



Evaluation of the Financial Assistance Program of a Community Development Center

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Abstract Using the Countenance Model of Evaluation (Stake, 1977), the Financial Assistance Program of the Center for Community Development (CDC) of St. Paul University Manila was evaluated. The evaluation covered activities from August, 2012 to March, 2014. Data were collected from several sources such as, beneficiary portfolios, existing program documents, student beneficiaries, parents, and staff of the CDC. Ten program aspects were looked into: cascading program information, selection of recipients, provision of financial assistance, school visitations, home visitations, formation activities for parent, formation activities for student beneficiaries, augmentation of finance, development of student potential, and improvement of family relationship. Findings reveal a number of strengths including, the amount of monetary provision and its prompt release, presence of formation activities for parents and students, dynamic relationship on the institution and the beneficiaries, and improved school attendance, and family relationship. Areas concerning adequate delivery of auxiliary services, as well as valid assessment and data collection were highlighted as subject for improvement.

Keywords: Financial assistance, community development, countenance model, evaluation

Education is one of the most important forms of investment a person could have. This is especially true for a developing country such as the Philippines, where education is perceived as a means to improve one's quality of life by enhancing functional literacy (Magno, 2001). While the Philippine government tries its best to respond to the education needs of its citizen by providing free access to public education (Republic of the Philippines Constitution, art. 14, s. 1, 1987), some parents coming from poor families, estimated at 19.7% of the population (Republic of the Philippines, Philippine Statistics Authority-National Statistics Coordination Board, 2014), still find it challenging to send their children to school. It is even more challenging if

multiple children are sent to school simultaneously. In general, Filipino households give less priority to education compared to food and utilities (Maligalig & Albert, 2008). Based on the report by Maligalig and Albert (2008), the ratio of children aged six to eleven who are enrolled in elementary to the total number of children of the same group declined from 85.1% in 1991 to 84.4% in 2005. The same report indicates that the dropout rate increased from 7.15% in 1991 to 7.33% in 2005. This is confirmed by the data posted by the Philippine Statistics Authority-National Statistics Coordination Board in 2009, revealing the fluctuating trends in the net enrollment ratio in the elementary level (i.e., 87.1% in SY 04-05; 84.4% in SY 05-06; 83.2% in SY 06-07; 84.8% in SY 07-08; and 85.1% in SY 08-09). With these as indicators, the government target of 93% net enrollment ratio by 2011 was not met. The dropout rate remains high at 6% in 2009 compared to the target of 4.3% for 2011. It is intuitive to assume that a greater proportion of these students who do not attend school come from poor families. According to Barrios (2010), being poor and investments in education are negatively associated. By his estimate, the odds of being non-poor increases by 11% for every 1% increase in the proportion of household expenditure on education.

While there may be a number of reasons to the alarming elementary level enrolment ratio, such as lack of interest of children (Maligalig and Albert, 2008), economics remain to be of crucial role. Despite provision for free public education, there are other expenses that go along with sending a child to school other than the tuition fee. Hence, financial investment in education and development remains to be an issue. For one, every beginning of the school year entails buying school supplies. Children are likewise given daily allowance. From time to time, teachers will require projects that will cost a certain amount of money. Based on computations using the 2002 and 2004 data from Annual Poverty Indicator Survey, Maligalig and Albert (2008) estimated that for at a national level in primary education, 14.8% in 2002, and 15.0% in 2004 indicated “high cost of education” as reason for not attending school. This ranks second to “lack of personal interest.” Maligalig and Albert (2008) went as far as hypothesizing that one possible major underlying factor to the reason “lack of personal interest” may also be due to the lack of financial resources. This is evidenced by the strong negative relationship between the percentage of children not attending school and the household income of families that children belong to. It is also estimated that 72% and 67% of children who do not attend primary education in 2002 and 2004, respectively, belong to the bottom 30% of the income distribution. To lessen the burden of poor families in sending children to school, some sectors of society respond by providing additional resources which intend to shoulder some of the financial responsibilities of parents. One avenue for such is through the initiatives of private tertiary institutions, as part of their community service. For example, the Operation Big Brother was a project initiated in 2001 through the Lasallian Institute for Development and Educational Research (LIDER), and the College of Education (CED) to provide quality education to deserving students from public schools. This was done by

adopting the top section of a chosen public secondary education institutions, and proving values education to students, technology resources for the school, as well as training for teachers (2401: The Official News Letter of De La Salle University, 2008). The Center for Community Development of Colegio de San Juan de Letran likewise has partnership with public schools (Colegio de San Juan de Letran, 2014).

Community service is highly integrated in the operation of most higher education institutions as part of the threefold function mandated by the Commission on Higher Education (CHED) of the Republic of the Philippines, together with instruction and research. Hence it is not surprising to find that most of the reputable HEIs have a specific office that facilitates extension, or community projects.

In St. Paul University Manila (SPUM), such an office is referred to as the Community Development Center (CDC). Although community involvement has been an integral part of SPUM, as part of the Sisters' pastoral ministry, 2005 marked the creation of an office that specifically directs and spearheads community extension programs. Currently, a number of programs are operating through the initiatives of the CDC. One of these is the Financial Assistance Program (FAP). With the ultimate goal evaluating the overarching program of the CDC, smaller discrete programs of the office, such as the FAP needs to be evaluated initially. Furthermore, evaluating this relatively young program is necessary to for fine-tuning, and improving the service delivery to its beneficiaries.

The FAP was conceptualized in an informal manner. There were no community needs assessment conducted prior to the proposal of the program. During the time of its conceptualization, the CDC simply wanted to initiate a long term program from communities for which they already have strong relationship with.

In its many years of operation, the CDC has formed strong community ties with Baranggay 890 and 891, in Sta. Ana, Manila. Within these Barangays, there are indigent families who are struggling to keep their children in school due to minimal financial resource. In 2012, the CDC proposed that some of these families be aided by augmenting their financial resources through the provision a certain amount of money for the purpose of supporting the education of deserving students.

Nature of the Program

This section provides discussion about the objectives of the program, the activities it is comprised of, context of the program, a description of the beneficiaries, as well as the staff that facilitates the program.

According to the CDC the FAP intends to accomplish the following: (1) Augment the financial and education resources of selected poor but deserving elementary pupils and their families from selected communities in Sta. Ana, Manila, (2) Facilitate development of the pupils' potentials and capacitate them for better family relationships.

To accomplish the objectives, a number of activities were planned for. The program intended to provide support to ten pupils through the budget of the allotted to CDC by SPUM. To support more students, the program proposed that the project information be cascaded to potential sponsors to encourage them to adopt additional beneficiaries. From the partner communities, the beneficiaries will be selected based on the following criteria: (1) Students should be enrolled in a public school, (2) has a GWA of 83% and has no grade lower than 80%, (3) family income is less than ₱ 5,000.00 per month, (4) student should be physically fit, (5) highly recommended by Barangay officials. The social worker will validate the illegibility of the participants through intake interviews. After the beneficiaries have been identified, they will be oriented and a memorandum of agreement will be signed by both parties. After the agreement, the beneficiaries will be given ₱ 700.00 for school supplies. In the succeeding academic years, the provision for school supplies will be given during the first Saturday of June. Furthermore, ₱ 300.00 will be given as allowance every month, from June to March of the academic year. This will continue until they graduate from elementary (grade six). Adjustments for the new K-12 curriculum are yet to be addressed.

