



4Ps: The Magic Pill for Women?

The Initial Results of the Qualitative Study on the Experiences and Views of CCT Women Beneficiaries

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Overview

Around the world, women portray as the face of poverty. In the Philippines, the seemingly impressive GDP (gross domestic product) does not translate stable jobs for women that can feed them and their families. Most of those “employed” are in informal work with wages or incomes way below the needed amount to be able to sustain daily living. Women also suffer poor health conditions. According to the World Health Organization, “the Philippines is one of 55 countries accounting for 94% maternal death in the world”.¹

As a worldwide concern, the United Nations adopted in 2000 the Millennium Development Goals (MDGs), which is set to be achieved by 2015. Rushing to meet the MDG commitment to halve extreme poverty by 2015, cash transfer programs were widely adopted to address poverty in many developing countries such as in Latin America and in some Asian countries like the Philippines. These cash transfer programs have been established through the support of World Bank and other international financial institutions, which actively campaign for such schemes as social protection programs of developing countries.

With its aim to comply with MDG commitment, the Philippines adopted its own version of the conditional cash transfer (CCT) termed locally as Pantawid Pamilyang Pilipino Program or 4Ps. The 4Ps intends to meet Goal 3 for gender equality and Goal 5 for improvement of maternal health of MDG thus focusing on indigent mothers with school-aged children.

The 4Ps started in 2007 during the time of Gloria Macapagal Arroyo. Implemented through the Department of Social Welfare and Development (DSWD), conditional cash grants were given to poor households to improve their health, nutrition, and education for children aged 0-14 years old.

Under the Arroyo administration, the program received much criticism. Despite the questions and criticisms, the incumbent Aquino administration continued it in 2010, even making the program its central social development program with an expanded number of beneficiaries.

The Aquino government initially allotted Php29.2 billion budget to social welfare where 72% or Php21 billion were allocated to the cash transfer scheme. The cash was supposed to be distributed to 2.3 million poor families in a span of five years. The fund was part of US\$ 405 million or Php35 billion loan from World Bank and Asian Development Bank.

As a research and training institution regularly monitoring women-related programs, the Center for Women’s Resources deemed it necessary to look into CCT/ 4Ps, its cash transfer scheme, and its social cost to women.

¹ Country Health Information Profile, World Health Organization, 2008

The program correctly targeted the poorest of the poor since their welfare should be the primary obligation and responsibility of the state. It is the obligation of the government to ensure the social protection, security, and services for the marginalized people's basic needs, especially their needs for education, health, and housing.

In the midst of the incessant questions on CCT/ 4Ps as the answer to poverty alleviation, CWR decided to go directly to the core of the program -- the women beneficiaries themselves.

Thus, CWR is starting a qualitative study with a series of data gathering, monitoring, and discussions with the women beneficiaries and other stakeholders in the program. The series will record the experiences and perceptions of women as the major stakeholder.

This particular study is the first of the series, as CWR continues to consolidate the documents and primary data gathered from the different areas with CCT/ 4Ps program.

Objectives

1. To present concrete experiences and baseline data about CCT beneficiaries and share the perception of the beneficiaries.
2. To find out and give recommendation on what appropriate program is needed by women.

Methodology

The study conducted a qualitative research that gathered an in-depth understanding of 4Ps and women's perception on the program. It investigated the whys and how of the program and not just the what, where, and when.

To get the data, random purposive sampling was the method employed, making as a guide the priority areas of the 4Ps. Its primary source of data was the beneficiaries themselves.

For the initial data gathering, a total of 100 respondents from 18 barangays in the cities of Manila, Pasig, Muntinlupa and Malabon; and from the municipalities in Sorsogon, Camarines Norte, Nueva Vizcaya, Negros and Mindoro were interviewed. A survey questionnaire was used as the main data gathering instrument. Likewise, focus group discussions (FGDs) were conducted in three communities in Malabon and Manila. A set of questions was also used as guide for the FGDs.

For the second data gathering in 2012 - 2013, FGDs in Bicol, interviews of key informant interviewees (KIIs) in Negros, Davao, Southern Tagalog, and Metro Manila were conducted.

Limitations of the study

Financial constraints prompted CWR to prioritize the areas according to the identified government's priority areas. CWR maximized its regional networks and its provincial engagements in conducting the survey. Another limitation was the reaction of some beneficiaries who refused or were hesitant to be interviewed for fear of being reprimanded or delisted from the program.

Since this is an ongoing study, more data from the regions are still expected to be received and to be consolidated.

Discussion of the Results

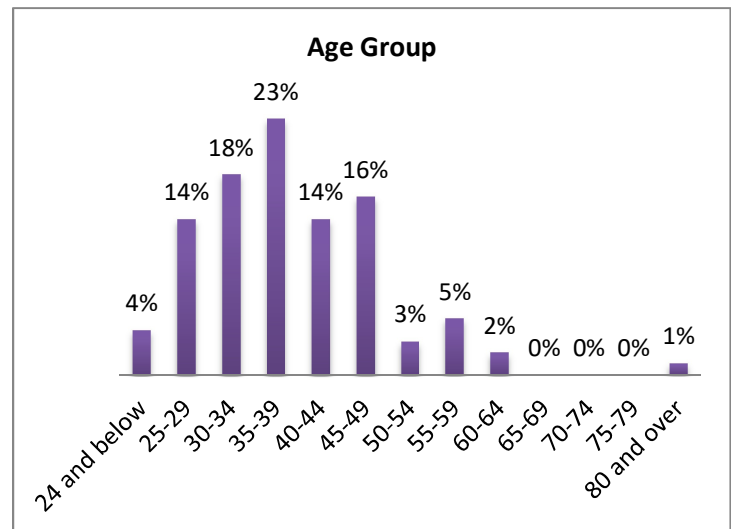
The Respondents

For the initial data gathering in 2011, 100 women beneficiaries of CCT participated in this study. The respondents came from 18 barangays in the cities of Manila, Pasig, Muntinlupa and Malabon; and from the municipalities in Sorsogon, Camarines Norte, Nueva Vizcaya, Negros, and Mindoro.

