

Readiness and Challenges of Ageing-Inclusive Development in the Province of Iloilo: Basis for Strategic Community Extension Program

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Abstract: This study assessed the readiness of Local Government Units (LGUs) in Iloilo Province to implement ageing-inclusive development and identified the challenges encountered in the process. The findings serve as a framework for a proposed Community Extension Program aimed at enhancing elderly welfare. The research employed a multi-stage sampling design—combining stratified, cluster, and purposive techniques—to ensure geographic, socio-economic, and demographic representation across Iloilo’s five congressional districts. Criteria for selection included LGU income classification, urban-rural dynamics, and high Old Age Dependency Ratios based on Philippine Statistics Authority (PSA) data. The respondents comprised 246 key informants from 17 municipalities, including Local Social Welfare and Development Officers (LSWDO), Local Planning and Development Office (LPDC), Office of the Senior Citizens Affairs (OSCA) heads, Rural Health Officers (RHO), Local Population Officers (LPO) and Federated Presidents of Senior Citizens Associations (FSCAP). Data were analyzed using descriptive and inferential statistics, including frequency counts, mean, standard deviation, Mann-Whitney U, and Kruskal-Wallis H tests, with significance set at a 5% alpha level. The results provide a strategic basis for evidence-based community interventions to support the province’s ageing population. Iloilo Province has an assessed rating or "readiness" for age-inclusive development and has strong-supporting legislative rules, initiatives and existing programs similar to those in Pavia; however, there are major obstacles preventing further progress; these would be chronic under-funding, lack of staffing resources and various cultural barriers. While there are positive correlations between sociodemographic characteristics such as income and educational attainment with LGU readiness perception, the greatest difficulties are faced to the "near-poor" household due primarily to a limited access to either private resources or through social subsidies at both state or local level.

Keywords: LGU Readiness and Challenges, Ageing-Inclusive Development, Old Age Dependency Ratio, Strategic Community Extension Program, Social Welfare Policy, Iloilo Province

INTRODUCTION

Background of the Study

As global populations continue to age, understanding the unique challenges and opportunities of ageing in various sociocultural contexts has never been more crucial (Cruz, Cruz, & Saito, 2025). The Philippines is on track to become an aging population by 2030, and government officials seek to find legislation loopholes and expand social programs to better serve older Filipinos. The Philippines will become an ageing society, with individuals aged 60 and over accounting for more than 10% of the population. According to the 2024 census of the Philippine Statistics Authority (PSA), the population increased by 0.8 percent every year from 2020 and 2024. This is significantly lower than the 1.6% yearly rise seen from 2015 to 2020 (MSN, 2026).

This transition of the Philippines is facilitated by significant demographic changes marked by a recent sharp decline in fertility rates and an increase in life expectancy. The older population growth rate is increasing and will maintain its momentum even as other age groups are expected to experience a declining relative share in the future. The increasing number of older people will be marked by an increasing numeric dominance of women, suggesting feminization amongst survivors. Most surviving older women are widowed, in contrast to surviving

older men, who are mostly married. The education profile of older Filipinos remains low, with no significant difference between males and females. However, there is a visible improvement in the education profile of younger partners relative to older partners. The anticipated improvements in the education profile of future generations of older Filipinos are expected to have a profound positive impact on their health and well-being (Cruz, Cruz, & Saito, 2025).

Trends in population ageing are of particular relevance to the Sustainable Development Goals. UN Sustainable Development Goals (SDG) address the ageing population as a cross-cutting issue through the core principle of the 2030 Agenda to leave no one behind, i.e., that all members of society benefit at all stages in life from the development process. The issue of population ageing crosses over into other SDGs that address: the eradication of poverty (SDG 1); ensuring a healthy life (SDG 3); achieving gender equality (SDG 5); and reducing inequality (SDG 10). The current SDGs include the perspective of older adults no longer simply being seen as a vulnerable group, but rather as valuable stakeholders and participants in the development of the world through their workforce contribution, their contribution as caregivers and as community leaders helping to develop/maintain sustainable economic growth. In order to achieve these goals, the SDG have clearly identified the need for a life-course approach, recognizing that the cumulative effects of inequalities and risks to health throughout one's life will impact overall health, well-being, and quality of life as people age. Key areas of focus include developing universal social protection systems to reduce the risk of poverty for older people, with particular emphasis on providing adequate pensions (SDGs 1 and 8); promoting healthy ageing through the establishment of a system of universal health coverage and the provision of quality long-term care as people age (SDG 3); and creating age-friendly cities/regions that have accessible public spaces and transport systems for older persons (SDG 11). In addition, there is a global need to improve age-disaggregated data to make older populations visible in the global statistics. This is necessary to ensure that national policies are responsive to the rapidly changing demographic landscape of the world in which one in six persons will be over sixty by the year 2030.