For the purpose of monitoring the pupils, school visits will be conducted by the social worker, in coordination with the respective advisers. Parents are likewise asked to submit copies of the pupils' report card every grading period. Home visits were also proposed to assess the pupils' attitudes and family relationships.

On top of the financial assistance, parents will be asked to participate in monthly formation activities. For example, parents had a short training on using computer and internet, which was facilitated by the faculty and students of the Information and Technology Program. Student beneficiaries, on the other hand, will be required to participate in various activities monthly. No specified frequency was specified in the concept paper, but the memorandum of agreement stated that the formation activities are to be held every month, and on special occasions. The memorandum of agreement also stated that an educational activity will be held every end of the school year. In particular, weekly tutorial sessions through CDC's partnership with the Teacher Education program of SPUM commenced by September 2013.

Retention of the beneficiaries depend on their performance of the pupil in school (though not specified in the memorandum of agreement), as indicated in the initial selection criteria, as well as regular and active participation of the parents and students to the regular activities set by CDC. Upon the termination of any of the contracts, a new beneficiary will be identified.

The timeframe of the FAP is from academic year 2012 to 2017. Years before the program, SPUM has been engaging in community service with five Barangay in Sta. Ana. In the passing of time, three of the five have become less and less participative, until two remained; Barangay 890 and Barangay 891. These two communities were the ones chosen as locale for the FAP. From these communities, the beneficiaries were indentified and selected.

The memorandum of agreement with the first batch of beneficiaries was signed in November 2012. Despite being the last quarter of the academic year, the amount of ₱ 700.00 for school supplies was still given, together with the first of the monthly provision of ₱ 300.00. For a five-year period, the CDC has allocated a total of ₱ 185,000.00 for ten beneficiaries. Funding for additional beneficiaries will be sourced from willing sponsors.

Currently, there are only ten beneficiaries ($M=7.8$, $SD=0.919$) of the program. All of them are enrolled in public schools, but of different grade levels: Three students are in level two, two students are in level three, and five students are in level four. In fact, one of the initial beneficiaries started with the program when she was in grade six, and was replaced by her sibling during the following year.

Likewise, all of them come from poor families. The average number of children is at 4.44 ($SD=1.776$). Some of the parents are unemployed, while others are in contractual jobs such as construction, manufacturing, and maintenance. Other parents own micro-businesses such as *sari-sari* store, or *karinderya*. Based on data in the portfolios of seven of the ten beneficiaries, the reported average income is ₱ 4,928.57 ($SD=3,033.00$). As observed from the site visit by the evaluator, families live in small houses, most of which are rented. Their houses are also mostly made of light materials.

Through the aid of Barangay officials from the two communities, the ten beneficiaries were identified and were invited to submit the requirements. Further screening by the social worker led to the final list of beneficiaries. Aside for the student who graduated, there are no other dropouts to date.

All the programs of the CDC are overseen and managed by the director. For this specific program, one social worker is assigned. Her tasks include conducting in-take interview during the selection of the beneficiaries, holding regular meetings with the parents, home and school visits, and the coordination of other activities with other offices of SPUM. Other functions are performed by other sections of SPUM. The release of the financial assistance is managed by the Finance office. Some of the activities for parents and students are sourced from academic departments. For example, the Information Technology Program provided computer training for parents, the Teacher Education program provided tutorial for students, and the Christian Formation office provided catechetical service to both parents and students.

Review of Related Literature

It is typical that evaluation studies that are published and available for public consumption are those done in the context of large scale programs. Smaller programs are either not evaluated, or evaluated but not published. The following reviews are with reference to some studies about large scale programs that somehow share common features in the FAP of SPUM.

Loyla, Song, and Wei (2012) investigated how several government and non-government financial aid are distributed across the university system in China. These aids come in a variety of forms including, but not limited to,

need-based grants, living and meal subsidies, merit-based scholarships, tuition waivers, loans, etc. While the general intention is to provide aid to students from low income families, it is only government aid which seems to reach the target population, but less likely among university- and society-financed aid. Unfortunately, it was also found out that 20% of the bottom 30% of the SES distribution fails to receive any form of financial aid.

The United States Agency for International Development (USAID) invested some \$ 2.3 billion in supporting basic education among developing countries from 1990 to 2005. In the interest of summarizing these efforts in terms of the programs that were carried out, how well they were performed, and their effectiveness, Chapman and Quijada (2009) reviewed available documentations and evaluation reports from 33 projects from different developing countries. Programs took several forms from scholarships, to curriculum development, to feeding programs. Of the 33 projects, five reported meaningful improvement of learning due to the intervention. The project in Ghana resulted to achievement gains in Math grew by 38%, and 15% in English, after 2 years of the program. It is likely, that there are more which resulted to increase learning; however, they were not well documented. Findings also suggest more realistic expectations for these types of projects. Consistent multi-year achievement gains are only at 2% - 6%; dropout decline at 4% - 8%, and improved completion rates at 2.9% - 13.4% (Chapman & Quijada, 2009).

Although not limited to aiding educational needs, conditional cash transfer (CCT) programs share a lot of commonalities of the SPUM's financial assistance program. CCT programs transfer cash to poor families on the condition that these families invest on health and education. The general goal of CCT programs is to break the poverty cycle (Saavedra and Garcia, 2012). The meta-analytic study of Saavedra and Garcia (2012) examined the impact of CCT programs on educational outcome from different developing countries. They found out that CCT programs have significant impact on enrollment, attendances, and decline of dropout levels. The amount of monetary provisions likewise positively correlated with better educational outcomes in terms of enrolment and attendance. Programs that transfer money on a bimonthly basis have higher effect sizes on educational outcomes compared to programs which release the provision monthly. Finally, results show that imposing conditions such as "no failing grade", rather than mere attendance requirements, is associated with higher enrolment, and better attendance.

The Philippines' version on CCT is called *Pantawid Pamilyang Pilipino* Program (4Ps). By 2012, Reyes and Taguba stated that no comprehensive impact evaluation of the 4Ps has been published since it began in 2007. This local CTC program is described by Reyes and Taguba (2012). The 4Ps allocate ₱ 6,000.00 per year (₱ 500.00/month) to each family, for health, and nutrition expenses. Another ₱ 3,000.00 is given annually per child (maximum of three children only), for educational expenses in one school year (i.e., ₱ 300.00/month). To continue receiving the subsidy, the families must fulfill the following: (1) mothers who are pregnant must have pre and post natal care,

and attended to, by a trained health professional during delivery; (2) parents need to attend development sessions; (3) children aged 0-5 years old need to receive regular medical checkup and vaccines; (4) children age 3-5 years old need to attend preschool classes at least 85% of the time; (5) children 6-14 years old need to attend elementary or secondary education at least 85% of the time; (6) finally, children 6-14 should receive deworming pill twice a year.

