now time to look upon the situation here in the Philippines since it also implements a CCT program and is called the Pantawid Pamilyang Pilipino Program (4Ps). Since many researches focused already on the effects of 4Ps on each household, this research paper aims to study if 4Ps is effective in promoting women's rights and their empowerment as an individual.

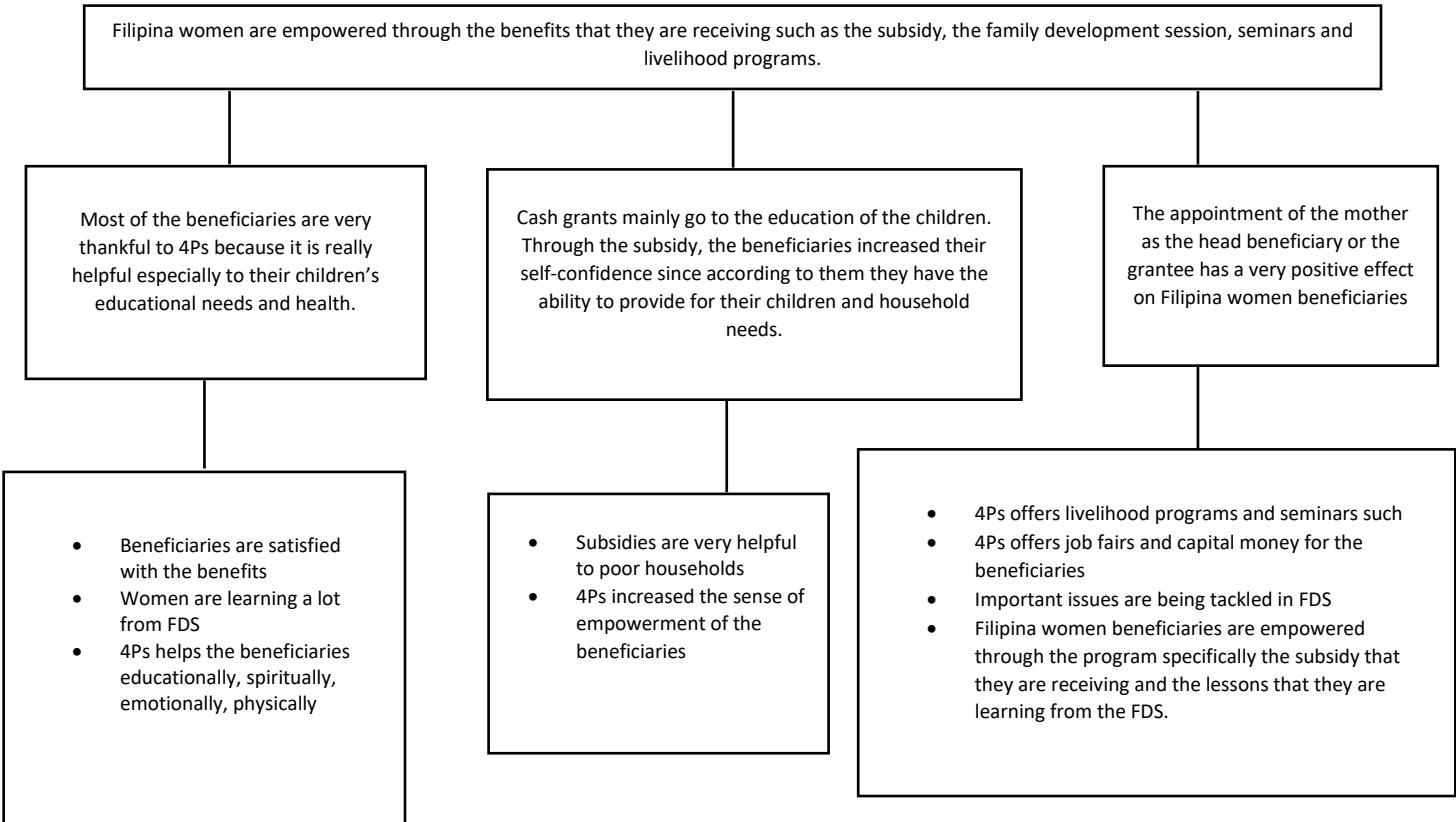


Figure 1. Research Simulacrum

## METHODS

The researcher used a qualitative style to gather data that mainly came from the Filipina mother beneficiaries and their experiences under the program. In this study, the researcher used the descriptive method wherein an interview was conducted focusing on the Filipina mother beneficiaries living in Barangay 211, Zone 19, Lico Street, Tondo Manila. Descriptive method is the most suitable method in this study because the researcher would like to study about the experiences of the beneficiaries and if the program is effective or not. The design that was utilized in this study is the narrative design. It is the most appropriate type of design since this research focuses on life experiences of the beneficiaries.

The data gathering technique that was used is through interview. The type of interview that was used is the regular interview. Random sampling method was used in this study wherein the researcher randomly chose 10 Filipina women mother beneficiaries for they are the ones who can testify on the effectiveness of 4Ps because they are the main grantees of the program. For validation purposes, 3 DSWD personnel and 3 Barangay Kagawads were also interviewed.

There are two sets of interview questions that were utilized in this research. It was divided into two sets specifically one for the Filipina women beneficiaries and one for the secondary data sources. The researcher gathered data mainly from Filipina women beneficiaries specifically mothers under the program. The mode of data collection was a personal (face-to-face) type of interview. The interview was audio-recorded on a cellular device for evidence.

This study was conducted in two different places. First is located at Barangay 211, Zone 19, Lico Street, Tondo Manila for the Filipina women beneficiaries and the barangay kagawads. The researcher chose this barangay as the main research locale because it is one of the barangay-beneficiaries of 4Ps. Next is the Department of Social Welfare and Development National Capital Region branch located at 389 San Rafael Street, corner Legarda Street,

Sampaloc, Manila for the DSWD personnel. The researcher chose DSWD because DSWD is the head department of 4Ps.