The legal framework for an aging inclusive Philippines originates with Republic Act No. 7432, otherwise known as the Senior Citizens Act, establishing the government's obligation to respond to the needs of senior citizens and maximize their participation in nation building first and foremost.

This initial legislation was greatly enhanced by Republic Act No. 9257, The Expanded Senior Citizens Act of 2003, which provided for additional benefits for seniors and mandated that each municipality establish an Office for Senior Citizens Affairs (OSCA). In 2010, Republic Act No. 9994, The Expanded Senior Citizens Act of 2010, provided further support to the Senior Citizens Act/Expanded Senior Citizens Act by adding exemptions to the Value Added Tax and provided for a social pension for indigent senior citizens and mandating that Filipino senior citizens should have mandatory Phil Health coverage. (Expanded Senior Citizens Act of 2010, Rep. Act No. 9994, 2010).

More recently, the government has continued to adapt these laws for the protection of senior/numbers in their communities through Republic Act No. 11350, which established The National Commission of Senior Citizens (NCSC) which was designed to develop better enforcement of programs for seniors (National Commission of Senior Citizens Act, Republic Act No. 11350, 2019). And recently, Republic Act No.

The Republic Act No. 11916 or the "Social Pension for Indigent Senior Citizens Act", increased the amount of the Monthly Social Pension received by beneficiaries of the social pension to better support the most disadvantaged segments of the ageing population. The two (2) legislative frameworks collectively aim to develop a society where senior citizens of the Philippines are protected and have avenues to be actively engaged in their communities (An Act Increasing the Social Pension of Indigent Senior Citizens, Rep. Act No. 11916, 2022).

Although the goals were developed in a manner that "covers issues impacting all of us" there appears to be little recognition of the specific service needs of older persons. This lack of focus may mean there would be limited funding for any Sustainable Development Goals related programming directed toward older adults due to older persons not being recognized as a priority for funding and therefore not being considered for investment by a country's or community's budget for these programs. Older persons may also have difficulty applying for or competing for the United Nations Sustainable Development Goals Fund for older person related projects due to

the lack of focus on this population in the Sustainable Development Goal agenda (Shevelkova, Mattocks, & Lafortune, 2023).

The government of the Philippines has instituted a 2023-2028 Philippine Plan of Action for Senior Citizens (PPASC) that considers ageing as a development issue, and the focus of the PPASC includes the economic participation of older persons, the health of older persons and the availability of age-friendly environments. Some significant steps that will be taken to achieve the goals of the PPASC are to increase the budget allocation for social pensions and implement pension reform (Shevelkova, Mattocks, & Lafortune, 2023). There are still some ongoing challenges related to accessing finance; not enough buildings exist for infrastructure; social safety nets don't fully cover everyone; and thus implementation of activities is inconsistent because of these issues (Flores, Enciso, & Villanueva, 2023).

The Philippine Population and Development Plan of Action (PPD-POA) 2023 - 2028 was developed by the Commission on Population and Development (CPD) to promote local plans that incorporate population trends such as the increasing number of older persons into their local government processes, thus ensuring that all aspects of society will benefit from the increased numbers of older people. To accomplish this, the Plan has three guiding principles: rights and life-course; effective local capacity building, use evidence to inform policy decisions and engage with multi-sector partnerships throughout dynamic population changes in demographics, especially so no group will be disadvantaged, particularly older persons. Evidence that this is being achieved through one of the strategic actions within the Plan is an investment in Support for Labor Force Empowerment & Active Ageing which will create a more able workforce by establishing financial sustainability issues that will allow the Philippines to maximize its demographic dividend (PPD & POA 2023-2028).