The primary concern of Reyes and Taguba (2012) was the question of whether the 4Ps is actually reaching its target population, whom are considered the extreme poor. Based on their finding, in 100 beneficiaries, 27 are actually non-poor. This implies that there is a need to improve the targeting system of the government.

Evaluation Framework

The evaluation study will make use the Stake's (1977) Countenance Model as the evaluation framework. In this framework, important aspects of the program that require eventual judgment can be categorized into antecedents, transactions, and outcomes (Stake, 1977; Wood, 2001). Antecedents refer to any preexisting condition prior to the instruction, which has relevance to the intended outcomes. Transactions are encounters that involve the different processes within the program. Outcomes refer to the effects of the program.

In this model, it is important that antecedents, transactions, and outcome should demonstrate contingencies in such a way that it must be logical that the antecedents will pave the way for the transactions, and that the outcomes are dependent of the antecedents and transactions.

Across the antecedents, transactions, and outcomes, the Countenance Model of evaluation (see *Fig. 1*) looks into the intents, observations, standards, and judgment (Stake, 1977; Wood, 2001). Aside from contingencies, the evaluation model looks into congruence. Congruence is evident if what was intended by the program actually happened, based on what was observed by the evaluator. By comparing his observations with an appropriate standard for each aspect of the program, the evaluator can provide judgment as to the value and merit of that aspect.

The framework identifies and categorizes the different aspects of program according to antecedents, transactions, and outcomes. It also shows variables or indicators for each program aspects.

Program aspects were categorized into antecedents, transactions, and outcomes. For each aspect, criterion or standard was established. This was used to judge whether there was congruence between intents, and the observations of the evaluator. These are presented as follows.

Antecedents. The following are the conditions prior to the actual program that needs to be looked into.

Cascading program information. It was initially intended that information about the program will be disseminated to members of the SPUM community (i.e., academic and non-academic staff). Hence, the channels of information dissemination were looked into, as well as the number of those who responded to the call. Harmsworth and Trupin (2010) suggested the following as channels for information dissemination: Mailing lists, e-mail, newsletters, reports, websites, briefings, workshops, roadshows, conferences, one-to-one, and media. Considering that this is relatively small program, the evaluator considered a few that are appropriate and common in the context of cascading information within a school. These are through e-mail, newsletters, and briefings.

As to the number of those who respond to the invitation to be a sponsor, the number of staff who coordinates the FAP was considered. There is only one social worker assigned to this particular program. According to Child Welfare Information Gateway (2010), while there is no absolute standard, the ideal caseload per social worker ranges from 12 to 17 families. Considering that the social worker has other tasks outside the program, and that the nature of monitoring beneficiaries of the FAP may not be as strenuous as other forms of government level social work, the evaluator perceives that as much as 20 families as can be handled by the school social worker effectively. With ten beneficiaries already sponsored by SPUM, ten sponsors who will adopt an additional ten student beneficiaries are deemed acceptable.

Selection of recipients. The intent of the program was to select recipients of the financial assistance. Therefore, the process by which the target recipients were identified was assessed. Since the concept paper for the program already specified a set of criteria, faithfulness to such was considered as a standard. As mentioned earlier, the criteria are as follows: (1) Students should be enrolled in a public school, (2) has a GWA of 83% and has no grade lower than 80%, (3) family income is less than ₱ 5,000.00 per month, (4) student should be physically fit, and (5) highly recommended by Barangay officials.

Moreover, the evaluator was also interested whether the process, as well as the criteria was adequate. The selection processes for financial aid are critical in all large scale philanthropic programs (Schreiner, 2007). In the case of CCT program in the Philippines, systematic assessment such as Proxy Means Test Model is utilized (Reyes & Taguba, 2012). It is also important to note that the CCT program in the Philippines only requires that children, 6-11 years old, are attending school 85% of the time, and no academic performance requirement. However, Saavedra and Garcia (2012) found that setting achievement conditions in CCT programs such as “having no failing grade” was associated with better attendance and larger enrollment.

Schreiner (2007) suggests the use of valid scorecards in identifying those who are poor. Indicators should be simple, practical, and easy to verify. In a statistical sense, indicator should also be good predictors of poverty. Schreiner’s (2007) own set of indicators include: Number of people in the

family, ownership of gas stove, number of television sets, make of house's outer walls, number of radios owned, ownership of a sala set, make of house's roof, type of toilet facility, number of 6-11 years old children who go to school, and presence of salaried employment. In summary, adequate and valid assessment process in identifying and selecting beneficiaries should be in place.

Transactions. The following are the relevant encounters that ought to have happened during the program.

Provision of the financial assistance. The program intended to provide beneficiaries the amount of ₱ 700.00 in every first Saturday of June, and the ₱ 300.00 every month, from June to March (i.e., months in one school year). In a school year, ₱ 3,700.00 is expected to be released to the beneficiaries. The things looked into were: the promptness of the disbursement and the amount of the provision itself. In terms of promptness, the institution should be able to release the ₱ 700.00 within the month in June, and the ₱ 300.00 within each month from June to March.

According to Barrios (2010), poor households spend 1.5% of the total expenditures on education estimated at ₱ 1,094.43 per year. This needs to be surpassed by the program. The amount of provision was benchmarked with the provision in the CCT in the Philippines. In a study by Reyes and Taguba (2012), they indicated that the Pantawid Pamilyang Pilipino Program (4Ps) provided ₱ 3,000.00 for every child for one school year (i.e., ₱ 300.00 per month). Parents of the recipient should also perceive that their child is benefiting from the cash provisions.

School visits. The social worker is meant to conduct school visits in order to monitor the progress of the students. The evaluator considered the frequency and process of school visits as important indicators of this aspect. Since students are assessed in a quarterly basis, the evaluator perceived that quarterly school visits (i.e., four visits in a school year) would also be ideal. In terms of the process of monitoring student progress, Maleki and Demaray, in 2007 (as cited in Kelly, Raines, Stone, & Frey, 2010), suggested several ways to collect data to monitor student progress in the context of social work intervention, namely: review of records, interview informants, observations, and testing (RIOT). To assess students' progress, the social worker can keep track of student records, particularly, attendance, tardiness, discipline referrals, nurse visits, and in-school work completion ratio. Interviews with teachers, can be aided with the use of a rubric system that assess emotional expression, on-task behavior, and social cooperation. Observations can be done using coding system such as the Behavioral Observation of Students in Schools (Shapiro, 2004). Rapid assessment instruments (RAIs) can also be used to test the responsiveness of students to the intervention. The evaluator would like to see if there is any evidence of systematic data collection and archiving utilizing at least two of the four ways mentioned in the RIOT process.

Home visits. It was also the intent that the social worker conducts home visits. Similar to school visits, the evaluator looked into the number of home visit, as well as the activities during school visits that are done. The policy of the Vermont Department of Children and Families (2008) states that the minimum frequency of face-to-face contact with the families is once a month. Given that the lone social worker has other duties, and that the children in the FAP are not youth on probation, the evaluator set that minimum frequency of face-to-face contact at once every 2 months.