The participants who took part in this study were first informed about the main objective of this research. They were kindly asked for their voluntary participation and full consent prior to interviewing them. The privacy and anonymity of the participants were kept confidential and only the researcher has access to the data that was gathered. The participants were neither threatened, obliged, forced nor coerced in any form in participating on this study. Rest assured that all the personal information and data is kept confidential.

## RESULTS AND ANALYSIS

### *Satisfaction of the beneficiaries from the benefits of Pamilyang Pilipino Program*

The first specific research objective is to determine if the beneficiaries are satisfied with the benefits that they are receiving from 4Ps.

### *Effectiveness to the poor*

The satisfaction of the beneficiaries is very important to the program because it measures the accuracy of the program and it shows if the program is really achieving their main objective, which is to help poor families meet their basic needs. According to the beneficiaries, 4Ps is very helpful to them since they have something to support their needs. However, some of the beneficiaries have their own work and does not primarily rely on the cash grant as their primary source of income.

### *Education, Health and Nutrition*

According to Respondent #4, "4Ps is very helpful especially to poor families like us. Because it helps children who wants to study most especially the students who wants to graduate. If you're a parent of course you want your children to go to school. 4Ps also helps in health purposes such as the free checkup and free medicines that we are getting from health clinics". Moreover, according to one of the secondary data interviewee, the Kagawad of the local barangay said that the subsidy really helps poor families especially in their barangay because most of the residents there are very poor and do not have a high-paying income to sustain their needs but with the help of 4Ps, families now has the capacity to enroll their children in school.

Most of the beneficiaries specified that the subsidy mostly go to educational purposes of their children such as materials for projects, school snacks and school supplies. However, for some households that does not have any sources of income besides the subsidy that they are receiving from the program, they usually spend their subsidy in buying groceries, paying bills and other household financial needs. Some interviewee also stated that they are very satisfied with the benefits that they are receiving such as free checkups and free vitamins for their children.

### *Empowerment of beneficiaries through the subsidy from the program*

The second specific research objective is to analyze if the subsidy received by the 4Ps Filipina beneficiaries increases their sense of empowerment.