The participants for the FGDs were also women, both recipients and non-recipients of the program. Three to five women composed each group.

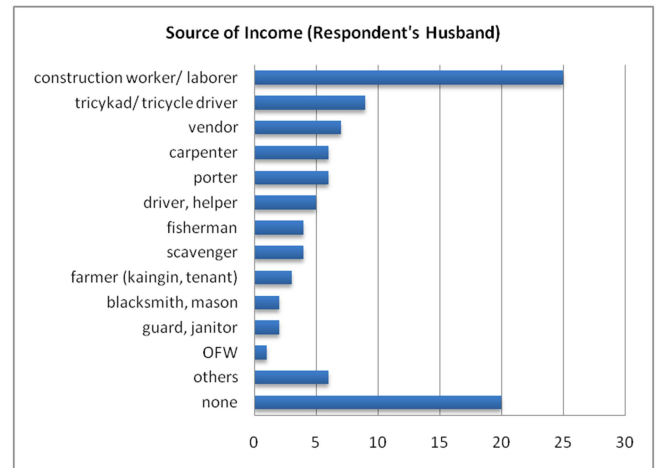
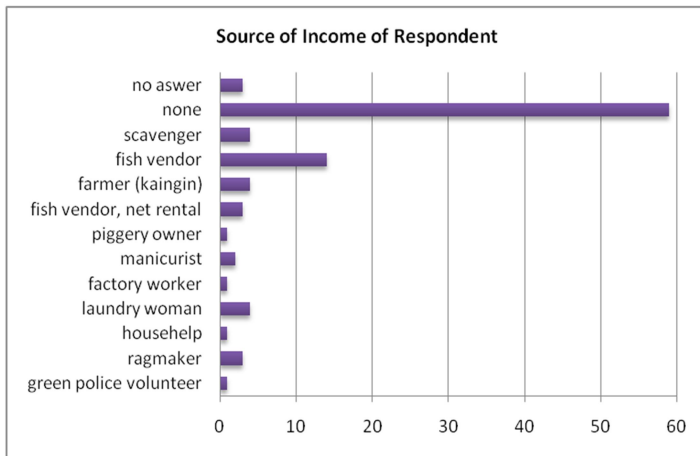
Forty one percent (41%) of the respondents were aged 30 - 39. Eighteen percent (18%) were 29 years old and younger while another 41% were 40 years old and older.

Most of the respondents reported that they were unemployed and did not have any source of income (59%). Fifteen percent (15%) were vendors (informal work), some had a small business like *sari sari stores* or were vending various items such as cigarettes, salt, and others. The rest can be classified also as informal workers (*namamasura, manikurista, gumagawa ng basahan, nagbibilad ng isda, may babuyan, green police volunteer*; 12%) and domestic workers (*labandera, househelp*; 6%). Three percent (3%) were peasants (*kaingin, nagtatanim ng saging*). Two percent (2%) were factory workers.



In terms of their husband's source of income, 25% were construction workers or laborers, all the rest can be classified as belonging to the informal sector, working as *trisykad* driver, vendor, carpenter, scavenger, guard, among others. One respondent reported that her husband worked abroad. Twenty percent did not have any source of income.

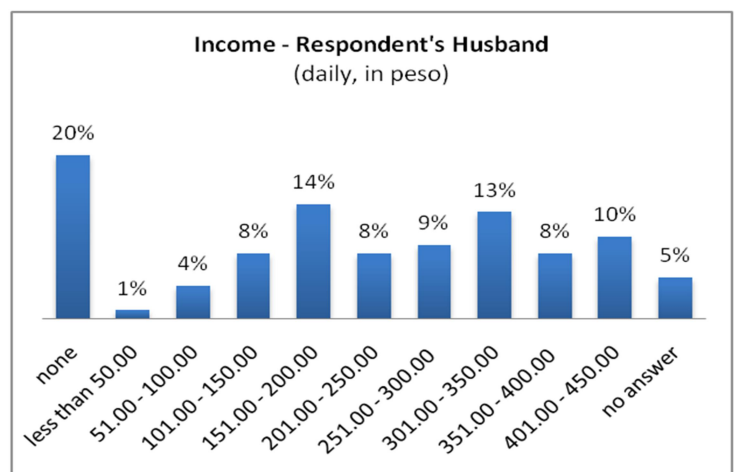
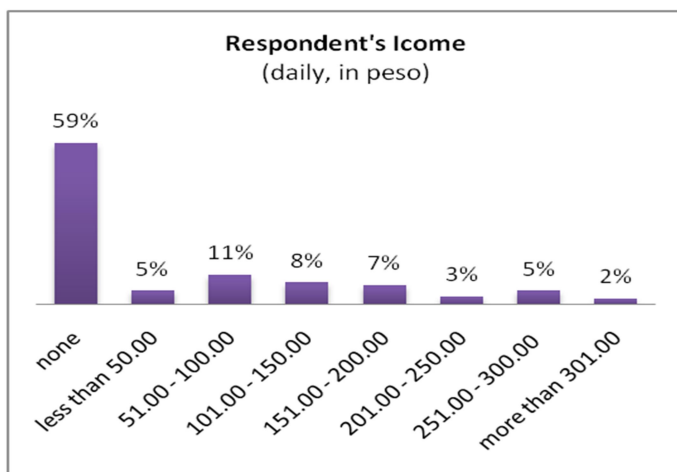
Employment status of the respondents:

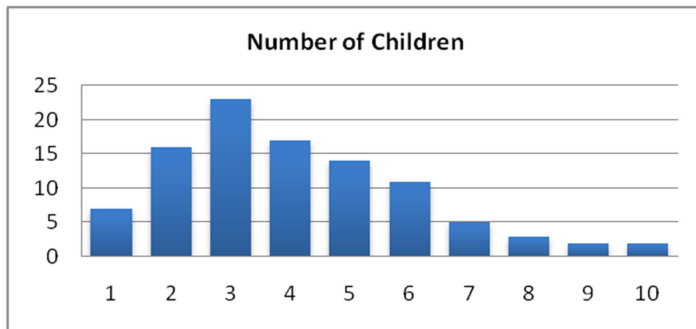


Almost 6 out of 10 respondents did not have income. Twenty six percent (26%) received daily income ranging from Php51.00 – Php200.00, 10% earned Php201.00 and up, while some 5% earned less than Php50.00 daily.

