



# Participants' Compliance to Pantawid Pamilyang Pilipino Program: Implications on Their Living Conditions

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## Authors' contributions

*This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.*

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## ABSTRACT

**Aims:** Compliance with program guidelines can pave the way for positive changes in people's lives. This study examined the influence of the characteristics of the 4Ps program beneficiaries and their compliance with program conditions and their living conditions.

**Study Design:** Descriptive – Correlational Quantitative Study

**Place and Duration of Study:** This study was conducted in a local Community in the Province of Agusan del Norte, Region Caraga, Philippines.

**Methodology:** This study employed the descriptive-correlational research design. Program Compliance refers to the participants' faithful observance to the program conditions specifically on the health and education components such as the vaccination of children, natal care for pregnant mothers; and regular attendance (at least 85% in a month) of children 5-18 years old. Living Conditions refers to the education, occupation, and income status that program participants achieved while receiving and utilizing the cash grants given by the program. These constructs were measured through indicators that are contained in a researcher-made questionnaire, such as the

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study by Salva et al. (2023) and the Social Welfare and Development Indicators (SWDI) Booklet. The 370 out of 4,378 participants were chosen among the 4Ps beneficiaries in a local community in the Province of Agusan del Norte, who were selected through systematic random sampling. The data gathered for this study were tallied, statistically treated, analyzed, and interpreted. The statistical tools used to organize the data were descriptive statistics and multiple regression.

**Results:** Results show that 51.4 % of the participants belong to a family size of 5 members and below; 31.9 % are high school graduates; and 58.9 % earn an income ranging from Php 1,000.00-Php 5,000.00 monthly. Health outcomes is generally high (M=4.0); and Educational outcome is generally very high (M=4.79). All the components of the Living Condition are generally high, specifically the Health and Nutrition Component (M=4.24); Education (M=4.36) and Financial Management (4.21). Regression analysis reveal that the whole model is significant (F= 22.77, p = .000), with compliance as specifically having a significant influence on the participants' living conditions, rejecting the null hypothesis.

**Conclusion:** Compliance to the program contributes to better living conditions.

*Keywords: 4Ps characteristics; program compliance; living conditions.*

## **DEFINITIONS, ACRONYMS, ABBREVIATIONS**

*In this study, several key terms were used throughout the text. To ensure that the reader understood the terminology, the researcher provided the precise definitions for each of these terms. This helped to ensure that the reader could follow the argument of the thesis and appreciate its significance.*

**Participants Characteristics:** *This term covers the profile of the participants, which are considered to influence their living conditions, namely family size, educational attainment, financial literacy, and compliance with program conditions.*

**Family Size:** *Refers to the number of individuals related by blood, marriage, or adoption. In this study, it is used as one of the factors that may influence the living conditions of the 4Ps beneficiaries.*

**Educational Attainment:** *This term refers to the highest level of education a person completes, expressed as a percentage of all people in that age group. In this study, this refers to the level of education the participants achieved: primary, secondary, vocational, or tertiary.*

**Family income:** *This term refers to the total income received by all family members before taxes. This study relates to the income working family members earn to support and sustain their basic needs.*

**Compliance with Program Conditions:** *This term refers to the expectation that the conditions are followed in private or public sectors. This study relates to how participants comply with the conditions the 4Ps implement for their beneficiaries.*

**Health Outcomes of 0-5 Children:** *This phrase refers to improving children's health while receiving the program's health services. This study refers to the health improvement of the participants' children while receiving healthcare services.*

**Education Outcomes of Monitored Children:** *This phrase refers to the significant increase in attendance and fewer dropouts of the monitored children. This study refers to the improvement in the education of the beneficiaries' children under this program.*

**Living Conditions:** *This term refers to the education, occupation, and income status every individual experienced and achieved. This study refers to the current condition the participants are experiencing while receiving and utilizing the cash grants given by the program.*

**Health and Nutrition:** This refers to a state of complete physical, mental, and social well-being, not merely the absence of disease or infirmity due to nutrient intake, absorption, and metabolism. In this study, it refers to the health status of children within the 4Ps households.

**Education:** This refers to the dynamic and lifelong process that involves developing and applying knowledge, skills, values, and attitudes. This study refers to the quality of education and the extent to which 4Ps participants have access to educational resources, facilities, and opportunities.

**Financial Management:** This term refers to having the confidence, knowledge, and skills to make financial decisions that promote economic self-sufficiency, stability, and well-being. In this study, it refers to the knowledge every participant has to manage the cash grants they receive to sustain their family's basic needs.

