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# **Qualitative Impact Assessment of a Conditional Cash Transfer**

# **Program in a Central Philippine Community**

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#### Abstract

This study utilizes the narratives of beneficiaries in the evaluation of a conditional cash transfer program. Guided by the theory that narratives bridges the objectives of the program and its impact, these narratives contain the themes describing both ends. Moreover, most of the participatory assessments did not utilize beneficiaries' narratives in the evaluation process. The utilization of narratives was done through the participatory approach. This study demonstrates that assessment of projects through narratives is feasible. It is found out that beneficiaries adopt an eclectic stance in their participation and acceptance of activities implemented by the program.

Keywords: impact assessment, qualitative assessment, conditional cash transfer, Philippines

#### Introduction

Assessments of development programs, like the conditional cash transfer programs (CCTP), are major undertakings of all development agencies. These are carried out by them to ascertain the influence of the projects (Royce, Thyer, & Padgett, 2014) in terms of their relevance to community and adoption by its target clientele. In consideration of these undertakings, socio-economic variables were used as the gauge of the projects' relevance and its contribution to the community's development. Improvement of life measured in terms of "before" and "after" intervention became the main tangibles of the program's efficiency. It is therefore the specific aim of the study to look into the 4Ps beneficiaries' compliance on the stipulations of the program and the evaluation of the activities by the beneficiaries. To implement this task, qualitative procedures were utilized in the assessment of beneficiaries' narratives which consequently would determine the CCTP's relevance and the beneficiaries' adoption of its activities.

In assessment of development programs and projects, either the program-evidence based approach or the people-centric approach have been used by development agencies. For the former, programs and their component activities are quantitatively measured against explicit counterfactuals (Ravallion, 2007) and tangible outputs (Royce et al., 2014). On the other hand, the people-centric approach was employed on the assumption that clienteles are partners of development efforts (Chambers, 1995; Hao-kun & Cheng-long, 2013) hence, they should be subsequently incorporated in the evaluation mechanics (Neubert, 2010). In conjunction with this note, participatory approaches were then utilized and developed on the premise that local people or beneficiaries were the real experts on their knowledge about their environment and situations (Sakset & Chesoh, 2014).

Although these approaches have their own niches in the assessment undertakings, participatory approaches gained momentum in the literature (Paudyal, Baral, Bhandari, & Keenan, 2015; Dyer et al., 2014; Mathe, 2014; Rakodi & Lloyd-Jones, 2002). Evaluation tasks using participatory techniques focused not only on the benefits received and appropriateness of the activities (Alan de Brauw, Gilligan, & Roy, 2013; Attanasio, Battistin, & Mesnard, 2012; Paudyal et al., 2015), but more importantly on the people's participation on the different activities as development partners. Although participatory technique acknowledged the importance of the beneficiaries' perspectives, yet the analysis of their narratives by means of thematic content was not given emphasis or importance. Rather, researchers looked into the experience of the target populace in the assessment and further development of the programs (Ademokoya & Stowe, 2007; Ghiyasvandian, Abedi, & Navali, 2008; Mmereki, Li, & Loeto, 2012; Rodolfo, Calsiyao, Duclayan, & Himson, 2016). In line with this theoretical development, this study addresses on the need of literature analyzing the oral narratives of recipients through their thematic content in the context of

#### development efforts.

The analysis of 4Ps beneficiaries' narratives is implemented with the use of Atlas.ti - a qualitative data analysis (QDA) software. Through this software, the narratives were coded, memoed and through these codes and memos, themes were generated.

#### Method

Guided by the theory that people's narratives bridge the program objectives and their impacts, the narratives contain the themes describing both ends. These themes reflect people's perceptions and attitudes on anything that matters to them. From the objectives of the program, activities flow; at the other end of the continuum was the impact of the program. The quality of the impact of the activities would be contained in the narratives.

Data collection was done through in-depth interview utilizing the lived-experience approach. The lived-experience approach entails the uniqueness of experience and consequently the specificity of narration. For this reason, the ontological approach was not resorted to in order to avoid the tendency of generalization or categorization of perceptions especially that the beneficiaries have attended series of information seminars pertaining the project. Thus, interviews were designed to solicit actual experience of beneficiaries as members of the project.

In the analysis of data, a three (3) - column table was prepared in the tabulation of results. Column 1 contains the activities grouped by objectives, Column 2, the sample narratives in every activity, and Column 3, the impact of the activities reflected as narrative theme.