Fourteen percent (14%) of the respondents' husbands got a daily income of Php151.00 – Php200.00, 13% earned Php301.00 to Php350.00 pesos while 10% earned Php401.00 and more. Twenty percent (20%) did not have contribution to the household's income.

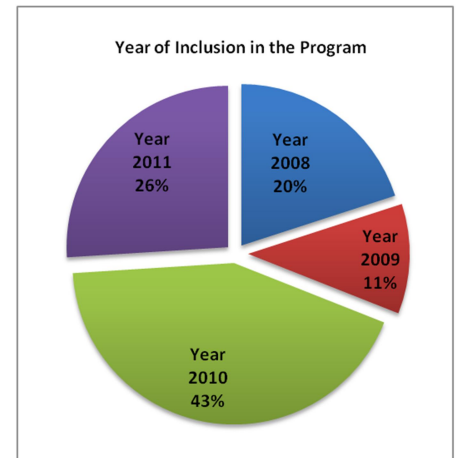
Average daily income





For the number of children, 61 respondents reported that they have four and less while 39 have five and more children.

Most of the respondents were beneficiaries of the program in 2010 (43%). Most of them were formally included in the program in August, September and December of that year. This was also the year that President Aquino expanded the program. Twenty six percent (26%) were recent beneficiaries mostly of whom, were formally included in the program in January to February 2011. Thirty one (31%) were beneficiaries during the Arroyo administration (2008-2009), however not all of them were still receiving cash grant since they were “delisted” from the said program.



4Ps and Women's Experiences

1. QUESTIONS ON MECHANISMS, METHODOLOGY, AND MANAGEMENT OF THE PROGRAM

a. Erratic and delayed schedule of cash releases

One of the concerns of the beneficiaries was the erratic and delayed schedule of cash release. Table 1 below shows sample cases of beneficiaries receiving certain amount of cash grants, which were different from what they expected. While some were able to track down how much they should receive each month, many others were confused as to how much they should get because of the erratic schedule of cash releases.

According to one respondent, *“dati quarterly, tapos ngayon sabi every two months na daw. Pero kahit nung dati hindi naman nasusunod yung quarterly. Minsan, 5 months bago dumating.”* (Before it was quarterly, now they say it’s every two months. But the release of grants did not follow the quarterly schedule even before. It also happened that the cash was

released after 5 months).

Delayed cash release made it more difficult for beneficiaries to keep track of how much they should receive per month. Another respondent (Beneficiary 8 in Table 1) shared that she was supposed to receive 2,200 for two months for two of her 8 children. However, after 3 months, she got 2,400. She did not know if this amount was either for two months (meaning an excess of Php200.00) or for three months (meaning short of Php900.00).

Table 1. Sample cases of varied cash disbursement/ Varied schedule of release				
	Qualified Children	Amount to be received	Actual received payment	Discrepancy in amount received
Beneficiary 1	3	1400	2400 for 2 months	-400
Beneficiary 2	3	1400	1600 for 2 months	-1200
Beneficiary 3	2	1100	2400 for 3 months	-900
Beneficiary 4	2	1100	1600 for 2 months	-600
Beneficiary 5	3	1400	3300 for 3 months	-900
Beneficiary 6	2	1100	1600 for 2 month	-600
Beneficiary 7	0	500	600 for 2 months	- 400
Beneficiary 8	2	2200	2400 for 2 or 3 months	+200 or -900

b. Unexplained varied lump sum payment

A number of respondents (38%) from Bicol, Negros, Muntinlupa, and Malabon areas reported that they received lump sum cash grant amounting from 6,000.00 to 15,000.00 mostly in December 2010. They were told that this lump sum payment was their cash grant for one whole year. Many of them were surprised because they only became part of the program last quarter of the year 2010. Then starting 2011, some received another cash grant covering January and February while some were dismayed because they received lesser or none at all. (Table 2)

Table 2. Sample Cases of Lump Sum Payment				
	Year of Inclusion	Qualified Children	Lump Sum payment (Dec. 2010)	Next payment after the lump sum payment
Beneficiary 1	December 2010	3	10800	4200 for 3 months
Beneficiary 2	September 2010	2	12000	2200 for 2 months

Beneficiary 3	August 2010	1	11000	1000 for 2 months
Beneficiary 4	September 2010	1	9000	Was not able to received cash grant, name delisted in the computer.
Beneficiary 5	November 2010	1	9000	300 (medical check up was done in another health center)
Beneficiary 6	December 2010	3	12000	1000 for 2 months
Beneficiary 7	December 2010	3	10800	4200 for 3 months

c. Unexplained deductions from cash grant, lack of transparency

As shown in Table 1, beneficiaries were primarily concerned with the varied or differing amount of cash grant they received every disbursement.

By the program's rules, beneficiaries are supposed to receive differing amounts of cash grant each month depending on the number of children qualified for the program. However, beneficiaries may also get less of the amount specified in the "*kasunduan*" (agreement) if they fail to meet the conditionalities.

To some respondents, despite knowing that they had religiously complied with the conditions of the program, they still wondered why or how they received cash assistance amounting to lesser than they expected. They also shared that beneficiaries did not get any proof or receipt of the amount of cash grant received (during ATM disbursements).

When they were asked whether they questioned such discrepancies in the distribution of cash grants, they said that they did not receive any answers or explanations from the local program personnel.