**Pantawid Pamilyang Pilipino Program (4Ps):** This term refers to the conditional cash transfer program of the Republic of the Philippines that was institutionalized in 2019. It is a national government initiative for human development that gives the poorest of the poor conditional cash grants. This study refers to the program the participants are under that provides them with financial assistance to sustain their basic needs.

## 1. INTRODUCTION

Poverty harms children's development, and providing financial resources to low-income families can improve children's development. Brooks-Gunn and Duncan [1] found that poverty influences children's cognitive abilities, academic achievement, health, and socio-emotional well-being, suggesting that increasing family income can positively affect children's development. They noted that economic resources can alleviate the stress associated with poverty and provide access to resources that support children's physical health, educational opportunities, and overall well-being.

While poverty imposes high costs on society, cash grants/transfers to families can yield considerable future benefits by alleviating the impact of poverty on individuals' productivity and health, reducing crime, child abuse or neglect, and homelessness. In addition, beneficiaries of cash grants primarily benefit from facilitated access to education and healthcare services for their family members. Blattman et al. [2] found that grants significantly contributed to higher earnings among adults who were employed in skilled trades such as carpentry, tailoring, metalworking, or hairstyling.

In the Philippine setting, Republic Act no. 11310, known as the Pantawid Pamilyang Pilipino Program (4Ps), was established to help families meet their basic needs. It is a national poverty reduction strategy and a human capital investment program that provides conditional cash transfers to qualified households. It is also a human development program that works with

concerned agencies, local governments, and other stakeholders to improve their lives regarding health and nutrition, education, and social and economic aspects (Section 3, Rule III of RA 11310).

However, as cash assistance is for educational and healthcare services, it cannot be denied that loopholes and problems will always be encountered, especially in financial literacy and utilization. According to Malinao et al. [3], the cash grants that beneficiaries receive are spent by the recipient families more on household consumption rather than the educational needs of the children. Additionally, due to a lack of financial management, they tend to buy their wants, gamble, and consume liquors with the cash assistance received. Thus, there is a need for studies to find out if their cash grants really improved their living conditions, especially on the health and education outcomes.

There have been studies in some countries that efficiently monitor and evaluate the families receiving cash grants, such as the study conducted in Honduras which showed that recipients of conditional cash transfer program saw lasting improvements in their education [4]. As to health, van Daalen, K. R. et. al., [5] conducted a review showing the impact of conditional and unconditional cash transfer on health outcomes as well as health services in the humanitarian setting. Additionally, Olapane, Fernandez, & Payongayong [6] found that compliance with the health conditions of the program did not only enhance their health, but had a broader influence on their overall well-being and quality of life. To Some extent, the

cash assistance program made by the government is creating a general and basic improvement in the lives of the beneficiaries [7].

The participants acknowledged that the program changed their viewpoints and approaches to family upbringing. Many recipients sought additional income sources, opting for part-time jobs or starting small businesses. This strategy enabled them to accumulate savings for their children's health and education. Filipinos believe that once they can earn more, they will spend more to improve their living conditions [8].

In Africa, a study involving 15 countries found that cash transfers have a prompt and significant effect on the educational participation by improving the living standards and reducing the vulnerability of the households [9]. Often, the amount transferred isn't enough to entirely lift families from poverty, but it does provide immediate relief from the financial struggles they endure that they currently face.

In relation to the link between the characteristics of the 4Ps beneficiaries and their compliance to their living conditions, De Jesus and Villanueva [10] found significant positive correlations between the beneficiaries' demographic characteristics and educational outcomes. In Tanzania, larger families in the PSSN program seem to do better in avoiding poverty and hunger, which can be due to having many members who can work [11]. However, there are also studies that found no correlation between the participants' characteristics and program compliance with their living conditions [12].

This mixed results and the presence of many factors that need to be considered in this area, more research is deemed necessary to determine the contribution of the participants' characteristics and their compliance to the program on their living conditions. While the 4Ps program has been praised and questioned for its potential to alleviate poverty and improve living conditions, it was necessary to conduct this study to fully help and understand if there is a connection between the beneficiaries' living conditions and their characteristics.