### *Effectiveness of the subsidy as perceived by the beneficiaries*

Respondent #5 states that "They should increase the subsidy and also there should not always be a delay in the "pindutan" or Landbank ATM Machine, because the money that we will get from the cash grant will only proceed to our debts because of the late pay-out" Respondent #10 also added that "Nowadays, goods and commodities are very expensive. We budget our money very tightly because of the price increase. We are thankful for the subsidy but if they will increase the cash grant then we will be more happy with it".

These claims of the beneficiaries were also mentioned by the secondary interviewees because they also said that since the prices of most of the goods nowadays are very high, the subsidy should also increase. Kagawad #3 also added that "sometimes due to poverty, the subsidy are not mainly spent on the children hence, it is spent on bills on the house".

In contrary, 4Ps Personnel defended that, "there is no exact date in withdrawing because it only depends on the central office, and city links or the front liners are the ones in charge in contacting the grantees on when and where they will receive their pay-out so there is a wrong notion of the grantees that there is an exact date of pay-out".

Respondent #5 said that "I am very confident as a person because I know that I will receive a subsidy from the program. I know that I am expecting a money from 4Ps therefore I will not borrow money from other people anymore." In addition, Respondent #7 states that, "I can rely on 4Ps especially when my salary is not enough for our household, instead of borrowing money from my neighbors, now I know that I am expecting money from 4Ps".

### *Personal impacts of Pantawid Pamilyang Pilipino Program on Filipina Women beneficiaries*

The third specific research objective is to analyze if the appointment of the mother as the head beneficiary has increased their confidence, awareness, involvement and empowerment in the household and the community.

### *Effects of Family Development Session on Filipina Head Beneficiary*

The appointment of the mother as the head beneficiary has a very positive effect on Filipina women beneficiaries since through the program specifically the Family Development Session (FDS). They learned a lot and acquired many new skills wherein they can use to start up a business. FDS also tackles important lessons such as women's rights, children's rights, disaster management, family planning, teenage pregnancy, proper use of

contraceptives and child labor. According to Respondent #1, "For the mothers, we have a FDS, we call it meeting most of the time. The meeting is only once a month which is being conducted by the DSWD or citylinks sometimes there are variations in the government agencies which are lecturing us. Sometimes we have fire volunteers as our lecturers teaching the mothers about what to do incase of fire. DSWD usually invites firemen who teaches us about catastrophes, earthquakes, fire and other calamities. FDS is very important because it also serves as our attendance as a proof that we are abiding by the conditions set by the program".

According to the beneficiaries, they are really learning a lot from FDS and the lessons are very useful especially in times of catastrophe. One of the kagawad also stated that 4Ps is really helpful in educating the beneficiaries residing in their area because there is lesser number of harassment and other cases violating women since 4Ps was introduced in their barangay. Moreover, according to him 4Ps also helped mothers become more aware of their rights as a woman and the rights of their children. Most importantly, Filipina women beneficiaries are empowered through the program specifically the subsidy that they are receiving and the lessons that they are learning from the FDS.

In addition, 4Ps Personnel #2 also stated that, "Through 4Ps, there are conditionalities such as health and education and the beneficiaries should abide by these conditions in order to receive cash grant. Unconsciously, beneficiaries are usually unaware that what once used to be a mandatory condition turned out to be a healthy habit. There are lots of changes in mother physically, mentally, spiritually, because they really learn a lot from FDS".

With all these being said, it is very evident that FDS really has a positive impact on the grantees because as a mother, they can use what they have learned in FDS to manage the household better.

### *Job opportunities through Family Development Session*

According to Respondent #1, "4Ps also acts as a middle man wherein they offer job fairs and act as middle man. They offer trainings to out-of-school youth and mothers, some of classes that they are offering are baking class, catering, cookery, sewing, family planning, teenage pregnancy, child labor and other livelihood seminars. Other beneficiaries who are already done with their training are already offered jobs and some of them are already working outside the country because of the help of 4Ps". Some of the skills and livelihood programs provided by the programs are baking class, catering, cookery, and sewing. 4Ps also offers job fairs wherein those beneficiaries who underwent seminars has the chance to be employed and help their household financially. 4Ps also loans capital money without interest for some beneficiaries that wants to start their own business.