Moncatar et al. (2024) conducted an evaluation that identified some barriers that geriatric services face when trying to meet old-age individuals' emergency health service needs including accessibility, availability, affordability and acceptability. Challenges exist in both providing services for, and creating effective interventions for, older adults and those who deliver them (e.g., health care providers, community service organizations), through a persistent cycle of systemic problems in addressing the older adult dilemma and geriatric care systems. When strengthening implementation of collaboration towards an integrated geriatric care structure and increasing training and capacity to work with older adults, both the individual and the institution level can be addressed in helping to address the gaps that exist.

At the same time, strong committed leadership is seen as one of the major steps needed to effectively operationalize the strategy moving forward.

The increase in older persons in Iloilo Province and the increase in the need for Local Government Units (LGUs) to create and implement development strategies that are responsive to the needs of the ageing population will increase the targets of LGUs to provide equal and inclusive growth through (Philippine Institute for Development Studies, 2025).

Although there are national policies and frameworks that promote active and healthy ageing, there is still a limited understanding of the readiness of LGUs in managing ageing-inclusive development at the local level. Current studies examining the demographic trends and national total activities tend to lean more towards either the national total number or the total activity of the Section; therefore, there is a limited opportunity for empirical research that looks at systematically-examined elements of LGU readiness concerning institutional capacity, policy implementation, service delivery, and community engagement. This "gap" in empirical research is supported by a growing body of literature focused primarily on the provincial and municipal level, where the majority of planning and service delivery occurs.

In addition to this critical empirical gap regarding the readiness of LGUs, due to the lack of integration and consideration of issues of ageing into local development management, it remains unclear if LGUs have the capacity to mainstream ageing-inclusive approaches into local governance systems and carry out development strategies successfully. A very limited amount of evidence demonstrates that LGUs have the strategic capacity to research, develop, and provide adequate financial and human resources to successfully support people of all ages

and abilities. Without substantive efforts and the elimination of existing gaps to continually address issues related to ageing, the ongoing demographic transition will likely continue to contribute to and increase the existing inequalities many people currently experience, and continue to strain, under-utilized, and become ineffective resources relative to local socio-economic development (Tapales, 2025).

The aim of this research project was to assess the readiness of LGUs in Iloilo Province to manage the demographic transition through ageing-inclusive development through the review of the capacities in governance, policy/program initiatives, and the mechanisms for service delivery for older people, and to identify issues and gaps for improvement.

Primarily anchored on Decentralization and Local Governance Theory introduced by Jesse Ribot, Arun Agrawal, and James Manor, this study was conducted to assess the readiness of Local Government Units (LGUs) in Iloilo Province to implement ageing-inclusive development and to identify the challenges encountered in this process. The findings would serve as a basis for a proposed Community Extension Program. Specifically, this study sought to answer the following: (1) What is the level of local government's readiness for ageing-inclusive development in terms of institutional capacity, infrastructure and accessibility, social services, and civic participation as assessed by the respondents when taken as whole and when grouped according to age, sex, marital status, highest educational attainment, and monthly household income? (2) What is the extent of challenges encountered by stakeholders in implementing age-inclusive initiatives in terms of financial constraints, manpower and expertise, cultural or familial barriers when taken as whole and when grouped according to age, sex, civil status, highest educational attainment, and monthly household income? (3) Are there significant differences in the level of local government's readiness for ageing-inclusive development in terms of institutional capacity, infrastructure and accessibility, social services, and civic participation as assessed by the respondents when grouped according to age, sex, civil status, highest educational attainment, and monthly household income? (4) Are there significant differences in the extent of challenges encountered by stakeholders in implementing age-inclusive initiatives in terms of financial constraints, manpower and expertise, cultural or familial barriers when grouped according to age, sex, civil status, highest educational attainment, and monthly household income? (5) Based on the findings, what strategic community extension program can be proposed to enhance municipal readiness?