The transcripts used in this study were those of the CCTP beneficiaries – referred to as cooperator-informant in this study -- from two urban localities in central Philippines. A total of ten (10) interview transcripts from ten (10) CCTP beneficiaries were selected using the criteria as follows: uniqueness of responses, specificity, and fallibility of testimonials. The implementation of these requirements was dependent upon the researchers' judgment.

#### **Results and Findings**

Majority (90%) of the cooperator-informants have a household maximum monthly income of Php 7,000 (US\$ 149.02) for a family of five (5) while the remaining ten percent (10%) has Php 4,000 (US\$85.16) of similar household size.

The CCTP, in the implementation of its mission, identified activities to be conducted nationwide under the scope of the lead line agency of the national government. These activities were on education, health and nutrition, and community building. However, in the implementation of the general objectives, local government units (LGUs) were given a freehand to translate some objectives into activities suited for the locality (Table 2a-2b).

Table 1 shows the beneficiaries compliance on the objectives and Tables 2a and 2b are on the degree of relevance of the different activities and the beneficiaries' adoption of such activities.

Qualitative Assessment of Program Objectives through Narratives. As shown in Table 1, two major activities were not complied with as narrated by the beneficiaries. These are on education and community building areas. As required by the program, beneficiaries should ensure children's regular class attendance while for the latter, beneficiaries shall attend and participate in the community-building activities e.g. clean-up drive, livelihood seminar, environmental protection and sanitation activities, etc. However, the narratives of beneficiaries have shown that beneficiaries have failed to comply these stipulations due to economic reasons. As explained by a cooperatorinformant: "Tungod man gud kay wala mi lain nga panginabuhi-an, amo patabangon ang mga bata sa among gimbuhaton. Mao nga usahay ma-absent sila sa klase. Ang tabang sa 4Ps dili man makada bulan, mao mga mangita mi ug panginabuhi-an," ("Because we do not have other means of livelihood, we have to require our children to help us, hence they are absent. The assistance of 4Ps is not on monthly basis, thus we have to look for other means of living", i1). Furthermore, as attested by another informant: "Mag-drive man ko ug sikad aron makatabang ni tatay ug nanay, mao nga maabsent ko sa clase. Ang ako kita, para sa ako allowance unya ang uban para sa amo. Pero kasagaran, sabado o domingo (I drove a pedicab to help my parents, that is why I got absent from the class. My income is for my daily allowance, the rest for the household needs.

Usually, it's on weekends", i5, grade 6 pupil). All other testimonials have centered on the issue of meeting the daily needs of the beneficiaries' family. On community-building activities like attendance to meetings, participation on communal work, livelihood seminar, and environmental sanitation activities, beneficiaries admitted that they have only partially attended these activities. The common reason that surfaced in the interview transcripts were again on their economic activities. Conflict of schedules was mostly attributed to this non-compliance. As explained by a cooperator informant: *"Naa'y panahon nga dili mi gyud ka-apil. Maatol nga naa mi-raket. Pero, modalikyat mi aron pagtabang. Ma-sabado, bisan na gani ug domingo, naa pa man gyud mi daginoton nga trabaho-on, aron makapuno-puno sa among panginahanglan.* (There are times we cannot participate, for the activities coincide with our part-time job. But, if we have spare time, we catch up with the rest. Even Saturday, even during Sundays, there are menial work that we have to do, for we know these can help in our daily needs", i2).

The health and nutrition program was complied as contained in the narratives. The health and nutrition component includes services such as vaccination, deworming, pre and post natal services, and regular free medical check-up especially for children under five (5) years old. As narrated by an informant: "*Nindot man ni para namong mga pobre*. *Libre ng doctor ug tambal pud. Timbang sa bata, bakuna, ug vitamins pud, libre. Nakatubag gyud ni sa among panginahanglanon. Sa higayon masakit among mga bata, dili man dayon mi akaado sa doctor kay wala lagi mi ikabayad sa doctor. Kasagaran, kami-kami nala'y ambal. Mangutana sa silingan kon unsay idapat sa maong nga sakit. Pinaagi sa 4Ps, pahabaw-on man mi kon unsay ihatag sa bata sa eskuylahan ug sa barangay health center". (This is a very good program especially for the poor. The services of the physicians are free ncluding medicines and vitamins. Weight monitoring on children, vaccination, and vitamins are ree. It has met our needs especially on our health. When our children get sick, we can seldom bring them to doctors because we don't money for doctor's fees. Most of the time, we personally administer drugs on our own through the assistance of our neighbors. Through the 4Ps, the teachers will inform us through the children of the medical services to be conducted in the school. Some in the barangay health center, i10).* 

Figure 1 visually presents the interconnections of themes on the aspect of beneficiaries' compliance on the major activities of the program. These themes were generated through the informants' narratives with reference to an activity. From the diagram, most of the non-compliance lie on the livelihood, economic, and social development concerns with economic concern as its central issue. For instance, the non-participation on the communal activity which is under the social development component of the program is attributed to economic activities of the beneficiaries.