One respondent also recounted a time when she was reprimanded for asking about such discrepancies. She related, "*hindi naman kami naniningil kung kulang, ang gusto lang namin, may paliwanag man lang. Tumutupad naman kami sa kasunduan, sana lang may paliwanag sila sa amin.*" (We're not charging them for the deducted amount, we only want an explanation on the deductions. We complied with the conditionalities so they should explain why we're not getting the exact amount.)

d. Added costs and burden to beneficiaries

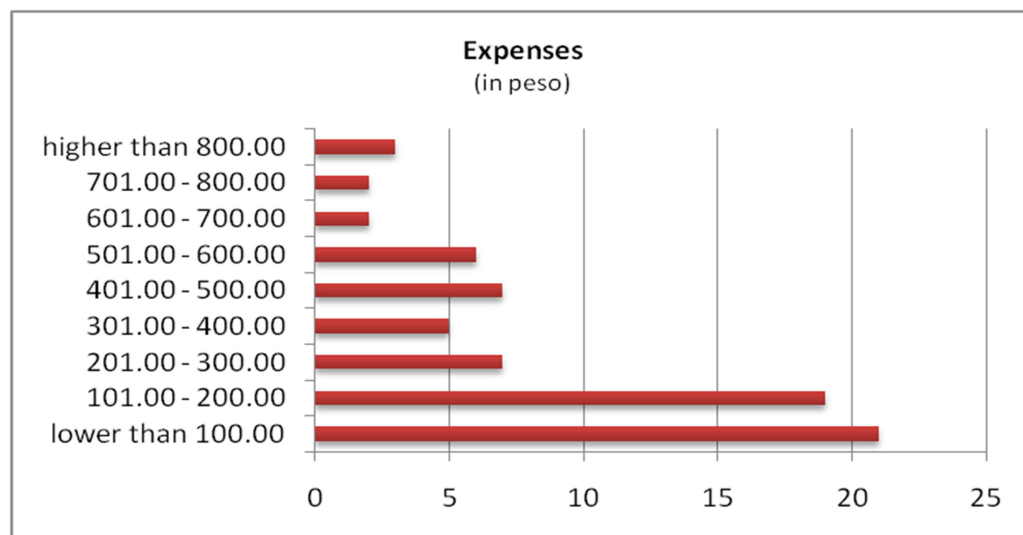
1. Costs for document preparation and transportation that result to debts

According to the respondents, they submitted a set of requirements before they could receive the cash assistance. Survey among the beneficiaries showed that they spent money in preparing the necessary documents so as to be part of the program.

Most of the respondents spent less than Php200.00 in preparing for the necessary documents. Most of those who spent only Php100.00 and less had already completed the necessary documents so their expenses were for photocopies only. They also shelled out for the ID pictures that usually cost Php50-Php80. Some areas had to laminate the *kasunduan* (memorandum of agreement), as required by the municipal link.

Those who spent Php200.00 and more did not have the complete required documents so they paid additionally for securing proofs of identification like barangay or postal ID. Many of the respondents opted to get postal ID as they believed it is the “most valid” ID that they can easily get. So they paid around Php350.00. However, before getting a postal ID, they were required to present a *cedula* or community tax certificate where the price varies for each barangay, some amounting to as much as 42.00 in a Mangyan community. Other respondents said they had to secure a barangay clearance.

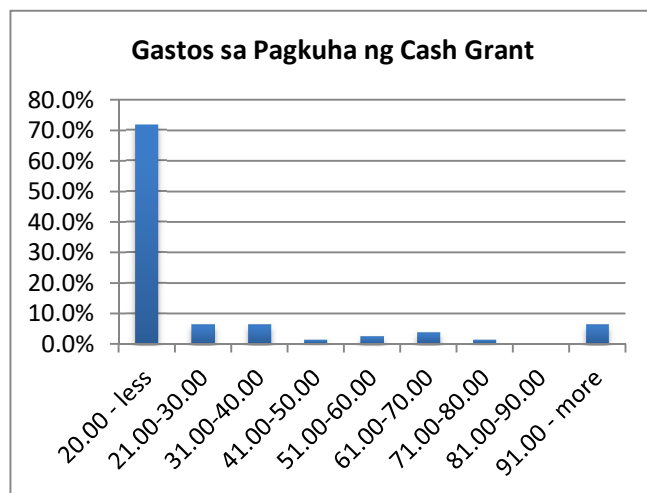
While most of them got the necessary documents such as birth certificates and marriage contracts, a number of respondents still needed to go to local civil registrar to get the documents. One respondent spent more than Php1,000.00 because two of her children were not yet registered.



With low or almost no income, many of them resorted to borrowing money just to complete the necessary documents. *“Kapos sa pera, nag-utang pa dahil walang pera nung pinatawag at dapat magpasa ng mga papeles”*. (We’re short on money so we had to borrow when they called and asked us to submit the necessary documents.)

2. Difficulty/ capacity of beneficiaries to get the grant (eg. ATM)

In every disbursement, beneficiaries shelled out some money for transportation. Most beneficiaries spent approximately Php20.00 for jeepney fare going to town centers where ATMs or the banks are located. When the nearest ATM failed to dispense cash, they had to travel to another area to withdraw, incurring additional Php20 for the fare.



Mga naging problema sa pagkuha ng cash grant

Technical problems with ATM (offline, captured ATM cards)
Beneficiaries do not know how to use ATM
kulang ang perang nakuha/ walang laman ang ATM
malayo ang bangko/ ATM (problema sa pamasah)
Long queue in the bank/ATM
delayed schedule of cash grant
Security concerns (hold up incidence)

While some spent relatively little for transportation, a number of beneficiaries who live farther from the town, paid out the costly fare amounting to as much as Php100.00. For example, beneficiaries in Muntinlupa had to ride a tricycle and then a jeepney to get to the town center.