As to the quality of the contact, Vermont Department of Children and Families (2008) sets the following criteria: (1) It should be held at the beneficiaries convenient time, at the their actual living situation; (2) planned in advance, and is used as opportunity for discussing pertinent issues, such as service delivery; (3) used to complete formal or informal assessment pertaining to the goals indicated by the program; (4) used as venue for dialogue should the beneficiaries have concerns; (5) individualized as much as possible; (6) supportive and skills generating. These were used by the evaluator as reasonable standards.

Monthly formation activities for parents. As part of the condition for the beneficiaries set by the FAP, parents are supposed to attend monthly formation activities. The evaluator decided to use the following as indicators: types of formation activities, scheduled of the formation activities, and attendance of the parent to the formation activities. The evaluator also gave special attention to the computer training for parents. In particular the evaluator looked into the ratings of parents, as well verbal comments regarding the training.

The evaluator's choice of formation activities is largely based on the nature of the FAP. Since recipients of the FAP are struggling financially, activities that will serve to help parents in increasing capacity to improve income seem to be necessary; one of which would be financial education, which provides information, knowledge, and skills in managing household finances (RTI International, 2009). It was also highly recommended that training or tutoring parents on academic aspects and how they can best help their children's academic skills (Kelly, at al., 2010). Given that SPUM is a catholic institution, it is only fitting that there should also have activities targeting spiritual development, which can also be a means to teach parents about important parenting skills. Schedule of these formation activities should meet what was indicated in the memorandum of agreement, which is, monthly. The evaluator perceived that the reasonable attendance rate of parents to formation activities is at 80%.

As for the ratings for the computer training, the evaluator considered a mean rating of 4.2 or higher as acceptable. Favorable comments should also be evident from the interviews with parents.

Formation activities for students. The concept paper indicated that the student beneficiaries need to participate in formation activities such as

tutorial sessions, sports activities, and educational tours. The memorandum of agreement indicated that such activities will be held every month, and on special occasions. With this, the evaluator looked into the variety of activities provided, the schedule of these activities, and the attendance of the students.

Since the intent of the program is to provide formation activities, the evaluator felt that these should address child development in a holistic manner. Because of this, it is ideal that the activities address the three broad domains of development, namely: physical, cognitive, and psychosocial development (including that of a person's, emotions, personality, interpersonal skill, and spirituality) (Sigelman & Rider, 2009). The schedule should be faithful the provision stated in the memorandum of agreement stating that the formation activities are conducted every month and on special occasions. There should also be an educational activity held at the end of each school year as indicated in the memorandum of agreement. The standard for the attendance is similar to the one set for formation activities of parents, which is at 80%.

In the course the evaluator's general inquiry, it was found out the most robust activity provided was the weekly tutorial session provided by the Teacher Education program of SPUM. On top of the attendance of student on these sessions, the evaluator also examined how tutorial sessions are conducted, and the ratings given by the student beneficiaries for this activity. Private tutoring, or shadow education takes on a variety of forms. It can be for the purpose of remedial, or enrichment, one-on-one or group, the subject matter likewise vary (Bray, 1999). Hence, it was difficult to exact evaluative standards. The evaluator sets the following as minimum requirements (Viterbo University, n.d.): (1) Since the ten student beneficiaries, come from three different grade levels, the minimum number of available tutors is set at three; (2), the tutor's educational level should be at least one higher than the tutee; (3) records must be kept per student, containing dates, hours of session, materials covered, level of engagement of student, academic assessment, such as quizzes and projects; (4) establishing rapport with the students; (5) individualized action plan that is responsive to the academic difficulties of the student. A mean rating of between 4.2 and higher is considered acceptable by the evaluator.

Outcomes. The following are the evaluation indicators regarding the effects of the program.

Augmentation of the finances. The financial assistance amounting to ₱ 700.00/school year, and ₱ 300.00/month was intended for school supplies and allowance for students. Given this straightforward stipulation in the program, the evaluator perceived that these monetary provisions should be utilized as stated in the concept paper and memorandum of agreement. Moreover, parents should perceive that the financial assistance truly aid the educational needs of their child.

Development of student potential. One of the end goals of the program is to develop the potentials of students. However, the term “potentials” is very vague. The program concept paper did not specify what these potentials exactly refer to. Given that the primary beneficiaries are elementary students, the evaluator operationalized “potential” as the academic performance of the students quantified by their grade weight average (GWA), as well as attendance rate. In particular, the evaluator would like to see if there is a significant improvement in GWA and attendance rates between the school years 2012-2013, and 2013-2014. Standards are met if statistically significant differences will be evident when the GWA and attendance rate between the two school years are compared.

Improvement of family relationship. The program logic implies that with financial assistance, some of the burden of poor family will be eased, creating room for improvement in the relationship among family member. As the term family relationship is broad, the evaluator attempted to specify such through the aid of existing literature. Research suggests that financial stability, and socioeconomic status are associated with stability of marital relationships, decrease in stress levels, effective communication (RTI International, 2009), behavioral and emotional functioning of parents, and children’s adjustment and development (Conger, Conger, & Martin, 2010). Hence, the parents should be able to be able to express any subjective experience of improvements in these areas.

The following are the important evaluation questions categorizes according to antecedents, transactions, and outcomes.

Antecedents. The following are the question reading conditions prior to the actual program that needs to be looked into.	
Cascading the program information	Was the information regarding the sponsorship for FAP cascaded to member SPUM community? If so, what are the ways by which they were cascaded? How many responded to the invitation? What are the weaknesses of the cascading process?
Selecting the beneficiaries	What was the process involved in the selection of the beneficiaries? Were the criteria for selection followed? What are the weaknesses of the selection process?
Transactions. The following are questions regarding the relevant encounters that ought to have happened during the program.	
Provision of the financial assistance	Was the money given on time? Was it enough? School visits. How often were the school visits? What are done during school visits?
Home visits	How often were the home visits? What are done during home visits?
Monthly formation	What formation activities were provided? Was

activities for parents	the monthly schedule for the activities followed? Did parents attend the formative activities? How do parents rate the computer training? How useful is the computer training?
Formation activities for students	What are the different formation activities provided to students? Was the proposed schedule followed? Did students attend the formation activities? How do student beneficiaries rate the tutorial sessions?
Outcomes. The following are questions regarding the effects of the program.	
Augmentation of the finances	How do parents utilize the financial assistance they receive? Do parents perceive that their financial state has improved?
Development of student potential	What is the GWA of the student beneficiaries of the program? Did the students' GWA significantly improve from school years 12-13 to 13-14? What is the attendance rate of the beneficiaries? Did the students' attendance rate significantly increase from school years 12-13 to 13-14?
Improvement of family relationship	Are there perceived improvements in family relationships of the beneficiaries?

Method

Research Design

This evaluation adopted the descriptive design, which principal purpose is to provide a holistic description of the different aspects and processes within the FAP. This description is necessary so that the evaluator can compare objective observations with relevant standards in order to arrive at a judgment of merit of the program.