For the complied activities, the activities under the Nutrition and Health were complied by the beneficiaries for being perceived as appropriate activity. These activities include among others: nutrition improvement which is the feeding program, free medical services, and the administration of vaccination. Notable among these activities is the feeding program to all school children. This is implemented through the mandatory vegetable gardening project for all beneficiaries. However, the activity on deworming was not complied by the beneficiaries because of the fear on the rumored side-effects and of the religious prohibition.

Qualitative Assessment on Program Activities through the Narratives. The appropriateness of an activity is determined on its relevance and adoptability. If an activity is appropriate, in turn, recipients will adopt such activity and is therefore considered as relevant. As shown in Tables 2a - 2b, some of the activities of the program were considered as not relevant and are therefore could not be accepted by the recipients. These were: deworming, environmental sanitation, and tree planting. As explained by an informant on their non-participation of the community-building activities: "Amo man kining gimbuhaton, apan lagi dili man mahimong amo unahon. Pamilya una, pagkahuman na ang uban. Dili mi makahatag ug suporta tungod sa among panginabuhia-an. Pero kon duna mi oras, motabang man mi," (We know it is our duty, but we have to take care first of the family priority before anything else. We cannot give our full support because of our need to look for livelihood. Although not our priority, we still give time to it by catching up", i4). As supported by another informant: "Makalagot kayo ni. Kami manglimpyo, pero ang uban maoy maghugawhugaw. Dili maikog ba. Ang uban, apil na ko, dili maka-apil, labi na ug naa mi raket. Naa'y panahon nga dili mi ka-apil. Maatol nga naa mi-raket. Pero, modalikyat mi aron pagtabang", (It's really discouraging. We do the cleaning, others, don't maintain it. Most of the times, we cannot participate in an activity for conflict of schedule. If we have spare time, we will help, i5).

On the case of the deworming activity, the activity was considered as not relevant, hence beneficiaries have not availed of this service. Prior the activity, it was rumored that medicines used for the deworming of children could produce negative side-effects, thus causing mothers to pull-out the children from the activity. As recalled by one informant: "Wala namo ipa-purga amo mga anak kay nadungog man gud nga na'ay lain nga epekto. Himoon kunong pangtesting among anak. Kahadlok ba ana. Bisan pa ug di na tinuod nga istorya, kung may aso, naa gyud nay baga. Di ba?" ("We did not avail of the deworming service because we have heard of its side-effects. It was rumored that our children be tested for this drug. We are afraid for that. Even if it is not true, if there's a smoke, at least there is an ember. Isn't it?", i4.)

The other case that was not adopted by the beneficiaries was the program on animal dispersion. This activity was conceived to give beneficiaries livelihood to augment their income. It was observed that some beneficiaries accepted this activity, for others it is a risky venture. As opined by an informant: *"Bahin sa pagpamuhi ug kahayupan, nindot man kana. Pero lagi, wala man kaayo mi kahimanan ug kahibalo ana. Mokaon man na sila. Nagkinahanglan pud ug budget, ug oras. Imo kining atimanon. Dili pwede pasagdan. Asa man mi ug budget para anang butanga? Makahatag ug dugang kita namo. Pero, dili lagi diha-diha dayon. Ang karon-karon dayon maoy una gyud namong atimanonon" ("Livestock raising is good, but we don't have resources and knowledge for it. They also eat and need budget and ime. You have to tend to them and cannot be taken for granted. Where do we source the budget for their sustenance considering our meagre income? We believe income, but that they can augment our not immediate. The immediate need is our prime concern", i4).* 

Activities like enrolment assistance and financial grants, students' promotion and retention – with a no drop-out and mass promotion policy – and class attendance monitoring were consistently enforced by the lead agency concerned. As remarked by an informant: *"Ang amo mga anak kon ma-absent gani sa makadaghan, bisita-on man sa maestra. Kon moabsent gihapon unya walay rason, dili unya mi makadawat sa among allowance. Unya, tungod ani, makapadayon sa sunod tuig", i2. "Sa pagkatinuod, ang uban mahadlok nga walay madawat sa 4Ps, mao nga mahadlok ma-absent ila anak, gawas ug kinahanglan na gyud", ("If our children will be absent, we will be visited by teacher-in-charge. If still persists, she will recommend for the discontinuance of our benefits. Because of this, they will be promoted to the next grade", i2. "In reality, some were afraid if they will be disqualified because of this, except if it is already necessary to tap their children's help", i7). The lead agency in the implementation of this activity mandated that all children should be in school. To ensure compliance, teachers conducted home visitation as a form of support activity for students' academic performance. Other activities like nutrition enhancement and free medical check-up were considered as relevant and were being accepted by the beneficiaries.* 