METHODOLOGY

The study utilized a descriptive-survey research design. This approach was specifically chosen because it allowed the researcher to provide an accurate profile of the current situation without manipulating variables (McCombes, 2019). The goal was to describe the prevailing conditions, attitudes, and readiness levels regarding ageing-inclusive development in Iloilo. According to Creswell and Creswell (2018), a survey design provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population.

The sampling strategy for this study employed a multi-stage design combining stratified, cluster, and purposive sampling techniques. The process began by dividing the province's five districts into strata, followed by randomly selecting municipalities as clusters within each district, and finally using purposive sampling to identify key informants with specific knowledge of ageing-inclusive programs. This study employed a multi-criteria selection process to choose representative districts and municipalities in Iloilo province, considering geographic, socio-economic, and demographic diversity across the five congressional districts. Key selection criteria included ensuring representation from each of the five districts, prioritizing areas with a high Old Age Dependency Ratio based on PSA data, and considering LGU income classification and urban versus rural dynamic.

The respondents of this study included 246 municipal government officials and key department heads of 17 selected municipalities based on selection criteria. Key officials included those from the Office of the Local Social Welfare and Development Officer (LSWDO), Office of the Senior Citizens Affairs (OSCA), Local Planning and Development Coordinator (LPDC), Local Population Officers (LPO), and Rural Health Officers (RHO). The study also included the Federated Presidents of Senior Citizens Associations (FSCAP), to gather evidence for strategic community extension. The study employed various statistical tools such as frequency count and percentage, mean, Standard Deviation, Mann Whitney U test, and Kruskal Wallis H test. The inferential statistics was set at a 5% alpha level of significance.

The instrument's integrity was established through a multi-stage validation process, beginning with content validity assessments where topic experts and research specialists review the items for clarity, relevance, and alignment with the study's objectives. Following expert revisions, the tool underwent pilot testing with a small, representative sample of the target population to identify potential logistical hurdles, such as ambiguous phrasing or time-consuming sections. This preliminary "dry run" is critical for refining the data collection methods and ensuring that the final instrument is both reliable and culturally sensitive. Ultimately, this systematic preparation guarantees that the resulting data serves as a sound basis for developing an integrated community extension program that effectively addresses the authentic challenges of ageing-inclusive development. The readiness on ageing-inclusive development questionnaire was administered to 30 respondents outside the locale of the study to determine its reliability. Cronbach's alpha of .860 for institutional capacity; .930 for infrastructure and accessibility; .930 for social services; and .928 for civic participation, indicate high reliability, with all items displaying a positive value for item polarity. Forty (40) items were retained in the validated version by panel of experts. In conclusion, the instrument developed is a valid instrument, with Cronbach alpha of .964, capable of validating the level of readiness on ageing-inclusive development on institutional capacity, infrastructure and accessibility, social services, and civic participation. On the other hand, the instrument to measure the extent of challenges encountered by the LGU to implement ageing-inclusive development was also administered to determine its reliability. Cronbach's alpha of .719 for financial constraints; .934 for manpower and expertise; .950 for cultural or familial barriers; and .954 for structural and institutional barriers, indicate high reliability, with all items displaying a positive value for item polarity. Forty (40) items were retained in the validated version by panel of experts. In conclusion, the instrument developed is a valid instrument, with Cronbach alpha of .959, capable of validating the extent of challenges encountered by the LGU to implement ageing-inclusive development on financial constraints, manpower and expertise, cultural or familial barriers, and structural and institutional barriers.

RESULTS AND DISCUSSION

Descriptive Data Analysis

Level of Readiness of Local Government Units (LGUs) in Iloilo Province to Implement Ageing-Inclusive Development

Table 1 shows the level of readiness of Local Government Units (LGUs) in Iloilo Province to implement ageing-inclusive development in terms of institutional capacity, infrastructure and accessibility, social services, and civic participation, as assessed by municipal officials and key department heads.