Participants

Information relevant to the evaluation was secured from several sources. Both the director and the social worker of the CDC were interviewed.

Out of the ten student beneficiaries, five were requested as respondents for a survey. Likewise, one grandmother and six mothers participated in interviews. Of the parents who attended the computer training, five served as respondent to a rating scaling. All of whom were selected through convenience sampling.

A student from the Teacher Education program, who acted as tutor to the student beneficiaries, as well as coordinator of the sessions, was also recruited as respondent for the evaluation.

Instruments

Semi-structured interview guide. Several sets of semi-structured interview guides were used throughout the evaluation. One was used to solicit information from the social worker regarding the selection process for identifying the beneficiaries. The social worker was also asked about what goes on during a home visit and a school visit, and how often they were conducted. An interview guide was also used in the inquiry regarding the cascading of the project information.

Another set of interview questions was addressed to the parents. They were asked about the selection process based on their experience, the utilization of the financial assistance, insights about the activities and meetings they attended to, the relationship within the family, and the overall perception of the FAP.

An interview guide was also prepared for inquiries made to the student coordinator of the tutorial sessions.

Rating scale for computer training. As previously mentioned, the parents, particularly the mothers, underwent computer training. Since there was no assessment done immediately after the training, the evaluator decided to assess its success through a purpose-built instrument which is composed of 13 items phrased in Filipino language. The items were based on Kirkpatrick's Four-level evaluation, which looked into reaction, learning, behavior, and results (Kirkpatrick Partners LLC, 2009). Reaction refers to the participant favorable reaction to the activity. Learning pertains to the participants' perception of how much they have gained in terms of attitudes, knowledge, and skills. Behavior refers to the degree to which the participants are able to apply what they have learned. Results refer to the perception that targeted outcomes have transpired. The respondents rated each item using a five-point scale (1 = *Lubos na hindi totoo*; 5 = *Lubos na totoo*).

Rating scale for tutorial sessions. Another purpose-built scale was utilized to assess students' perception about the tutorial sessions. Since the respondents were elementary students of varying levels, and some of whom are very young for typical word-based assessment scales, the evaluator made use of picture-based (i.e., emoticons) assessment scale instead. The scale was likewise constructed based on Kirkpatrick's model (Kirkpatrick Partners LLC, 2009). The items were read to them, and they were asked to indicate their response by pointing at any of the five emoticons ranging from 5 = smiley face to 1 = sad face. The items were read in a manner that the evaluator thought was appropriate for the specific respondent's age level.

Aside from these instruments, other information was gathered from other documents such as attendance records, beneficiary portfolios, tutorial reports, grade report cards, and field observations.

Procedure

Several sources of information were tapped in order to obtain a good description of how the program runs. This section tackles the different means by which data were collected.

Many of the data needed for the evaluation was secured by looking into existing documentations that are available in the CDC. Access to these documents were requested from and granted by the CDC. Some of the documents that served as source of data include: requirements submitted by the parents during the selection process, report cards of the student beneficiaries, attendance record of the parents in meetings, training and catechesis, receipt transmittals of the disbursement of financial assistance, and tutorial reports.

Interviews were conducted with the CDC director, social worker, parents, and tutors. The interviews were scheduled based on the respondents' available time. The evaluator acted as interviewer, and recorded the conversations using a digital recording device, with the consent of the respondents. The recorded interviews were transcribed by a student research assistant, ready for content analysis.

During the interview with parents, they were also requested to answer the assessment scale for the computer training. During the last tutorial session of the student beneficiaries for the current academic year, the evaluator assessed their perception of the tutorial sessions through the use a picture-based rating scale.

The evaluator also accompanied the social worker on her home visit in order the conduct observations on how the visits are done. The evaluator also planned to take observational notes for the school visit. However, the schools no longer held classes, so the school visit was not conducted.

Data Analysis

This section details the different methods of analysis done in the conduct of the evaluation. Frequency and percentage was used to analyze descriptive information such as attendance. Mean and standard deviation was used to analyze the collective assessment of the tutorial and computer training, as well as grade weight average of students. Related sample *t-test* was used to determine if there is a significant difference between the GWA and attendance rate of the students between school year 2012-2013 and school year 2013-2014.

For the qualitative data, content analysis was used. Transcriptions of the interviews were read and examined. Relevant response and phrases were extracted and coded. Afterwards, the codes were reexamined and categorized. The initial categories were examined again and collapsed as necessary. The formed themes were examined to further understand if logical relationship can be drawn from them.

Results

This section presents the results of the quantitative and qualitative analysis of the observations about the different indicators.

Antecedents

Cascading program information. This aspect pertains to the intent of the program to inform members of the SPUM community, particularly the faculty and staff, about the FAP, with the objective of the gaining sponsors for additional beneficiaries. According to the CDC director, there were no formal attempts to cascade the information. Based on her recollection, the project information was mentioned during review of strategic plans among members of the management team. It was also mentioned during one of the meetings with the Non-Academic Personnel Association (NAPA). However it was only presented as one of the many programs of the CDC. There were also instances where few faculty members or staff would inquire about how they can help with the efforts of the CDC, and for which the FAP was mentioned to them. To date, two faculty members have expressed interest in being a sponsor, and one staff has actually deposited a certain amount. The money is said to be kept by the finance office, waiting for such a time when additional sponsorship of the other beneficiaries become operational. As a result, there are no additional beneficiaries aside from the original ten.

Selection of recipients. This refers to the faithfulness of the selection processes to the proposed selection criteria, as well as the appropriateness of the criteria. Among the criteria: (1) Students should be enrolled in a public school, (2) has a GWA of 83% and has no grade lower than 80%, (3) family income is less than ₱ 5,000.00 per month, (4) student should be physically fit, (5) highly recommended by Barangay officials. There is evidence that numbers 1 and 5 were followed. However, there are no documentary evidences for family income and physical fitness. Although the some of the information sheet found in the portfolios of the beneficiaries contain information about family income, it was found out that the information were gathered after the signing of the memorandum of agreement and not during the selection process. A few of the beneficiaries even indicated family income greater than ₱ 5,000.00. As for physical fitness, it might have been judged through verbal accounts only. In terms of the criterion pertaining to the grade of the beneficiaries, seven out of ten did not meet the either or both the 83% GWA and 80% lower limit. According to the social worker, intake interviews were conducted to verify the eligibility of the potential beneficiaries; however, documentary evidence of the intake interview is not available. In general, the selection process lacked systematic and reliable assessment, which is typically necessary in targeting beneficiaries for financial assistance programs.