Figure 2 presents the different activities perceived by the beneficiaries as relevant. Relevance in this regard is determined as having met the needs of the intended recipients. As explained by one informant, the program is good if "It has met our needs especially on our health", i7. In this case, the medical services and its related activities like the feeding program, and the giving of free vitamins were labelled as appropriate activities. Furthermore, the case conference which usually happened during home visitation were welcomed by the recipients as relevant activities.

However, the activities to bolster the beneficiaries' income through alternative livelihood training and community service were considered by them as not relevant. Budgetary constraints and not being a priority were one of the many factors of its being not relevant activities. Referring to the community service, "Although not our priority, we still give time to it by catching up", demonstrates that there is a higher priority that beneficiaries are attending to.

### **Findings**

- 1. There is an improvement in all the health parameters of the pupil-respondents and as such, their health status belongs to the normal category.
- 2. Consumption pattern of the beneficiaries have three categories: basic food, prestige related food, and ceremonial-related food. On household income, 50-65% of the beneficiaries have a maximum monthly income of Php 4,000.00 while the remaining has a maximum of Php 7,000.00.
- 3. The beneficiaries are able to highly comply with the objectives of the 4P's.
- 4. The beneficiaries rate the intervention activities of the program as having high impact.

### Discussion

As results have it, some activities of the program were not complied. Reasons for noncompliance revolved within the economic themes such as, the lack of financial resources, meagre income, household income augmentation, and the search for additional income. The narrations accompanying these themes exhibit experiential considerations as they indicate people's survival – seeking behaviour (SSB). Family concern takes precedence in their prioritization, and their participation in the program is anchored in this prioritization scheme.

As told by co-operator-informants in their SSB, children's labor and services were utilized to augment family income in its attempt to make both ends meet. In general, daily subsistence takes precedence in all the concerns these beneficiaries have. With a family monthly income of Php 7,000.00 for a family of 5, where to get the next meal is the great question for them to answer. Along this concern, development agencies and the government's line agencies that have pro-poor and anti-poverty programs need to develop a course of action meeting both the short-term and long-term needs of the beneficiaries. Short-term needs e.g. work-for-cash programs, livelihood-training-for cash programs, and class-attendance-for-food programs may be considered as alternative plans for beneficiaries to earn and meet their daily needs requirements. Long-term needs, on the other hand, can be designed vis-à-vis the short-term goals.

The relevance of activities, in the perspectives of the cooperator-informants, is founded on their capacity to meet the daily requirements of survival. If such is met, then the activities are adopted and participation is full as proven in the narratives. On the contrary, any lack that may arise – knowledge, finances, and information – ambivalent participation is to be expected. Economic wants, right information, lack of resources, and conflict of interest and prioritization were the prevalent themes that explained the non-acceptance of the activities. As raised by the informants, source and access of right information led to acceptance of the activity. To dispel doubts, for the case of deworming, and extend training support – as in the case of livestock dispersion – to all intervention activities have to be assured by government's development workers and professionals. When the target beneficiaries are in doubt on the outcomes of introduced technology, to cling on tradition which they knew would assure their subsistence is a rational act rather than adopt a new technology which is full of uncertainties (Kazancigil & Oyen, 2002; Rhoades & Booth, 1982). It has to be noted that existential concerns are concrete experience of pragmatic people and decisions are made around practical themes. Information-seeking actions, strategy of resource acquisition and mobilization, and knowledge acquisition became the bases of their decision-making strategies.

### Conclusion

From this discussion, it can be deduced that beneficiaries adopted an eclectic mode of participation which is founded on their income-seeking behavior.