Table 1. Level of Readiness of Local Government Units (LGUs) in Iloilo Province to Implement Ageing-Inclusive Development

Age		Institutional Capacity	Infrastructure and Accessibility	Social Services	Civic Participation
24-34	Mean	3.9667	3.8333	4.1167	4.2167
	SD	.40426	.94355	.86734	.54746
	Description	Ready	Ready	Ready	Ready
35-44	Mean	4.1892	4.0500	4.2500	4.2286
	SD	.28798	.74389	.63141	.61125
	Description	Ready	Ready	Ready	Ready
45-54	Mean	4.2800	4.2800	4.1300	4.3000
	SD	.21534	.51971	.77466	.65354
	Description	Ready	Ready	Ready	Ready
55-64	Mean	3.6250	4.0750	3.8000	3.5000
	SD	.63865	.48663	.81944	.75625
	Description	Ready	Ready	Ready	Ready
75-85	Mean	4.0667	3.9333	3.7000	4.1667

	SD	.04851	.53358	.08402	.33955
	Description	Ready	Ready	Ready	Ready
Civil Status					
Single	Mean	3.9305	3.8100	3.7900	4.0100
	SD	.49940	.72782	.83700	.75928
	Description	Ready	Ready	Ready	Ready
Married	Mean	4.1000	4.1548	4.1645	4.1258
	SD	.41849	.64674	.68885	.66802
	Description	Ready	Ready	Ready	Ready
Sex					
Male	Mean	3.9277	3.8455	3.9636	4.0818
	SD	.51706	.87779	.80415	.66816
	Description	Ready	Ready	Ready	Ready
Female	Mean	4.1089	4.1570	4.1151	4.1061
	SD	.40603	.57543	.71998	.70266
	Description	Ready	Ready	Ready	Ready
Highest Educational Attainment					
High School Graduate	Mean	4.1000	3.2000	3.8000	3.7000
	SD	.00000	.00000	.00000	.00000
	Description	Ready	Moderately Ready	Ready	Ready
Vocational/Technical	Mean	3.5500	4.2000	4.1000	3.1000
	SD	.57446	.10445	.00000	.31334
	Description	Ready	Ready	Ready	Moderately Ready
College Level	Mean	3.0000	4.1000	2.6000	2.5000
	SD	.00000	.00000	.00000	.00000
	Description	Moderately Ready	Ready	Moderately Ready	Moderately Ready
College Graduate	Mean	4.1810	4.2571	4.2952	4.3429
	SD	.33316	.67568	.69453	.47957
	Description	Ready	Ready	Ready	Ready
Master's Degree	Mean	4.2830	3.9125	3.9000	4.0500
	SD	.16194	.82168	.87373	.78279
	Description	Ready	Ready	Ready	Ready
Doctorate Degree	Mean	3.7750	3.8125	3.8750	4.0000
	SD	.49444	.49621	.58872	.68727
	Description	Ready	Ready	Ready	Ready
Monthly Household Income					
Below P5,000	Mean	3.5500	3.6500	3.9500	3.2500
	SD	.57446	.47001	.15667	.47001
	Description	Ready	Ready	Ready	Moderately Ready
P5,000 - P10,956	Mean	4.1000	5.0000	4.9000	4.8000
	SD	.00000	.00000	.00000	.00000
	Description	Ready	Highly Ready	Highly Ready	Highly Ready
P10,957 - P21, 914	Mean	3.9667	4.3667	3.9167	3.8833
	SD	.46721	.25298	.75763	.72997
	Description	Ready	Ready	Ready	Ready
P21, 915 - P43, 828	Mean	4.1429	3.9429	4.1714	4.1857
	SD	.35814	.75159	.75420	.64175
	Description	Ready	Ready	Ready	Ready
P43, 829 - P76, 669	Mean	4.2771	4.1667	4.1333	4.3000
	SD	.25905	.95618	.78267	.53984

P76, 670-P131, 484	Description	Ready	Ready	Ready	Ready
	Mean	3.9222	4.0667	4.0444	4.1333
	SD	.54623	.51249	.65780	.66786
P131, 485-P219, 140	Description	Ready	Ready	Ready	Ready
	Mean	4.1667	3.8667	3.7000	3.9333
	SD	.27008	.46273	.93557	.84575
Total	Description	Ready	Ready	Ready	Ready
	Mean	4.0592	4.0707	4.0732	4.0976
	SD	.44423	.68222	.74363	.69158
	Description	Ready	Ready	Ready	Ready

