

# Conditional Cash Transfer (CCT) Program: Students Perception and Challenges in their Academic Performance

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**Abstract**— This study focused on conditional cash transfer (CCT) program implementation to the student-recipients in the five selected public secondary schools in a certain Congressional District in the Division of Nueva Ecija, Philippines. The data gathered revealed that the amount of Php500 (10US\$) CCT cash grant is insufficient for the respondents' school needs and most of the time this amount had been used for the food budget of the family. This resulted in absences and non-compliance to school activities and requirements of the students which negatively affect their academic performance.

**Keywords**— Academic performance, absences, conditional cash transfer, secondary school.

## I. INTRODUCTION

The conditional cash transfer (CCT) also known as 4P's program is one of the programs implemented in the Philippines under the Department of Social Welfare and Development (DSWD)[1]. The program was commonly known as Pantawid Pamilyang Pilipino Program or simply 4P's that transfer cash to poorest of the poor families on the condition that their children attend to school and visit a health facility for health check-ups and services, such as growth monitoring and vaccination, attend to family improvement seminars and such services offered by the government [2]. In general, CCT program is a social program agreement wherein the government provided financial funds and recipients obliged to the fulfillment in an exchange of certain task of securing their children attendance in school, attendance to family development sessions (FDS), regular health check-up in the nearest community health center, active participation in any government-sponsored program like feeding and community cleaning programs and securing attendance in more specific trainings and livelihood programs[3].

Taberna (2012) [4], stated that the beneficiaries of 4P's are the poorest of the poor and 1,400, is and it will be a big help for them although it may not be enough. Additionally, it also says that the maximum amount of cash grant represents only 7 percent of the beneficiary household's average income

prior to its receipt [5]. Alongside the positive experiences with the program, are the criticisms of CCTs. One of these is paternalism: imposing conditions to change the behavior of the poor implies that the poor are unaware of what is beneficial to them, and cash incentives are necessary for them to act on what is to their best interest [6]. A limitation of most CCT evaluations is that the program under study is relatively new, and the behavioral changes were measured while the participants were still in the program [7].

However, in reality, this program cannot guarantee its complete effectiveness among its beneficiaries because there are some who are using the money in another means instead of its actual purpose which is for the educational needs of the students resulting in their performance and school attendance to suffer[8]. As the researchers' personal experiences and observations in day to day activities of students who are 4P's members had poor class attendance and had difficulties to comply in different school activities and projects because of their reasons for financial problems.

It cannot be denied that all public schools from elementary to senior high school offered free education for all. It is a great privilege and opportunity for all learners to be educated particularly those who under the senior high school wherein the knowledge and skills they will acquire, will have great use for their future. Senior High School offered different track/strands depending on the program offered by the school

to cater to the varied needs of the students[9]. With this, there will be no reason for the youth not to go to school. But even though that there are learners not attending their class regularly and had a poor academic performance the government still finds ways to help the poorest of the poor to sustain the educational needs of every child even in small financial assistance[10]. The researchers come up with this study to determine the perceptions and challenges encountered by conditional cash transfer student recipients. Specifically, this study sought to: determine the socio-demographic status of the respondents; describe the Conditional Cash Transfer (CCT) Program; and determine the challenges encountered by respondents on the use of the cash grants.

## II. METHODOLOGY

This study utilized a descriptive research design to gather data relevant to answer the problem of the study. In selecting the sample respondents, the researchers used a purposive sampling technique [12]. A total of 108 grade 12 students, 15 advisers, and 5 coordinators were selected as respondents coming from five selected public secondary schools in a certain Congressional District in the Division of Nueva Ecija, Philippines. The data coming from advisers and coordinators were used for validation purposes. A survey questionnaire and unstructured interview served as the instrument to gather the data. These were personally designed, developed, and validated by the researchers. The questionnaire was accompanied by a letter stating the purpose of the survey and was personally administered by the researchers. The respondents were briefed on the significance of the survey so Furthermore, almost half 75 (69.44%) of the recipients have other sources of allowance coming from their parents' income that helps sustain their educational needs. They also

that the researchers would elicit honest responses from them. The data were then tabulated and analyzed thru data analysis using frequency count and percentage.

## III. RESULTS AND DISCUSSION

### 1. Socio-Demographic Profile of the Respondents

The majority of 4Ps student-beneficiaries were female, aged 16 and 17, attended their class twice and thrice a week with Php41.00 (U\$0.82) to Php60.00 (U\$1.20) daily allowance. Household size is five for every family. As to their parents' occupation, most of them were drivers and construction workers who earned a monthly income which was found to be below Php10,000 (less than \$200). Most of them reached secondary education.