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Table 1. The thematic content of the beneficiaries' compliance/ non-compliance of the

major activities as contained in the informants' narratives

Community Building					
Attendance to community meeting/ cooperative work/ clean-up drive	"There are times we cannot participate, for the activities coincide with our part- time job. But, if we have spare time, we catch up with the rest. Ever Saturday, even during Sundays, there are menial work that we have to do, for we know these can help in our daily needs", i2.		Conflict of interest; Income augmentation Weekend devoted to part-time work for additional income		
Health and Nu	trition				
Monitoring of health needs	"This is a very good program especially for the poor. The services of the physicians are free including medicines and vitamins. Weight monitoring on children, vaccination, and vitamins are free. It has met our needs especially on our health. When our children get sick, we can seldom bring them to doctors because we don't money for doctor's fees. Most of the time, we personally administer drugs on our own through the assistance of our neighbors. Through the 4Ps, the teachers will inform us through the children of the medical services to be conducted in the school. Some in the	Good program: Free medical services: Met our health needs: Cannot afford doctors' and medical fees; Home/ Personal medication; Assistance and medical activities announced through			

 Table 2a. The thematic content on the relevance-acceptance of Education and Health and

Health and Nutrition			
Free medical checkup	It's a good activity. Free medical check-up for children.	Good activity. Free check-up	
Deworming of children	We did not avail of the deworming service because we have heard of its side- effects. It was rumored that our children be tested for this drug. We are afraid for that. Even if it is not true, if there is smoke, at least there is an ember. Isn't it?, i4.		Did not avail; Rumored side-effects; Wait-and-see for results
Feeding of children and vegetable gardening.	It is good. It has provided food to all school children. Nutrition improvement is the goal, i3	Appropriate activity; provision of food for children; nutrition	
Legend: Red – not relevant Green – relevant Yellow – ambiv			
	, •·	1	1

Nutrition activities as contained in the narratives of informants

 Table 2b.
 The thematic content on the relevance-acceptance of Community Service and

Alternative Livelihood activities as contained in the narratives of informants

Environmental sanitation and	"We know it is our duty, but we have to take care first of the family priority before	Awareness of duty	Conflict of interest; Family priority;
cooperative work	anything else. We cannot		
	give our full support because of our need to look		Help is dependent on spare time;
	for livelihood. Although not our priority, <mark>we still give</mark>		Not a top priority
	time to it by catching up", i4		
	"It's really discouraging.	Attempt to catch-up	
	We do the cleaning, others,		No cooperation
	don't maintain it. Most of the times, we cannot	Do the cleaning	Conflict of schedule
	participate in an activity for conflict of schedule. <mark>If we</mark>		Assistance is based on
	have spare time, we will		spare time
	help", i5		

Legend: Red – not relevant/not acceptable Green – relevant/acceptable Yellow – ambivalence/ doubtful

The immediate need is our	
prime concern", i4	

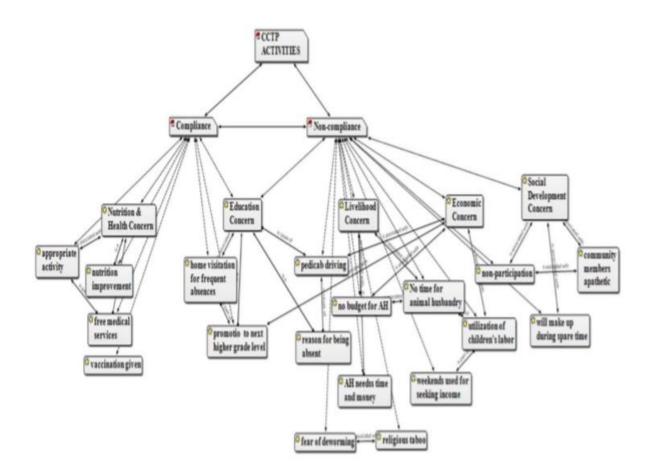


Figure 1. The compliance – non-compliance network of the CCTP activities

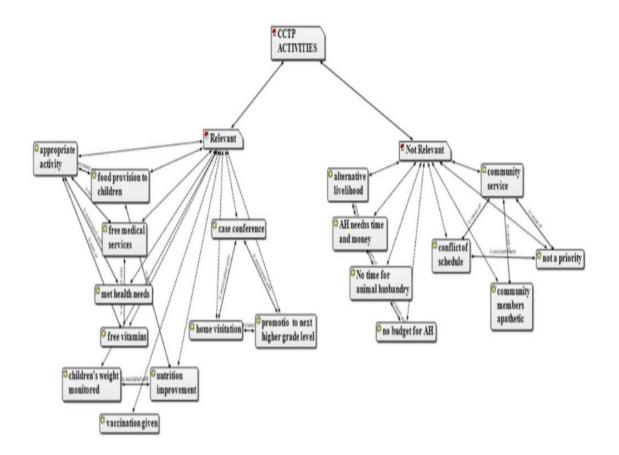


Figure 2. The relevance-not relevant network of the CCTP activities