### **1.1 Theoretical Framework**

This study argues that the participants' characteristics (family size, educational attainment and family income) and program compliance (the participants' faithful observance to the program conditions particularly on health

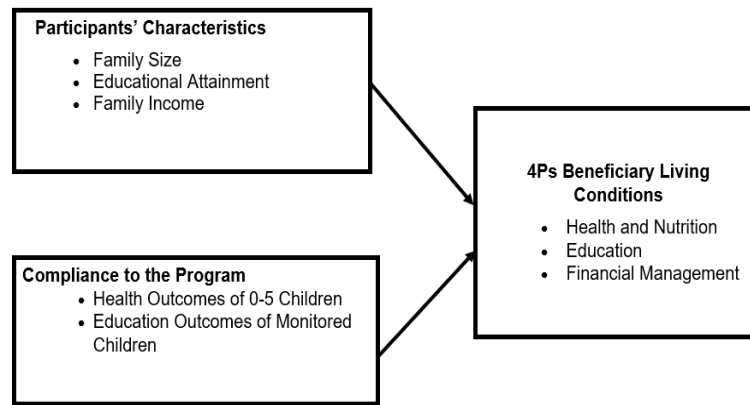
(e.g. children's vaccination, pre and post-natal care of pregnant mothers) and education (regular attendance of children 5-18 years old) significantly influence their living conditions which refer to the education, occupation, and income status that program participants achieved while receiving and utilizing the cash grants.

This study is anchored on the Rational Choice Theory, Social Exchange Theory, Systems Theory, and Capability Approach. The Rational Choice Theory of Adam Smith postulates that people's inherent pursuit of their interests leads them to prosper [13]. Homans' Exchange Theory suggests that the greater the value of a reward to an individual, the more frequently they will engage in the behavior that earns that reward, and conversely, the less likely they are to choose a different action (Appelrouth, S. et al., 2006).

Meanwhile, the System Theory proposed by von Bertalanffy [14] stressed that living organisms must be seen as open systems in a complex exchange with their environment. Families are considered systems because they are made up of interrelated elements or objectives, they exhibit coherent behaviors, they have regular interactions, and they are interdependent on one another [15]. The characteristics of the participants, can influence the family's living conditions. According to Gouxet and Maurin [16], family size significantly contributes to the family's quality of life including their children's health, nutrition, and academic performance. Moreover, the educational attainment of the beneficiaries is said to influence their living conditions because their knowledge affects their ability to balance the needs of their family and their wants. Furthermore, family income is an essential factor in their family's living conditions. Lack of financial income can lead to more conflicts, such as their child's health and education development.

Finally, the Capability Theory Approach of Amartya Sen focuses on the quality of life that people can accomplish. Sen contends that the ideal approach to measuring how well people are doing is through their ability to live a life that they have reason to value rather than their richness of resources or subjective well-being [17].

Moreover, Fig 1 shows the schematic presentation of the variables in the study, indicating that the participants' characteristics, such as their family size, educational attainment, and family income, along with their compliance with the program's conditions, might have a direct influence on their living conditions.



**Fig. 1. Conceptual framework of the study**

## 2. MATERIALS AND METHODS

### 2.1 Research Design

A descriptive-correlational research design was used in this study. This design describes the variables and the naturally occurring relationships between and among them (Sousa et al., 2007). Through this, a thorough examination of the participants' characteristics, compliance with the program conditions, and living conditions was conducted, and the influence of the independent variables on living conditions was determined.

### 2.2 Participants of the Study and Sampling Procedure

The participants of this study were the 370 4Ps beneficiaries in a local community in the Province of Agusan del Norte. The inclusion criteria were 1) they are active grantees of the program under the Regular Conditional cash transfer; 2) they are 21 years of age or older; and 3) they may belong to any ethnicity, religion, and gender. In special cases, such as minor grantees, the guardian whose age was above 21 years old could answer on behalf of the family. The sample size was determined using the Taro Yamane Formula using systematic random sampling from the total number of 4,378 household grantees using the baseline data of October 2023. Systematic sampling is a probability sampling technique in which researchers regularly select community members based on a list. One consideration is the choice is the willingness of the beneficiaries to participate.

### 2.3 Research Instrument

A researcher-made questionnaire was formulated based on the concepts of financial literacy by USAID [18] from the study of Salva et.

al. [19], and from the Social Welfare Development Indicators booklet (SWDI). The questionnaire from these references was modified to fit the research context. Part I elicited the participants' characteristics, particularly family size, educational attainment, and family income. Part II contains the indicators of the level of compliance with the program conditions, and Part III contains indicators of their living conditions as beneficiaries of the 4Ps. The instrument was translated to the Cebuano language so that the participants are able to read and understand the questionnaire well.