For Mangyan respondents in Mindoro, they walked several kilometers, crossed rivers, and spent Php80.00 for jeepney fare to reach town. According to them, *"Mahal nga rin kapag pupunta ka sa bayan, Php40.00 ang pamasah, Php80.00 ang balikan. May kasama pa iyong lakad, mas mahaba ang lakad kesa sakay, mga dalawang oras na lakad din. Liliban pa ng maraming ilog."* (It's expensive going to the town, the fare is Php40.00 and round trip fare is Php80.00. Then we still need to walk. Our walk takes more time than our ride. We walk for two hours and cross rivers.)

Another difficulty mentioned was the technical malfunction of ATMs that resulted to longer queue of grantees. According to the respondents, they would leave home early in the morning just to line up at the ATM centers.

2. SOCIAL INTRIGUES DUE TO QUESTIONS ON SELECTION

As mentioned above, there were questions on the mechanisms in the implementation of the program. One of the most contentious issues was the selection process. It was not clear among the beneficiaries and non-beneficiaries how one would be qualified for the program.

Most of the respondents reported that before they became part of the program, they were interviewed or surveyed by DSWD. However, as DSWD surveyed numerous families, many of the respondents believed that they were chosen through a computer or “*bunutan*” (draw lots). There were some respondents who personally “applied” at DSWD while the others were enlisted through their local organizations, and through a recommendation from their children’s teacher in school.

For many of non-beneficiaries who were interviewed, many of them thought that they were disqualified because:

“hindi kasi kami nabunot” (we were not picked in the drawing of lots), *“computer kasi ang pumili, hindi kami napili ng computer”* (we were not chosen by the computer, which chose the beneficiaries). Some said that they really did not know why they were not chosen.

Many respondents also shared that they knew some families, mostly their neighbors, whom they thought, deserved the cash assistance but were not selected. Likewise, they also disclosed that there were families whom they thought were not really indigent but became beneficiaries of the program.

Such stories became a topic of “*tsismis*” (gossip), and caused strained relations in the neighborhood.

3. FORCED COMPLIANCE VIS-À-VIS AVAILABILITY OF FACILITIES

CCT/4Ps compelled women to get a check up or take their children to school but the health centers and schools lack facilities to meet their needs. The doctors in the health centers who were interviewed for this study shared their frustration of prescribing medicines that were unavailable in the health centers.

One doctor admitted that budget for health sector is barely enough and can hardly provide the necessary service for the community, *“maliit ang budget sa health sector – kailangan ng gamot... kulang na kulang ang gamot; sa dami ng populasyon hindi kaya ang nirarasyon na gamot.”* (The budget for the health sector is minimal – medicines are wanting; the rationed medicines could not meet the needs of a large population.)

Limited access to services such as basic health service makes it difficult for beneficiaries to comply with the program's requirements. One respondent explained, *"May schedule ang 4Ps sa check up, dapat dun ka lang magpa-check up. Nataon, isang beses, nakapila na kami, tapos biglang wala daw ang doktor, e di babalik na naman sa susunod na schedule. Tapos minsan pa may quota ang doktor, minsan 15 lang o 20. E andaming nakapila dun, kaya kailangan maaga ka talaga."* (4Ps beneficiaries have a scheduled check up and one should be present for that date. There was a time when all of us were already lined up but the doctor was absent. So we have to wait for our next scheduled check up. There were also instances when the doctor fixed a quota to check 15 to 20 patients only. Many were already waiting in line, so one must really go early.)

Despite the long queue at the health center, beneficiaries would patiently wait because not doing so will result to cash grant deduction or being delisted from the program. When asked if they and their children are able to have regular check at the health center, most beneficiaries responded "yes", explaining that they made sure to have a regular check up especially for their younger children, mainly because it is required by the program.

According to the respondents, *"kailangan kasi e, kelangan yung pirma. Kaya kahit umulan, dadalhin pa rin sa center"*. (We need to comply; we need the signature of the doctor. So, even if it's raining, we take our children to the center.)

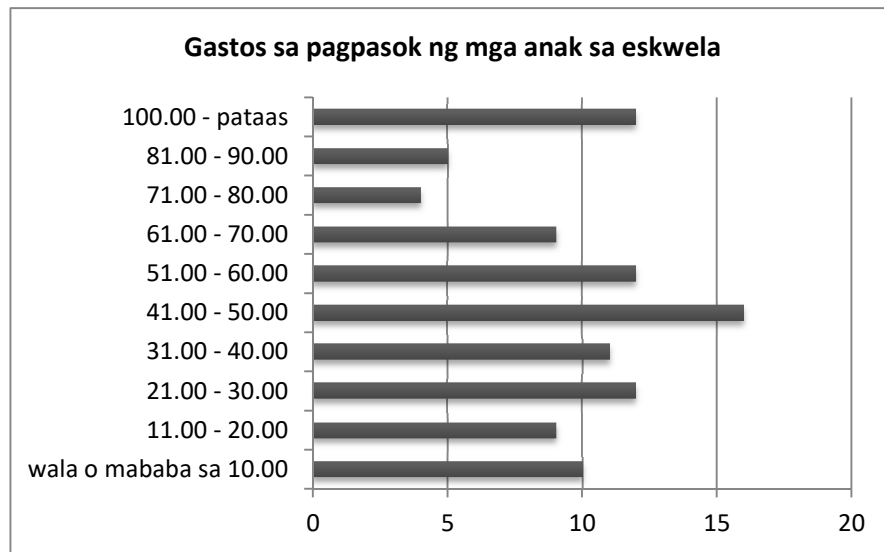
Responses from beneficiaries showed that complying with the conditionalities have been forced instead of explaining or orienting mothers on the importance of being healthy. Since the scheduled check-up had been mandatory, the beneficiaries considered it as an involuntary task rather than as a necessary practice for their own good.