### 2. Conditional Cash Transfer Grants

#### 2.1. Respondents' Perception in the Utilization of CCT

The survey conducted to the students regarding their perception in the utilization of CCT cash grants where 89 (82.41%) answered "sometimes" that their parent spent money on other (unnecessary) expenses for their own satisfaction like vices, but despite this suspicion, they still eat meals three times a day 92 (85.19%). All 108 (100%) of them said that Php500 is not enough to support or sustain their educational needs because of some school projects and activities. They even disclosed that their transportation allowance is insufficient, and a great part 97 (89.81%) are discontented with the amount of money that they are receiving from the CCT program. However, 88 (81.48%) said that the cash grants are a big help too as this lessens their burden in money in going to school.

claimed that CCT programs have become ineffective in helping them attend their classes regularly.

Table 1. Respondents' Perception in the Utilization of CCT

Do you think that the CCT being received by your parents is spent on other expenses instead of food and educational needs?	f	%	Do you think that the CCT cash grant is really helpful to a student like you?	f	%
Always	9	8.33	Always	88	81.48
Sometimes	89	82.41	Sometimes	0	0
Never	10	9.26	Never	20	18.52
Total	108	100	Total	108	100

<b>Does your family eat three (3) times a day?</b>			<b>Aside from the CCT cash grants, do you have any source of allowance?</b>		
Always	92	85.19	Yes	75	69.44
Sometimes	16	14.81	No	11	10.19
Never	0	0	Others	22	20.37
Total	108	100	Total	108	100
<b>Does the CCT allowance of Php 500.00 is enough for your educational needs?</b>			<b>Do you think that the CCT program really helps you to attend your class regularly?</b>		
Always	0	0	Always	11	10.19
Sometimes	0	0	Sometimes	0	0
Never	108	100	Never	97	89.81
Total	108	100	Total	108	100
<b>Are you contented with the amount of money that you are receiving from the CCT program?</b>			<b>Does the CCT program help you to improve your academic performance?</b>		
Yes	11	10.19	Yes	11	10.19
No	97	89.81	No	97	89.81
Total	108	100	Total	108	100

### 3. Academic Performance

Table 2 shows the data on the academic performance of student-respondents based on their final rating during the 2<sup>nd</sup> Semester of S.Y. 2019-2020. It shows that less than half or 42 (38.89%) of them got a final average that ranges from 75-79 interpreted as “fairly

satisfactory” based on the Department of Education school form number 9. This may imply that the CCT cash grants had an effect on student's attendance because of their common reason for missing their classes due to lack of money to support their educational needs.

*Table 2. Students' Academic Performance*

Academic Performance	Frequency	Percent	Verbal Description
90-100	19	17.59	Outstanding
85-89	29	26.85	Very Satisfactory
80-84	18	16.67	Satisfactory
75-79	42	38.89	Fairly Satisfactory
Below 75	0	0.00	Did not meet Expectations
Total	108	100	

#### 4. Challenges of 4P's Recipient-Students in Utilization of CCT Cash Grants

Interviews conducted with the students further reveals that the main problem encountered [13] by majority or 97 (89.81) of the respondents are using CCT cash grants for their educational needs such as buying school supplies and materials, school uniforms, transportation expenses, and meal allowance. This is aggravated more because they still have to pay for school projects and some voluntary contributions. The cash grant allowance intended for this goes to buy food instead. They also claim that their parents have to spend, too, to satisfy their vices.

Conversations with their advisers and 4Ps school coordinators validate the claim of the students to be true because of the frequent absences these students committed, and the informal talks they had with them. This has led to their poor academic performance of students, they said.

#### IV. CONCLUSIONS AND RECOMMENDATIONS

Most of the student-respondents were female, 16 and 17 years of age, attended their classes twice, and thrice a week with Php41.00 (US\$0.82) to Php60.00 (US\$1.20) allowance daily. Parents' educational attainment was mostly secondary level, while engaged in menial jobs with monthly income below Php10,000 (less than \$200). The average family size is five.

As to respondents' perception of CCT grants disclosed the amount was not enough to sustain their education, and they had the feeling that their parents had to spend still for their vices that had aggravated more the situation, other chunks of the earnings go-to food for the family.

Poor academic performance of students may be correlated to the parents' lack of resources.

It is recommended that the government may continue to support the program to help the students in their education, but with stricter policies to be effective [14]. This action is crucial for the country's economic growth and poverty reduction apparently cited in [15]. And also the DSWD should impose strict monitoring compliance of the school attendance as well as students' academic performance. Further, strict monitoring of the educational cash grants of students solely for this purpose. Moreover, student-recipients must be trained to face their challenges in order for them to solve meaningful problems and develop their higher-order thinking skills as they grow older [16], as

cited in [17]. Lastly, the teachers, advisers, and 4Ps coordinators will have to continue helping students in their academic needs, emotional and spiritual side included, short of monetary school requirements to further ease their burden because of lack of money.

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