### 2.4 Validity and Reliability of Instruments

The drafted questionnaires were subjected to content validation by experts in the field and the panel members. After incorporating their suggestions, the instruments were pilot-tested to more than 35 4Ps beneficiaries. Results of the pilot test showed that items on compliance to health outcome had an alpha value of 0.856; educational outcome had 0.705; health and nutrition had 0.884; and education got 0.762. The results showed a high level of acceptability. Griethuisen et. al. [20] noted that the acceptable threshold of Cronbach's alpha is 0.70.

### 2.5 Scoring Procedure

The researcher calculated the weighted mean and interpreted it using the following scoring procedure 4.51 – 5.0 is interpreted as Very High; 3.51 – 4.50 is High; 2.51 – 3.50 is Moderate; 1.51 – 2.50 is Low and 1.0 – 1.50 is Very Low.

### 2.6 Statistical Treatment

The data gathered for this study were tallied, analyzed, and interpreted using descriptive statistics and multiple regression.

### 3. RESULTS AND DISCUSSION

Data show that most of the participants belong to families having less than 5 members (51.4%), followed by families with 5-10 members (46.5%). This means that more than half of the participants had a small family, and others had a family size considered large. This result supports what Gouxet and Maurin [16] found that smaller families tend to be able to meet the needs of their members and enjoy some comfort, while larger families may lack the support needed by each member in terms of health, education, and other things. Results in terms of educational attainment reveal that among all the 4Ps beneficiaries, 118 (31.9%) were high school graduates, while 94 (25.4%) were high school undergraduates. Moreover, 10 (2.7%) were college graduates. Based on the responses, it was noticeable that most participants were at the high school level or graduates.

Table 1 presents the summary of the participants' compliance with the program conditions, with a grand mean of 4.63. This indicates that the participants comply with both conditions in health and education to a very high extent.

The data further show that education outcomes got a higher mean of 4.79 than Health outcomes of 0-5 children. This implies that they follow the conditions of education more than the conditions of health, although this does not mean that the conditions of health have been neglected since the result is still high. It shows that there is room for improvement.

Table 2 presents the summary of the participants' living conditions. Results show an overall mean of 4.25, indicating that their living conditions are generally high. All components of their living conditions are also notably high, with education taking the lead, followed by Health, nutrition, and Financial Management.

**Table 1. Summary table of the participants' compliance with program conditions**

Components	M	Interpretation	SD
Health Outcomes of 0-5 Children	4.47	High	0.52
Education Outcomes of Monitored Children	4.79	Very High	0.39
<b>Grand Mean</b>	<b>4.63</b>	<b>Very High</b>	<b>0.46</b>

**Table 2. Summary Table of the Participants' Current Living Condition**

Components	M	Interpretation	SD
Health and Nutrition	4.24	High	0.66
Education	4.36	High	0.49
Financial Management	4.21	High	0.61
<b>Overall</b>	<b>4.25</b>	<b>High</b>	<b>0.59</b>

**Table 3. Regression analysis of the influence of the participants' characteristics and compliance to the program on their living conditions**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>(Constant)</b>	1.52	.271		5.60	.000
<b>Family Size</b>	-.008	.037	-.010	-.206	.837
<b>Educational Attainment</b>	.016	.016	.046	1.01	.315
<b>Family Income</b>	-.009	.030	-.014	-.293	.769
<b>Health Outcomes</b>	.193	.045	.223	4.32**	.000
<b>Educational Outcomes</b>	.391	.059	.342	6.59**	.000
<b>Model Summary</b>	R = .488	R <sup>2</sup> = .238	Adjusted R <sup>2</sup> = .228	F = 22.77**	p = .000

\*\*significant at 0.01 level

The data show that the participants' children are receiving quality education. This finding is in contrast with the study of Malinao et al. ([3], whose results reveal that the cash grant beneficiaries spend what they receive more on household consumption rather than the educational needs of the children. In this study, their priority in education is their health and nutrition, indicating that participants have good access to health care and can have three complete meals in a day. Additionally, financial management is also rated as high, although it got the lowest mean in this study, which means they may still need more skills to manage their finances.

Table 3 presents the regression analysis of the influence of the participants' characteristics and compliance with the program on their living conditions. Results reveal that the whole model is significant ( $F=22.77$ ,  $p = .000$ ). Thus, the null hypothesis is rejected, indicating that the participants' characteristics, combined with their compliance with the program, contribute to the variability of their living conditions [21-23].