The obligatory attitude was validated by a health center doctor in Manila. According to her, beneficiaries who trooped in the health center do not really recognize the value of having their children checked up. Rather, they did it because the program required them to. She added, *"ginagawa lang nila ang pagpatingin para ma-meet ang requirements; kapag pinapabalik namin dahil maysakit, hindi bumabalik, o kung bumalik man, hindi binibili ang gamot."* (They just fulfill the requirements of having a check up; when they have fever and we ask them to return, they do not do so or they do not buy the medicines needed.) She added that some beneficiaries even forged her signature just to get the 500.00 health and nutrition subsidy. However, she also acknowledged that the 4Ps beneficiaries could hardly afford to buy the prescribed medicines.

Another condition of the program is for schoolchildren aged 6 to 14 to regularly attend classes. Schoolchildren are allotted 300.00 each for 10 school months. This translates to 15.00 per day subsidy for each child.

Based on the responses gathered, while more than half of the respondents answered that they spent less than Php50.00 per day for the expenses of their children, the rest spent Php50.00 to as much as Php100.00.

The expenses incurred were only for the daily *pamasahe* and *baon* and did not include costs for school projects, which also took up a large chunk of their budget, according to the respondents.



Beneficiaries could hardly make both ends meet with the incessant increase in prices of commodities. The surging prices were aggravated by the erratic schedule of cash release that made it more difficult for mothers to send their children to school.

Thus, when asked whether their children were able to attend school regularly, 16% responded that they find it difficult to send their children to school daily. One mother shared that just to comply with the 85% school attendance rule, she was forced to send her children to school even without breakfast.

She shared, *“tsine-check ang attendance sa eskwela. Pero minsan hindi talaga kaya. Yung malalaki, kahit walang almusal pinapapasok ko, pero yung maliliit, syempre hindi pwede.”* (Our children’s attendance in school is being checked. There were times that we could not really afford to let them go to school. The bigger ones, I let them attend classes even without breakfast but of course, I could not allow the little ones to go without eating.)

4. POLITICIZED PROGRAM

The program became an instrument for politicians and military soldiers. They were visible during cash distribution.

The presence of the politicians was observably prominent during the last quarter of 2012 and first quarter of 2013. CWR gathered reports that politicians were visible during cash distribution so as to be “popular” among women voters. For instance, in a municipality in Bicol region, the daughter-in-law of an incumbent mayor whose son was a mayoralty candidate had joined the monthly distribution of cash grant.

In some areas, flyers and other paraphernalia were distributed to the beneficiaries with the picture of a favored candidate and logo of a dominant political party. Some beneficiaries even reported that they are discouraged to support a certain progressive political party.

Human rights organization, KARAPATAN, reported that in some areas in Western Visayas, Southern Tagalog, Davao Oriental, Cordillera, and Metro Manila, CCT/4Ps was used by the military government to counter insurgency in the communities.²

Reportedly, soldiers accompany beneficiaries to the town center whenever they get their cash grants. Apparently, they want to make sure that the dole-out money would not be given to or be taken by the “rebels” in the communities.

5. FOSTERING A CULTURE OF SERVITUDE

CCT/ 4Ps strengthened the feudal practice of depending on a “patron” who provides assistance and grants favor in exchange for certain services or loyalty. In 4Ps, the beneficiaries look at the authority – in this case DSWD and the government in general – as their “patron” so they are bound for life in servitude because of an “utang na loob” to an authority.

The expected loyalty or service was observable during the election period in 2013 where certain candidates and party groups supported by the government had been predominant even in the paraphernalia of the beneficiaries.

The positive values of self-reliance and self-worth are not enhanced in the program since dole-outs subliminally bring a message of subordination and dependence, as discussed in the following paragraph (point #6).

² 2012 Year-end Report on the Human Rights Situation in the Philippines, KARAPATAN, 2012

6. LOSS OF SELF-WORTH: “BEGGARS CAN’T BE CHOOSERS”

“Beggars can’t be choosers.” That’s how the beneficiaries believed as members of CCT/ 4Ps. Most of the time, grantees chose not to question discrepancies especially in cash disbursement. Respondents related that they were shy to ask, *“nakakahiya namang magtanong, baka sabihin kami na nga ang binibigyan, nagrereklamo pa.”* (We’re ashamed to ask, they might say that we’re already receiving money, and yet we still complain.)

Another beneficiary added, *“kahit magkano nalang ang makuha, kesa naman sa wala”*. (Any amount we receive is ok, it’s better than not receiving anything at all.)

7. REINFORCEMENT OF WOMEN’S TRADITIONAL ROLES

The program reinforced the socially constructed expectations of women’s role as taking care of the family and assigning high priority to relationships and family life. Being the traditional major caregiver of their children, the beneficiaries were expected to primarily ensure that their children go to school or have their check up in the community health clinics. Non-compliance would mean lesser cash subsidy or no cash at all.

The conventional expectation assigned to women by CCT/ 4Ps negated the effort of women activists to be emancipated from the chore of housework to develop their full potential by participating in productive work. As mentioned in the following discussion (point #8), women’s productive participation in other activities were hindered by the conditionalities of 4Ps.

8. RESTRICTED THE PARTICIPATION FOR OTHER ACTIVITIES

Another conditionality of the program is the zealous attendance to group meetings and family development sessions (FDS). Failure to attend the activities will cause a reprimand, warning, penalty or *“kaltas”* (deduction) from their cash grants. For example, beneficiaries will lose their health grant of Php500.00 if they will not attend the FDS.

In some barangays, meetings and family development sessions are scheduled only once a month, while in other areas, these meetings and activities are done once a week. The schedule also differs in each barangay. In some areas, there is no definite schedule.

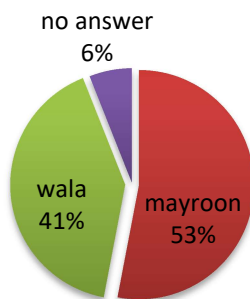
Despite the unpredictable schedule of these activities, beneficiaries still tried hard to attend these meetings -- *“kasi kapag di ka umattend matatanggal sa allowance. Sa una pagsasabihan, pangalawa ganun din, pangatlo tanggal na.”* (We have to attend otherwise,

our allowance will be removed. A warning will be given for the first and second absences but for the third absence, the grant will be forfeited.)