Table 1
Completed Countenance Matrix: Program Antecedents

Description Matrix		Judgment Matrix	
Intents	Observations	Standards	Judgment
Cascading program information			
Information about the Financial Assistance Program should have been cascaded to members of SPUM community with the purpose of inviting additional sponsors.	The information about the FAP was mentioned during certain occasions, but was not formally cascaded. There is one benefactor, yet the money is on hold. Two potential sponsors expressed interest	Information should be disseminated through e-mail, newsletters, and briefings. There should be ten sponsors for an additional ten beneficiaries.	Appropriate channels of information dissemination were not utilized, and information of FAP was not effectively cascaded. There were no additional beneficiaries other than the original ten.
Selection of Recipients			
The beneficiaries will be screened and chosen using the proposed criteria: 1. Currently enrolled in a public school. 2. GWA of 83%; no grades lower than 80%. 3. Family income is less than ₱ 5,000.00 per month. 4. Student is physically fit 5. Highly recommended by the local government unit (i.e. Barangay)	Among the stated selection criteria, enrollment in a public school, and Barangay recommendation was observed; there are no documentary evidences for family income, and physical fitness; grade requirements were not met in seven out of ten beneficiaries. It is not certain if the selection process was adequate enough, or made used valid assessment tools.	The selection criteria should have been followed. The use of valid assessment methodology is necessary for effective recipient targeting.	The selection criteria were partially followed. The selection process can still be improved by utilizing valid assessment methodology.

Transactions

Provision of the financial assistance. This aspect pertains to the amount of the financial assistance, and the promptness of its release. The amount given to beneficiaries exceeds the educational allowance component of the *Pantawid Pamilyang Pilipino Program (4Ps)*. Whereas the 4Ps provide ₱ 3,000.00 annually per student, the FAP gives ₱ 3,700.00 annually. Based on the disbursement transmittals, the financial assistance is consistently released on time to the beneficiaries.

School visits. To monitor student progress, quarterly school visits ought to have been conducted. It is also ideal that systematic data collection and filing is evident, such as reviews, interviews, observations, and testing. The evaluator failed to directly observe the school visits, so verbal account of the social worker was considered instead. According to the social worker, as much

as two school visits have been conducted since the program started in November 2013. The school visits typically constituted casual conversation with the adviser of the student. No records are kept regarding information gathered from school visits.

Table 2
Completed Countenance Matrix: Program Transactions Part 1

Description Matrix		Judgment Matrix	
Intent	Observations	Standards	Judgment
<p>Provision of the financial assistance The amount of ₱ 700.00 should be given on the first Saturday of June, and the ₱ 300.00 is given every month, from June to March, of a given school year.</p>	<p>The financial assistance (₱ 700.00 annually, and ₱ 300.00 monthly) was given on time.</p>	<p>The amount of financial assistance should at least be similar to the educational allowance component of the 4Ps. The program should be able to release the ₱ 700.00 within the month of June, and the ₱ 300.00 within each month, from June to March.</p>	<p>The amount given is adequate, and even greater than that of the 4Ps. Disbursement is prompt and effective.</p>
<p>School visits The social worker should keep track of the progress on the pupils in school through regular school visits.</p>	<p>According to the social worker, two school visits have been conducted since the program started in November 2012. The visits usually involve casual conversation with student adviser, but no data were gathered, and kept.</p>	<p>It is ideal the school visits be conducted quarterly. There should be evidence of systematic data collection and archiving, utilizing at least two of the four: review of records, interviews, systematic observation, and testing</p>	<p>School visits were not done frequently enough. Records to keep track of the progress of student beneficiaries were not effectively collected.</p>
<p>Home visits Home visits will be conducted to assess student behavior and attitude, as well as family relationships.</p>	<p>About three official home visits have been conducted since the beginning of the program in November 2012. The home visits were planned, and were done during the convenient time of the parents of the beneficiaries. During visits, concerns of beneficiaries were discussed. Visits were supportive in nature. The visits were usually not individualized, and no assessment was conducted.</p>	<p>Home visits should be done once every two months. It should be planned, done during the convenient time of beneficiaries, individualized, and with the use of adequate assessment methods. It should also be a venue for the issues and concerns of the beneficiaries, and it should be supportive and skills generating</p>	<p>Frequency of home visit was not enough. While the home visits mostly served its supposed purpose, they were not individualized. There were also no forms of assessment done.</p>

Table 3
Completed Countenance Matrix: Program Transactions Part 2

Description Matrix		Judgment Matrix	
Intents	Observations	Standards	Judgment
<p>Monthly formation activities for parents Parent should attend monthly formation activities.</p>	<p>There were two gift giving activities, one catechesis, one computer training, and seven meetings attended by the parents. In a strict sense, there were only two months out sixteen where actual formation activities (e.g., catechesis, and computer training) were conducted. The attendance rate for the activities (formative and non-formative) was at 90.9%. The ratings for the computer training in terms of favorable reaction to the activity ($M=4.76$, $SD=0.261$); learning ($M=4.27$, $SD=0.279$); application of learning ($M=4.67$, $SD=0.471$); and favorable outcomes ($M=4.90$, $SD=0.224$) were all higher than 4.2. All parents find the computer training helpful, but wanted more time and opportunities to train again.</p>	<p>Formation activities should include: increasing financial capacity and education, tutoring parents in academic skill that will be helpful to their children, parenting skills, and spiritual development. There should be at least one formation activity every month since the beginning of the program, and the average attendance of parents should at least be 80%. The average rating for the computer training should be 4.2 or higher, and the parents should perceive the computer training as beneficial.</p>	<p>There were not enough formation activities, and the monthly schedule was not strictly followed. Attendance of parents to activities exceeded the standard. The computer training was positively perceived, except for the time allotted for the training.</p>

Home visits. Regular home visits by the social worker, in order to monitor and assess progress in family relationships, as well as to serve as venue for communicating concerns about the delivery of the program. While literature may suggest that the frequency of home visits for programs of this nature is once every two months, there have only been about three official home visits by the social worker since the beginning of the program in November 2012. As suggested by the Vermont Department of Children and Families (2008), the home visits were conducted at the beneficiaries' parents' most convenient time, and in their community; provided venue for discussing issues and concerns of the beneficiaries; and in some ways, supportive and

skills generating. However, it was not done in an individualized manner. Oftentimes, the parents of the beneficiaries are hesitant to allow the social worker inside their actual living conditions. Likewise, formal or informal assessments of the beneficiaries and their families were not evident.

Table 4
Completed Countenance Matrix: Program Transactions Part 3

Description Matrix		Judgment Matrix	
Intent	Observations	Standards	Judgment
<p>Formation activities for students Student beneficiaries need to participate in formation activities such as tutorial sessions, sports activities, and educational tours.</p>	<p>The students participated in four Christmas Parties / Gift giving, one catechetical session, and ten tutorial sessions. However, there were months for which no formation activity was provided. No school year-end educational activity was conducted. The average attendance rate for all the activities is at 96%. The average number of tutor per session is at 7.2 ($SD=2.573$), but in one of the sessions, only two tutors were available. Tutors were college students. They made an effort to establish rapport through icebreakers. No individualized records and action plan were kept. The attendance rate is at 94%, but two students both attended 72.2% of the sessions only. The ratings for favorable reaction to the activity ($M=4.68$, $SD=0.109$); learning ($M=4.90$, $SD=0.224$); application of learning ($M=4.40$, $SD=0.548$); and favorable outcomes ($M=4.80$, $SD=0.447$) of the tutoring session were all higher than 4.2.</p>	<p>The formation activities should address physical, cognitive, and psychosocial (including spiritual) development of the children. The schedule should be faithful to the schedule indicated in the memorandum of agreement, which is monthly. There should be an education activity at the end of the school year. The average attendance rate for all activities should at least 80%. For the tutorial sessions, there should at least be 3 tutors per session; the tutor should be an academic level higher than the tutee; necessary records of the session must be kept per student; rapport must be established between tutors and students; and there must be an individualized action plan. The average attendance rate for the tutorial session should at least be 80%. The criterion for the ratings for tutorial sessions should be 4.2 or higher.</p>	<p>Cognitive development was well addressed by the program. However, psychosocial and physical development activities fall short. The monthly schedule indicated in the memorandum of agreement was not met. The students attended most of the activities. Except on one occasion, the number of tutors per session was adequate. Tutors are also perceived capable of the task, judging from their educational level. The tutorial sessions were adequate, except for not maintaining individualized record and action plan for the students.</p>