#### **4. CONCLUSION**

In a nutshell, the participants' compliance with the program, particularly health and educational outcomes, contributes significantly to their living conditions. This confirms the Capability Theory Approach in which Amarta Sen, in which well-being should be measured by one's ability to lead a values life not just by wealth and happiness, it's also about effectively using what the person have to improve his/her life.

This compliance with health may also be demonstrated in their determination to offer their children complete meals daily that enable them to perform well in school. They don't want their children to experience what it's like going to school with an empty stomach. Through compliance with the program, they realize that health is of utmost priority and having a complete meal is vital.

On the other hand, the non-significant influence of the participants' characteristics on their living conditions implies that their condition is not dependent on family size, income, and educational attainment. Big families may have meager incomes and not have attained high formal schooling, but they spend time assisting their children in learning the skills they need. These findings also reveal that regardless of these variables, the participants have a strong

drive to achieve long-term financial goals to maintain and improve their living conditions. In Summary the Study shows that the beneficiaries' compliance with the conditions of the program resulted in the better living conditions. on the other hand, the beneficiaries' characteristics have no significant bearing on their living.

#### **CONSENT**

Written informed consent was obtained from the participants as well as permits from the Agency (DSWD) and Local Government unit to be able to gather the data. However, due to restrictions by the Republic Act 10173 or the Data Privacy act of 2012 of the Republic of the Philippines, these data can not be easily given without the consent of the agency and most importantly if the participants would not give their consent.

#### **ETHICAL APPROVAL**

The researcher secured an ethical clearance from the Lourdes College Research Ethics Committee for the conduct of the study to ensure the observance of ethics in research. The researcher then sought the administrators' approval, such as the DSWD Field Office Caraga, especially the Division Chief of the Pantawid Pamilyang Pilipino Program, and the Municipal Mayor, to conduct the study and administer the questionnaires. Upon approval, the researcher distributed the questionnaires to the study participants who were active beneficiaries currently residing in a local community in Agusan del Norte of the Caraga region.

The researcher carefully considered ethical compliance, particularly regarding privacy and confidentiality. Participants' names were not disclosed to protect their anonymity and privacy. The researcher securely stored the collected data to maintain confidentiality. Participation in the study was voluntary, with no coercion, and participants were told that they could withdraw at any time without consequences. The researcher observed transparency, submitting the necessary paperwork, and obtaining approvals. The gathered information was used only for research and academic purposes. The researcher ensured confidentiality and minimized any risks or time commitment for participants.

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### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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## APPENDIX

### Appendix A.1

#### “4PS BENEFICIARIES’ CHARACTERISTICS AND PROGRAM COMPLIANCE: ITS IMPLICATIONS ON THEIR LIVING CONDITIONS”

*Survey Questionnaire for Beneficiary-Participants*

**Dear Participants,**

This questionnaire intends to gather information regarding my thesis entitled “**4Ps Beneficiaries’ Characteristics and Program Compliance: Its Implications on Their Living Conditions.**”. Participation in this study is voluntary. There won't be any fee associated with gathering the data required for data analysis. No minors will participate in this study and in special cases where there may be minor grantees, the guardians of the minor with no age less than twenty-one (21) shall participate on behalf of the minor. Aside from age, there is no discrimination in terms of participants. Anyone can participate regardless of gender and religious beliefs.

I would be very grateful if you could spare some of your precious time to answer the needed information regarding my study. Rest assured that your responses will be treated with utmost confidentiality and will be used only for the purpose specified above. If you agree to participate in this study, please sign the consent form below. Thank you very much for your cooperation.

**The Researcher**

#### **Data Privacy Consent**

I hereby declare that by signing:

1. I attest the information I have written is true and correct to the best of my knowledge.
2. I signify my consent to the collection, use of recording, storing, organizing, consolidation, updating, processing, access to transfer, disclosure, or data sharing of my personal and sensitive personal information that I provided including its sister schools/university, industry partners, affiliates, external providers, local and foreign authorities regardless of their location and/or registration for the purposes for which it was collected and such other lawful purposes I consent to or as required or permitted by law.
3. I am fully aware that the consent or permission I am giving in favor shall be effective immediately upon signing of this form and shall continue unless I revoke the same in writing. Sixty working days upon receipt of the written revocation, the researcher shall immediately cease performing the acts mentioned under paragraph 2 concerning my personal and sensitive personal information.

These measures are done with accordance to the Data Privacy Act of 2012 or RA 10173

I have read the data privacy consent and I am agreeing to the terms and conditions stated above.