According to the respondents, they left their chores and other economic activities behind just to comply with the mandatory attendance of 4Ps activities.

Chores such as cleaning the house, laundry, child rearing, cooking, fetching water were sometimes set aside. Mothers who worked as service workers had to miss their job just to attend the meetings. Those with small *sari sari* stores had to close temporarily for the meetings.

May naipagpapaliban bang gawain sa pagdalo sa ipinapatawag na pulong o aktibidad ng 4Ps?



Mga naipagpapaliban na gawain sa pagdalo sa 4Ps

trabaho sa factory
gawaing bahay (paglilinis, paglalaba, pag iigib, pagluluto)
service sa manicure, pagbibilad ng isda
pagtitinda, sinasara ang tindahan
paglalabada
pag aasikaso/ pag aalaga ng mga bata

Members of community-based organizations often failed to attend their activities whenever there was a meeting for 4Ps. Half of those members of local organizations who are beneficiaries admitted that they had to prioritize 4Ps meetings so as not to get any penalty.

According to the respondents: *“Minsan, may nakasabay na meeting, mas kinailangan unahin ang miting na pinatawag ng DSWD. May bawas kasi kapag di pumunta.”* (when there’s conflict in the schedule, we need to prioritize the meeting called by DSWD. Otherwise, there will be deductions.)

In some areas in Southern Tagalog, Visayas, and Mindanao, beneficiaries were reportedly discouraged to join political activities especially if these were protest actions or meetings organized by progressive organizations in their communities. Women beneficiaries of a local organization in the Visayas region reported that their CCT handler told them what political party to vote.

Analysis: The program as a disempowering tool

As discussed in the preceding pages, the conditionalities have limited the actions and choices of women. Aside from becoming timid, women beneficiaries have little or no choice but to comply so as to receive their much-needed *“pantawid-gutom”* assistance. Compliance has employed an emotionally punitive behavior to control the beneficiaries.

Cash grant as “pantawid” but not the security they need

At best, the program gave money for the family’s everyday needs. Beneficiaries appreciated the cash grant as *“pantawid”, “budget para sa baon ng mga bata,” “bawas na sa ipapangutang.”*

However, 81% of the respondents knew that 4Ps can never be a long-term solution to their impoverished situation.

According to the respondents, they cannot rely on the cash grant to sustain their daily living. According to one respondent, *“ilan lang ang 1400, pwede yan pandugtong lang; scholarship sa edukasyon para makapagtapos ng pag aaral na lang sana.”* (1400 can augment our meager budget but that’s not enough. It would have been better if the offer was scholarship that will let our children finish their education.)

Even the 19% of the respondents who recognized 4Ps as a solution to poverty had realized that the program is only a temporary relief. *“Nung una, nakatulong ng malaki, yung mga hindi ko kayang bilhin sa mga anak ko, nabili ko. Pero ngayon, halos di na makatulong dahil binabadyet namin yung perang nakukuha namin. Pero delayed at kulang naman ang binibigay kaya nagkakautang pa rin kami.”* (At first, the cash helped a lot since I was able to buy things for my children which otherwise I could not afford. Lately, even with budgeted expenses, the cash grant is still insufficient. Because of the delayed and deducted cash disbursements, we have incurred debts.)

With irregularities in the implementation of the program, the cash disbursement could hardly be a reliable stop-gap measure. Beneficiaries said, *“Kasi kung ngayon marami nang natatanggal sa listahan at kulang kulang ang binibigay monthly, tapos 5 years lang ang kasunduan namin. Trabaho pa rin sa amin, sariling kayod. Ibigay ng tama ang serbisyo - gamot at iba pa, ilibre na dapat.”* (At this point, many are already delisted, cash disbursements are lessened, and our grant is only for five years. What we really need are work to be self-reliant and appropriate services such as free medicines, among others.)