According to 4Ps respondent #2, "In DSWD, we have what we call Sustainable Livelihood Program, we offer livelihood seminars to women but sometimes also to men but usually we offer it to women because they are mostly the grantee. They need to attend the seminar in order to receive 10,000 pesos, which is given by the Sustainable Livelihood Program after the beneficiaries attend several seminars. Most of the participant there are women. They also monitor the women if she has enough knowledge on marketing before lending the 10,000 pesos. For your information, it is not a gift hence, it is a debt. For example, in a community there are 10 beneficiaries and out of those 10, the citylinks will choose a president. The assigned president will be the one in charge to collect money from all other constituents in order to collect enough money to repay 4Ps and Sustainable Livelihood Program".

### *Appointment of the mother as the head beneficiary or the grantee*

Most of the mothers take full control on how to budget the subsidy because their reason is that if their husband will budget the subsidy then they will just use it for vices. The respondents also argued that most of the appointed head-beneficiaries are the mothers because they are more hands-on and much more involved on the decision making of the household. In addition, the mothers are also much more knowledgeable about their children's needs and that they spend more time in the household compared to the time spent by their husbands.

According to Respondent #1, "Mothers are more hand-on on the household and are more inclined to the needs of her children". Respondent #2 added that, "mothers are usually left in the house and the husband are out working". Respondent #6 said that, "Mothers are more knowledgeable on how and where to spend the household budget". Respondent #7 stated that, "mothers are always left in the house because they are the ones in charge of taking care of the children".

4Ps personnel #3 also added that, "mothers are always the grantee because they are the "ilaw ng tahanan" therefore they know the how to manage the house even more than their husbands, and women are more close to their children that's why it is only fitting for a mother to be the grantee of the program".

#### *Empowerment of mothers through 4Ps*

According to the grantees, they are empowered in so many ways under 4Ps. First, respondent answered that, "I feel that the children really has a bright future with the help of 4Ps and it really helps us because of the training seminars because it really boosts our self-confidence". Respondent #3, "I learned a lot from livelihood seminars especially lessons on family planning". When asked about how 4PS makes sure that women are empowered through their program, 4Ps Personnel answered that, "Of course, if I was a grantee of 4Ps, and the card is named after me, then I am entitled to the cash card. If you look to communities which belong to the pockets of poverty, most mothers really don't have the ability to own their own ATM which is named after them, usually if they do have an ATM it is named after their husband. So, through this, they learn about financial management because FDS also tackles about how to budget inside the household, through this the women are empowered because they have their own share in the development of their family aside from the lessons that they are learning from FDS they also have grants or financial aid for the family".

In addition, 4Ps Personnel #2 also stated that, "through the lessons that we are able to share with them such as values, laws, importance of women, what they should do, in my opinion, you should give more learning to them and not necessarily financial in order to say that you are able to help other people. Even without financial help, as long as you are able to help others through learning. Even spiritually, they also grow. So that is how 4Ps help mothers grow holistically".

## **DISCUSSION**

### *Beneficiaries under cash transfer programs are satisfied with the benefits that they are receiving from the program*

There are no programs that are complete and perfect; most of the programs has a room for improvement. In this case, 4Ps is already a well-known program but still has outdated technologies and loopholes. The best thing that must be implemented is proper communication between the program itself and the beneficiaries for a compromised agreement between the two.

It is very evident that 4Ps really helps the families be able to supply the needs of their children especially when it comes to education. Students who are living in extreme poverty but are student-beneficiaries under 4Ps now has the ability to comply with their school works such as assignments, projects and other curricular activities through the help of 4Ps subsidy.

Over all, the beneficiaries residing in Barangay 211, Zone 19, Lico Street, Tondo, Manila are very satisfied with the benefits that they are receiving because according to the interviewees, it has a very positive impact on their lives and that the program is really effective in helping poor households especially in the education of their children.