Scale: 4.50 – 5.00 Highly Ready; 3.50 – 4.49 Ready; 2.50 – 3.49 Moderately Ready; 1.50 – 2.49 Limited Readiness; 1.00 – 1.49 Not Ready

The results showed that the Local Government Units (LGUs) in Iloilo Province have been given a consistent "Ready" rating in relation to ageing inclusive development across the following four areas: civic participation, infrastructure, social services, and institutional capacity, for respondents regardless of their age, civil status, sex, highest educational attainment, and monthly household income. The data is well-supported with very low standard deviations and reinforces Iloilo's ability to implement effective, inclusionary, elderly-centered policies. Further, age-inclusive growth in Iloilo province is very supportive of legislative measures intended to provide various forms of assistance to the elderly (e.g., medical assistance, pension assistance and grant assistance). Although Pavia has received support for programs to assist the elderly, many of the systems that aid the elderly in Iloilo province are still being developed and therefore have room for improvement.

The high mean scores for Civic Participation and Social Services in Iloilo mirror the recent Philippine data depicting the support for the elderly population through the legal and programmatic framework for the development of all citizens in general and elderly (RA 9994) in particular to create the conditions necessary to enhance the opportunity for the elderly to be engaged in their respective communities. The research surrounding the coordination.

Extent of Challenges Encountered by the Local Government Units (LGUs) in Iloilo Province to Implement Ageing-Inclusive Development

Table 2 shows the extent of challenges encountered by the Local Government Units (LGUs) in Iloilo Province to implement ageing-inclusive development in terms of financial constraints, manpower and expertise, cultural or familial barriers, and structural and institutional barriers, as assessed by municipal officials and key department heads.

Table 2. Extent of Challenges Encountered by the Local Government Units (LGUs) in Iloilo Province to Implement Ageing-Inclusive Development

Age		Financial Constraints	Manpower (Human Resource) and Expertise	Cultural or Familial Barriers	Structural and Institutional Barriers
24-34	Mean	3.5667	3.7333	4.0167	3.3667
	SD	.93442	.72348	.50171	.91963
	Description	High Challenge	High Challenge	High Challenge	High Challenge
35-44	Mean	3.2143	3.2643	3.4286	2.7786
	SD	.97599	1.14741	1.03185	1.21269
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
45-54	Mean	2.8100	2.9000	2.9500	2.1600

	SD	.28683	.75868	.76169	.73305
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
55-64	Mean	3.8500	3.8375	3.5143	3.3750
	SD	.57833	.29867	.51446	.63262
	Description	High Challenge	High Challenge	High Challenge	Moderate Challenge
75-85	Mean	4.0333	4.2667	3.8333	2.9667
	SD	.67910	.63059	.82462	.33955
	Description	High Challenge	High Challenge	High Challenge	Moderate Challenge
Civil Status					
Single	Mean	3.2300	3.4000	3.8000	2.7700
	SD	.65517	.62977	.59811	.67203
	Description	Moderate Challenge	Moderate Challenge	High Challenge	Moderate Challenge
Married	Mean	3.3903	3.4387	3.3387	2.8677
	SD	.90847	1.01896	.91640	1.11289
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
Sex					
Male	Mean	3.4000	3.4364	3.5800	3.1273
	SD	1.03121	.79259	.97125	.99019
	Description	Moderate Challenge	Moderate Challenge	High Challenge	Moderate Challenge
Female	Mean	3.3307	3.4240	3.3961	2.7352
	SD	.78476	.99008	.84151	1.01806
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
Highest Educational Attainment					
High School Graduate	Mean	3.1000	3.4000	2.7000	2.6000
	SD	.00000	.00000	.00000	.00000
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
Vocational/Tec hnical	Mean	3.2000	4.3500	4.2000	4.0000
	SD	.00000	.05222	.00000	.00000
	Description	Moderate Challenge	High Challenge	High Challenge	High Challenge
College Level	Mean	3.7000	3.7000	3.8000	3.6000
	SD	.00000	.00000	.00000	.00000
	Description	High Challenge	High Challenge	High Challenge	High Challenge
College Graduate	Mean	3.2619	3.1952	3.3143	2.5476
	SD	.87497	.91414	.89333	.89512
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
Master's Degree	Mean	3.7125	3.7625	3.6875	2.9625
	SD	.90733	1.08718	.79161	1.21789
	Description	High Challenge	High Challenge	High Challenge	Moderate Challenge