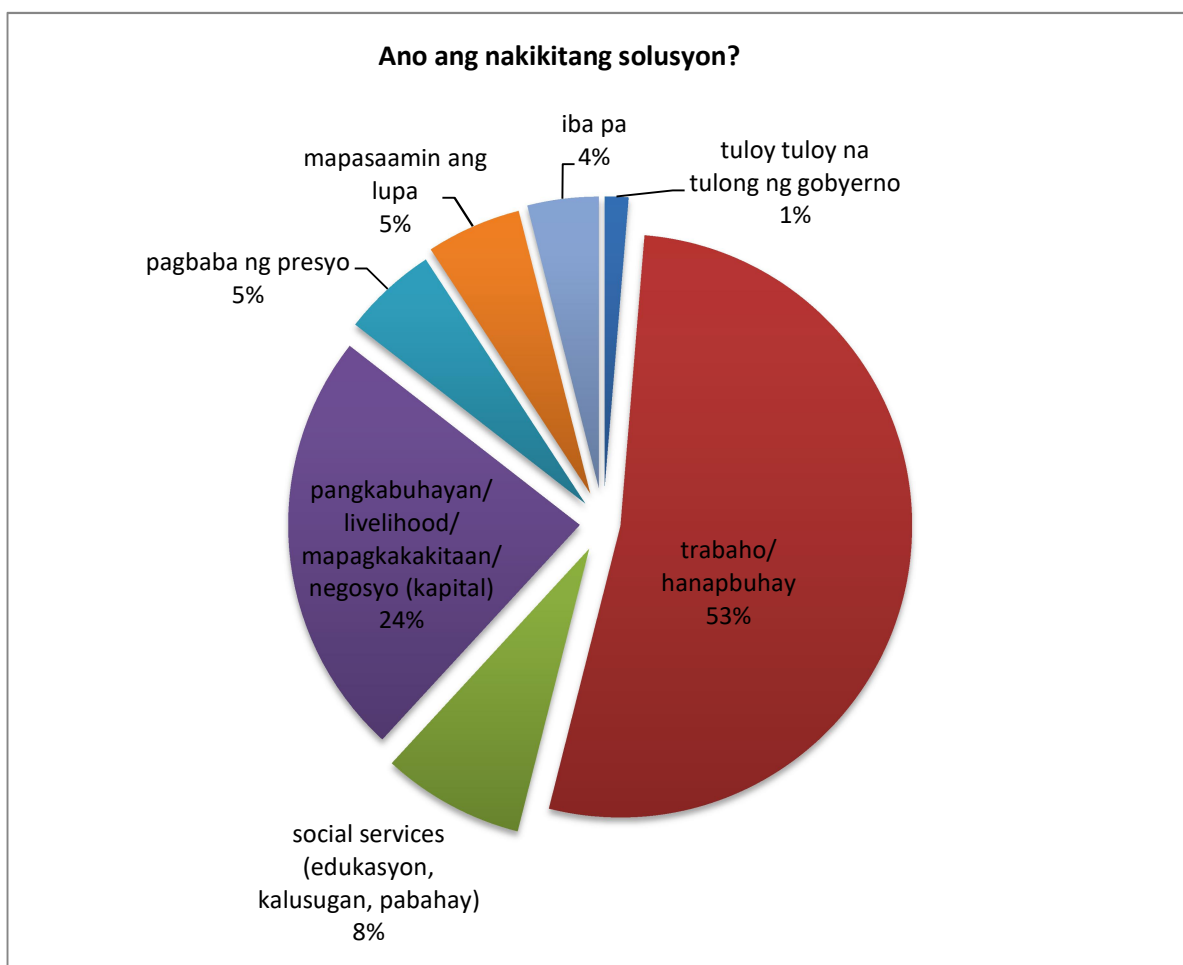


Economic independence rather than cash hand outs

The beneficiaries articulated that the appropriate solution for poverty alleviation is economic independence. Seventy seven percent (77%) believed that having a secured job or source of income will help them in the long term rather than the cash dole outs.

Beneficiaries also considered access to free and quality social services, such as health and education, to be integral to the upliftment of their lives.

A number of beneficiaries also pointed out the importance of controlling the prices of commodities as a suitable long-term response. *“Sa taas ng presyo ng bilihin, di na kakayanin dapat ibaba ang presyo ng pangunahing pangangilangan.”* (We could not afford the soaring of prices, so prices of basic commodities should be lowered.)



Conclusion

While CCT/ 4Ps correctly targeted the poorest of the poor in the communities, it is palliative since it tries to alleviate poverty by responding to its effects rather than its cause. It did not create regular and permanent jobs that the beneficiaries articulated. Investing on women should ensure a sustainable economic growth and this can only be achieved when women join the labor force and they fully use their skills and qualifications.

As such, there are still more than a million women unemployed and those who are employed belong to the low-skilled, low-paying irregular jobs. Women remain the face of poverty in the country. At present, only the richest 50 families get the 25% of the country's Php12-trillion GDP while more than 19 million families have experienced hunger.

The basic framework of 4Ps obstructs the goal of poverty alleviation. It is an imposed program that superficially examined the real needs of indigent women and their families. Just like any other projects loaned from IMF-WB and ADB, the 4Ps is again an imposed program that the government wants the recipients or beneficiaries to "own". But genuine ownership and appreciation of a program can only be achieved when the beneficiaries themselves have participated in the entire process; when their needs and concerns are truly considered in the making of a project.

In 4Ps, women are once again, mere recipients of a project obtained from a 405 million-dollar loan from World Bank and Asian Development Bank. The program is an imposition with full of conditionality in exchange of a meager Php1400 or €25 per month.

The flaws of CCT/4Ps could hardly resolve women's impoverishment. The program lacks transparency in the process of selection, delisting, and deciding on the amount that a family would receive. Its imposed attendance and participation make the program as an obligatory task but distinct from the perceived basic needs of women. The beneficiaries comply with the conditionalities mainly out of fear of being delisted in the program. The program prevents women from fulfilling significant productive and political activities.

Instead of developing self-worth derived from hard-earned money, the program prevents them from achieving their full potential. The forced imposition of the 4Ps program and the lack of focus in creating real jobs for women may work against the government. Ultimately, as a result, the targets of the Millennium Development Goals (MDG) 2015 will not be attained.

Recommendations

Alleviation of poverty requires a holistic approach in analyzing what program is relevant and appropriate to women and their families. It means looking at the interlocking variables that aggravate the proliferation of poverty. For instance, maternal and infant mortality rates remain

high because of lack of access to free and quality health service. The completion rates of elementary and high school students remain at 73-74% because of – as mothers pointed out – the high cost of education.

There is a need for a policy shift that will prioritize the needs and demands of women and their families. Higher budget to social services should mean creation of more public hospitals instead of privatizing them, providing scholarships to a greater number of underprivileged children until they finish college education, instead of lesser subsidy to state colleges and universities.

In light of the study's findings, the following points are recommended:

1. From the responses of the beneficiaries, there is a need to review the appropriateness of the cash transfer program, see whether the cash transfer scheme is grounded on the real need of women and children.
2. With limited access to basic health and education services, it becomes difficult for beneficiaries to comply with the program's conditonalties. Thus, what is needed is to channel a large portion of the budget for health and education, ensuring scholarships and free health services and medicines for the low-income and indigent families.
3. There is a need to remove neoliberal policies that result to job insecurity, higher prices and persistent poverty. Maintaining the policy of privatization, deregulation, and liberalization will only benefit the rich and will further impoverish the poor. The fact that the government has to intervene and directly give cash to the poor is an admission that such policies can no longer provide economic growth for the most number of its people. Government economic policies gearing towards economic growth are supposed to serve the interest of its people.
4. Encourage activities that empower women; develop their full potential through participation in their activities, instead of restricting them to join only meetings of 4Ps.

The women beneficiaries have already articulated their needs – regular and quality jobs with sufficient wages, government control of prices, and develop their full potential through social and political participation.

If these demands of women are answered, poverty will be alleviated and a no one will need a program like CCT/ 4Ps.