By signing below, I hereby consent to participate in this research study and willingly furnish the required data and information to the researchers:

\_\_\_\_\_  
Participant's Printed Name over Signature

Date : \_\_\_\_\_

#### *Part I. Participants’ Characteristics*

Below are phrases/statements about your profile. Please indicate your answer by putting a check mark (✓) on the box representing your response.

**1. Family Size**

- below 5 members
- 5-10 members
- 11-15 members
- 16-20 members
- More than 20 members

**2. Educational Attainment**

- Elementary Undergraduate
- Elementary Graduate
- Highschool Undergraduate
- Highschool Graduate
- College Undergraduate
- College Graduate
- Others (please specify): \_\_\_\_\_

**3. Family Income (include the income of siblings working and are living with the family)**

- Php 1,000-5,000
- Php 5,001-10,000
- Php 10,001-15,000
- Php 15,001-20,000
- Others (please specify): \_\_\_\_\_

*Part II. Level of Compliance with the 4Ps Program Conditions*

Please indicate your level of compliance with the program by putting a check mark (✓) on the appropriate box using the following scale:

- 5 - Strongly Agree;
  - 4- Agree;
  - 3- Agree Slightly
- 2 – Disagree;
  - 1-Strongly Disagree
  - NA – Not Applicable

Indicators	5	4	3	2	1	NA
<b>A. Health Outcomes of 0-5 years old Children</b>						
1. Our child/children practice proper garbage disposal with segregation.						
2. Our child/children availed of health services in the past six months.						
3. I let my child/children receive regular preventive health and nutrition services such as checkups and vaccinations.						
4. I let my child/children take deworming pills/medicines at health centers in our community.						
5. Our family rarely attends health-related sessions, workshops, or check-ups even though it's part of the program.						
6. Our family members have followed to prescribed medication or treatment plans when required by health-related activities within the program.						
7. I let my child/children receive immunization for vaccine-preventable diseases as prescribed by the Mandatory Infants and Children Health Immunization Program of DOH.						
8. Every time my children get sick, I allow them to be treated properly for childhood illnesses.						
<b>B. Education Outcomes of Monitored Children</b>						
1. Our child/children have consistently attended school for the majority of the current school year.						

2. Our child/children are enrolled in an accredited school.					
3. Our child/children aged between 3-17 are currently in a formal school.					
4. I let my child/children attend daycare service near our community once they are at the age 3-4 years old.					
5. I let my child/children attend elementary or secondary classes and maintain a class attendance.					
6. Our household actively engages in monitoring the school attendance and academic progress of our children as stipulated by the 4Ps program					
7. Our household is aware of and fulfills the educational responsibilities outlined by the 4Ps program for the children in our household.					
8. Our household ensures that our child/children regularly attend school, as required by the 4Ps program.					

**Part III. Participants' Current Living Conditions**

Please rate your current living conditions by putting a check mark (✓) on the appropriate box using the scale below:

- 5-Strongly Agree;      4- Agree;      3- Agree Slightly  
 2 – Disagree;      1-Strongly Disagree      NA – does not apply

<b>Indicators</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>NA</b>
<b>A. Health and Nutrition</b>						
1) Our child/children could eat three meals a day.						
2) Our child/children have a normal weight.						
3) None of our child/children got sick of an illness needing medical attention or confinement.						
4) Our child/children have access to safe drinking water.						
5) Our child/children have access to sanitary toilet facilities.						
6) At least one of our children got sick and needed medical attention but did not need hospital confinement.						
7) One family member got sick of an illness and needed hospital confinement.						
8) Our child/children have access to drinking water from guaranteed sources.						
<b>B. Education</b>						
<i>Our child/children...</i>						
1. demonstrated improvement in their academic performance compared to previous years.						
2. expressed an increased desire to pursue higher education or vocational training.						
3. can read and write following what is required in their grade level.						
4. are making satisfactory progress in their studies.						
5. have no difficulty in counting or doing other tasks in mathematics.						
6. are supported in addressing their educational needs and opportunities.						
7. actively engaged in educational activities that promote early learning and development.						
8. There is at least one member who has graduated and has completed the basic literacy program of ALS.						
<b>C. Financial Management</b>						
1. Before I buy something, I carefully consider whether I can afford it.						

2. I save whenever I have extra money.					
3. Spending money is more enjoyable to me than saving it for the future.					
4. I pay my bills on time.					
5. I am prepared to risk some of my own money when saving or making an investment.					
6. I keep a close personal watch on my financial affairs.					
7. I set long-term financial goals and strive to achieve them.					
8. Money is there to be saved in case of unexpected financial crisis.					

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