*The head beneficiaries or the grantees have increased their sense of empowerment through the use of the subsidy provided to them by the program.*

Most of the beneficiaries are very thankful to 4Ps because of the cash grant but their request is to increase the subsidy because of the recently approved TRAIN LAW, thus resulting to higher prices of goods and commodities in which the beneficiaries' subsidy is not enough. They wish to increase the amount of subsidy that they are receiving and they also request

that the pay-out should not be late and delayed because according to their experiences, the payout is always delayed and it does not have an exact date for the beneficiaries to withdraw.

Through the subsidy, the beneficiaries increased their self-confidence since according to them, they now have the ability to provide for their children and household needs. Household heads, specifically the mother, increased their sense of empowerment because they feel like they now have the ability to provide for their household and not only rely on their husband's salary.

In conclusion, the beneficiaries residing in the said research locale said that the amount of the cash grant is not enough to sustain their needs and the payout is usually late. Most of the beneficiaries answered that they usually spend their cash grant on school projects, school supplies, and school snacks needed by their children. Cash Grants go to mainly to the education of the children. On the other hand, the mothers increased their sense of empowerment through the subsidy that they are receiving from the program.

*Filipina women being the head beneficiary receiving the cash grant from 4Ps, increases their sense of empowerment and has helped them to be more aware and involved in the household and community.*

4Ps not only help households at the present level but it also helps the family in building a better future. Through FDS, families now have a better opportunity in working their way out of poverty since 4Ps offers seminars and other livelihood programs wherein the beneficiaries are learning a lot which they can utilize in finding a job and helping their families.

4Ps is really effective in promoting women empowerment because it does not only offer educational learning and mental awareness through FDS but it also offers physical skills through the livelihood seminars, environmental preparedness through risk reduction seminars, and spiritual growth through pastoral preaching. 4Ps, in partnership with different organizations or agencies such as Gender and Development (GAD) and Philippine National Police (PNP), offer wholesome learning and experiences for Filipina beneficiaries for their involvement in the household and society.

### *Effectiveness of Pantawid Pamilyang Pilipino Program on Filipina Women's Empowerment.*

The main objective of this paper is to evaluate the effectiveness of Pantawid Pamilyang Pilipino Program on Filipina Women Empowerment in Barangay 211, Zone 19, Lico Street, Tondo Manila. According to all the data that was gathered which mainly came from the experiences of Filipina women grantees under 4Ps, they said that 4Ps is very effective in empowering women through FDS and subsidy and teaching them with skills through Sustainable Livelihood Programs.

Through 4Ps, women in the said research locale has been more independent from their husbands and has more control over the household. In addition, the mothers have been more involved in the decision making of the household and more aware of their community and society.

## **CONCLUSION**

With all the data and findings stated above, the advantages and disadvantages were enumerated by the Filipina mother beneficiaries. Their answers are divided into two categories: the PROs and the CONs of Pantawid Pamilyang Pilipino Program. The advantages of 4Ps are as follows: (1) the subsidy really helps poor households meet their basic and immediate needs, (2) it provides financial support for their family, (3) the subsidy enables the school children to be able to supply their academic needs such as materials, supplies and school snacks, (3) they learn a lot from FDS, (4) they acquire new knowledge and skills through the seminars offered by the program, (5) they increase their sense of empowerment, (6) they become more socially aware (7) they become more involved in the decision-making of the household, (8) they can ensure the future of their children, (9) they become more healthy through the free checkups and vitamins and lastly, (10) it empowers Filipina beneficiaries and it increases their confidence, awareness, involvement and empowerment in the household and the community.

On the other hand, the disadvantages of 4Ps are the following: (1) not enough subsidy to meet the increasing prices of today's goods and commodities, (2) late pay-out, and (3) the screening is not strict thus resulting to unfairness.

With those being said, the advantages outweigh the disadvantages of the program to the beneficiaries. Therefore, the overall impact of 4Ps to the beneficiaries are very positive and that they should continue it further for the program to reach more families and help more poor households meet their basic and immediate needs.

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