Monthly formation activities for parents. Holistic formation of the parents, through monthly activities was an aim on the program. Since the program began, the parents, particularly mothers, attended two gift giving activities, one catechesis, one computer training, and seven meetings. Two couples also participated in renewal of marriage vows. One of the parents is a widow, and the others are not married, hence they did not participate in such an activity. Among these activities, only the catechetical session (as spiritual formation), and the computer training (as academic skill formation) can be strictly considered as formative. While meetings may have served some formative function, it was not clear in what manner it did. With this, it cannot be said that parent formation was held monthly, as indicated in the memorandum of agreement. All activities considered (formative, or otherwise), except for the renewal of vows, the average attendance rate is 90.9%; two parents have attendance rate below 80%.

The evaluator had an opportunity to assess the computer training participated by some of the parents. Average rating exceeds the criteria (i.e., equal to or greater than 4.2) in all four areas namely: Favorable reaction to the activity ($M=4.76$, $SD=0.261$); learning ($M=4.27$, $SD=0.279$); application of learning ($M=4.67$, $SD=0.471$); and favorable outcomes ($M=4.90$, $SD=0.224$). When asked during the interview, all parents were appreciative of the training, but most of the parents wanted more time for it, or that the training be repeated. According to one participant, “*Ang ganda po, kaya lang, isang beses lang. Humirit po kami isa pa sana...*” All of those who were interviewed did not have computer units at home; hence application of what has been thought may be limited.

Formation activities for students. To help students, aside from providing financial assistance, the program intended for holistic formation of the student beneficiaries in terms of the physical, cognitive, and psychosocial development through monthly formations activities. Based on what the evaluator culled from available records, the students participated in four Christmas Parties / Gift giving, one catechetical session, and ten tutorial sessions. Among these activities, the catechetical sessions served psychosocial development, while the tutorial sessions served cognitive development. The tutorial sessions started in September 2013. Since then, there have been two session in September, two in November, one in December (plus one Christmas party with Teacher Education program), one in January, two in February, and two in March 2014. Hence there were months for which no formation activity was provided. However, it was noted that there were several months during the program implementation for which monthly formation activities were provided to student beneficiaries more than once. The average attendance rate for all the activities is at 96%; no student beneficiary has less than 80% attendance.

The conduct of the tutorial was described by the student coordinator of the tutorial sessions. The average number of tutors per session exceeded the standard ($M=7.2$, $SD=2.573$), but there was one session wherein only two tutors

were available. All tutors were college students and are perceived as capable of helping primary school students. Rapport with students was ensured through getting-to-know activities and icebreakers before the tutoring starts. However, individualized records and action plan for the each student was absent. The average attendance rate to tutoring sessions met the standards at 94%, but two student beneficiaries, attended less than 80% of the time. Average ratings for the tutorial sessions by the students exceed standards (equal to or greater than 4.2) in in all four areas: Favorable reaction to the activity ($M=4.68$, $SD=0.109$); learning ($M=4.90$, $SD=0.224$); application of learning ($M=4.40$, $SD=0.548$); and favorable outcomes ($M=4.80$, $SD=0.447$).

Outcomes

Augmentation of the finances. This is operationalized as the manner by which the financial assistance was used by the beneficiaries, and their perception of how beneficial the assistance is. For the most part, the ₱ 700.00 was utilized for school supplies such as shoes, bag, uniform, notebooks, and pencils. Some said they used it for school projects. The ₱ 300.00 was used for allowance and snacks of the children, as expected. One of the student beneficiaries, apparently share some with other siblings; according to one parent, *“Tapos pag-uwi niya, Ate o, pasalubong. ‘Ma, bigyan mo limang piso yan.”* Some student beneficiaries also saved. At least three respondents said that the financial assistance was shared to their other children. As expressed by one parent *“Naisama ko na rin po yung iba niyang kapatid.”* One of the parents shared that when the initial ₱ 700.00 was given in November 2012, she made use ₱ 500.00 of it as capital for a small business. She said, *“Yung 500 dun, pinuhunan ko... Tapos napalago ko ng napalago yun; nakakakain na kami ng maayos.”*

All respondent are thankful for the financial assistance, despite the limited amount. All of them find it a great help to their family. One emotional parent said, *“Alam niyo po, nagpapasalamat po kami sa inyo at nagkaroon kayo ng ganitong programa dahil napakalaking tulong para sa mga taong... talagang yung time na yun, talagang walang wala kami.”*

Development of student potential. The program is expected to lead to an improvement in the academic performance of the student beneficiaries in terms of their GWA and attendance. The mean GWA of the participants marginally increased from SY 2012-2013 ($M=82.32$, $SD=4.879$) to SY 2013-2014 ($M=82.62$, $SD=3.994$). However the increase is not statistically significant ($t[8]=0.260$, $p=0.80$). Average attendance rate for SY 2013-2014 is at 96.35%, and is significantly higher ($t[8]=4.164$, $p=0.003$) than the 88.67% attendance rate for SY 2012-2013.

Table 5
Completed Countenance Matrix: Program Outcomes

Description Matrix		Judgment Matrix	
Intents	Observations	Standards	Judgment
<p>Augmentation of the finances Financial status of the family of the beneficiaries should be augmented. The money that is provided should be used for school supplies and allowance of the student beneficiaries.</p>	<p>The money was mostly used for buying school supplies, uniform, projects, and for allowance of students. Of the seven parents who were interviewed, at least three said that the money is also shared with other children who are also studying. One parent said that she used of ₱ 500.00 as capital for a small business, which eventually grew, and was sustained. All parents are highly thankful and the financial aid, and said that it is truly helpful.</p>	<p>Monetary provisions should be utilized as stated in the concept paper and memorandum of agreement - for school supplies and allowance of the student beneficiaries. Parents of the student beneficiaries should perceive that the money given really aids the education of the beneficiaries.</p>	<p>The financial assistance served its purpose of augmenting the finances of the families by providing money to spend on educational need of the student beneficiaries. However, there are a few instances where even their other children share with the benefit, or even proving capital for a small business.</p>
<p>Development of student potential Students should be attending and performing well in school.</p>	<p>While the GWA did not decline, there was no significant improvement ($t[8]=0.260, p=0.80$) in this variable. The attendance rate of the student beneficiaries significantly increased ($t[8]=4.164, p=0.003$) from 88.67% to 96.35% across two school years (i.e., 2012-2013 to 2013-2014).</p>	<p>There should be a significant increase in the attendance rate and GWA of the student beneficiaries between school years 2012-2013, and 2013-2014.</p>	<p>The financial assistance did not lead to an improvement in the academic performance of the students. However, it should be commended for its positive impact of the attendance of students.</p>
<p>Improvement of family relationship Improvement in family relationships should be evident after being a part of the FAP.</p>	<p>Some of the participants identified alleviation stress, strengthening of marital relationship, and improvement of children's social skill as experienced. Other parents had difficulty in identifying changes in family relationships.</p>	<p>Subjective experiences in improvement in marital relationships, stress levels, communication patterns, behavioral and emotional functioning of parents, and children's adjustment and development should be reported by parents</p>	<p>While there are some who are quick to recognize the changes in their families brought about by the FAP, others were not quite so. This may indicate that the financial assistance program is yet to have large impact on family relationship.</p>

Improvement of family relationship. One of the indirect outcomes anticipated by the program is the improvement in family relationship. This should be evidenced by any subjective experience of the parents with regard to any perceived changes in marital stability, stress level, communication patterns, parenting, and children's development and adjustment. Some of those who were interviewed find it difficult to express and expound on the changes that they have observed in their family after being part of the financial assistance program. However, some were quick to identify that family stress due to finances was lessened because of the program. According to one parent, "*Nakakaraos kami sa pang araw araw namin. Nadagdagan yung income namin.*" Another parent suggested that program contributed to the strengthening of their marital relationship. She said that, "*Mas naging ma-ano kami ng husband ko. Mas naging magkaagapay kami sa problema.*" Some changes also pertain to development of their children's skill. As expressed by one mother, "*Ano na siya... marunong na siyang mag-recite ngayon.*"

Discussion

The current evaluation was done to examine the different aspects of St. Paul University Manila, Community Development Center's Financial Assistance Program. Guided by Stake's (1977) Countenance Model of Evaluation, the different aspects were organized as antecedents, transactions, and outcomes. Culled from the concept paper of the FAP, as well the memorandum of agreement, the evaluator identified what the program intended. Using different methodologies, data were gathered, and eventually comprised the observations of the evaluator. Guided by the available documentation of the FAP, as well as relevant literature, the evaluator set the standards for each aspect, and judgment of value and merit was made upon comparing observations with the standards.

In general, there are many good things that can be said about the FAP. Also, there are some areas that may require more attention in order for the program to be able to deliver all of its intents adequately. Hence, the discussion is organized into two: strengths of the program, and areas for improvement.

Strengths of the Program

One of the strengths of the program is the amount of the monetary provision itself. With annual benefit of ₱ 3,700.00 for the educational needs of a student; it exceeds what the national government provides in its CCT program (Reyes & Taguba, 2012). For a poor family, such amount means a lot (Barrios, 2010). CDC and SPUM are also praised for not delaying the disbursement of the benefits. The parents of the beneficiaries confirm this with their testimonials. All parents perceive the money they receive from the FAP as highly beneficial to their child, who is supported by the program. Even if there are some instances wherein the utilization of the money went beyond

the standards set; such as having it shared to other children who are not part of the program, or using a portion of the money given, as capital for a small business, the evaluator could not come to the conclusion that such is a bad thing. The point is that, money given is put to good use, and not wasted on things that are detrimental to the family of the beneficiaries.

While the program is termed as a Financial Assistance Program, in reality, it does more than just providing money to beneficiaries. Providing opportunities for growth and development among parents, and children is commendable. Although it may take more time before the impact of formation activities become more evident, the fact that there is an attempt to provide such can be a start. The computer training for mothers is highly appreciated, despite lack of intensity. The generous and consistent tutorial sessions are especially important as support for cognitive development of students. Students seem to be enjoying it too, and most of them find it highly beneficial. The catechetical sessions for parents and students ensure that their spiritual needs are not neglected.

On the part of the beneficiaries, their active participation in most aspects of the program is notable. Attendance rates for activities within the program exceed expectation. This shows that the institution does not only have them as beneficiaries, but as active partners in community development. Frequent meetings and interactions between the social worker and the beneficiaries ensures that the communication lines are open and healthy. This level of engagement provides a lot of opportunities for growth, not only on the part of the program and the people behind it, but also the beneficiaries themselves.

While the evaluation is more of a formative evaluation rather than an impact evaluation, some signs of positive outcomes are already surfacing. The most obvious of which is the significant improvement of the school attendance of the beneficiaries. This is comparable if not better than the impact of most CCT programs among their own recipients (Saavedra & Garcia, 2012). Also, there is some evidence, though not very strong, that the program has somehow improved the relationships within the families of the beneficiaries.

Areas for Improvement

With a little over a year after its inception, the FAP is showing signs of positive outcomes. More people could have been helped with more funding. This why informing the rest of the SPUM community about the FAP, with the intent of inviting sponsors, is important.

While there is no reason to believe that the beneficiaries are non-poor, it would have been better if the selection process for identifying beneficiaries followed a more systematic and valid methodology. This can settle any doubt about the worthiness of the beneficiaries who are part of the program. The evaluator would like to pay special attention to the finding the seven out the ten beneficiaries did not actually meet the grade requirement indicated in the concept paper. In conjunction with this, the finding that the GWA across two

school years remain practically the same means that these seven beneficiaries still do not meet the grade requirement. Nevertheless, the evaluator does not see the need to remove them from the program. Only, it might be better to replace this grade criterion with a more relaxed one; such as “having no failing grade.” This idea came from the finding of Saavedra and Garcia (2012), which suggests that imposing the “having no failing grade” policy was enough to keep students in school. The evaluator also thinks the CDC should clarify where the FAP is need-based (i.e., providing opportunities to those who have less in life), or merit-based (i.e., providing opportunities to those who are excelling in a particular field) (Loyla et al., 2012).

Improvement can also be made in the area of service delivery, other than monetary provisions. Frequency of home visits, school visits, and formation activities (especially for parent) are not meeting the standards. Likewise, individualized assessment, and data collection for monitoring purposes, and activities planning should be initiated. The evaluator highlights the need for an individualized approach to this because of the fact that no two children, or families, are alike. Hence, program delivery can also be tailor-fitted to each beneficiary.

In general, areas of improvement revolve around the necessity to enhance the systems within the program, as well as assessment and data collection. Improving the system can maximize the service delivery, and eventually result to higher impact. Using valid and appropriate methods of assessment and records keeping are also very important. Doing so would mean the accumulation of important data that inform those who manage the program. These pieces of information can reveal progressions or regressions and they can be used in identifying needs of the beneficiaries and their families. In 2017, the first cycle of the program will end. By then, an extensive impact evaluation should be done. The accumulated information can provide rich data much needed in evaluations of this nature. Results of such evaluation can eventually inform the CDC and the SPUM community if another program cycle can be proposed.

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