Doctorate Degree	Mean	3.2500	Challenge 3.4500	3.4875	3.1500
	SD	.87080	.83335	.93913	1.03431
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
Monthly Household Income					
Below P5,000	Mean	3.1500	3.8500	2.7000	3.3000
	SD	.05222	.47001	.00000	.73113
	Description	Moderate Challenge	High Challenge	Moderate Challenge	Moderate Challenge
P5,000 - P10,956	Mean	4.6000	4.6000	5.0000	5.0000
	SD	.00000	.00000	.00000	.00000
	Description	High Challenge	High Challenge	High Challenge	High Challenge
P10,957 - P21, 914	Mean	4.0833	4.2000	4.1000	3.3833
	SD	.63449	.44593	.24842	.35335
	Description	High Challenge	High Challenge	High Challenge	High Challenge
P21, 915 - P43, 828	Mean	3.1929	3.2286	3.2714	2.4571
	SD	.89372	.88557	.72187	.88580
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
P43, 829 - P76, 669	Mean	2.7833	2.8000	3.0833	2.2833
	SD	.74852	.98677	1.03662	.85540
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge
P76, 670-P131, 484	Mean	3.3444	3.5111	3.3889	3.0556
	SD	.76149	.96401	.90589	1.19253
	Description	Moderate Challenge	High Challenge	Moderate Challenge	Moderate Challenge
P131, 485-P219, 140	Mean	3.5000	3.1667	3.5333	3.0333
	SD	.55094	.63059	.96650	.84157
	Description	High Challenge	Moderate Challenge	High Challenge	Moderate Challenge
Total	Mean	3.3512	3.4293	3.4425	2.8439
	SD	.85518	.93797	.87558	1.02261
	Description	Moderate Challenge	Moderate Challenge	Moderate Challenge	Moderate Challenge

Scale Descriptive Equivalent: 4.50 – 5.00 Critical Challenge; 3.50 – 4.49 High Challenge; 2.50 – 3.49 Moderate Challenge; 1.50 – 2.49 Low Challenge; 1.00 – 1.49 Negligible/No Challenge

The results showed that the Iloilo Province's Local Government Units (LGUs) experience average challenges when implementing age-sensitive development because they have a lack of personnel/expertise and limited funds as it relates to respondents' (a) Age, (b) Civil status, (c) Sex, (d) Highest education degree, and (e) Monthly family income. Moreover, the lack of local funding and expertise, as well as physical infrastructure deficits, and cultural

stigma, are some of the obstacles inhibiting the inclusion of older people in development plans. Older people typically experience financial, logistical, and social barriers that limit their ability to access resources needed to meet their own needs, plus they create an environment in which development policies can be developed in a holistic way that meets all their needs.

With respect to financial constraints and the limited availability of qualified staff being consistently rated “high challenges”, Smoleń, Poznańska, and Bąk-Filipek (2020) indicate that the greatest barriers to municipalities' ability to manage the aging population are insufficient financial resources and deteriorating labor markets. Similarly, Ona (2015) identifies limited financial resources and a lack of professionalized operations within Offices of Senior Citizens Affairs (OSAs) as barriers to receiving "dole-out" services rather than sustainable development. Additionally, Huang & Li (2024) indicate insufficient availability of trained medical personnel and geriatric-specific personnel in primary care settings adds to these barriers. Similarly, studies support the conclusion that there are moderate to high challenges related to cultural and institutional barriers affecting the care of older Filipinos. Although FILIAL PIETY continues to be a major value of the Filipino culture, there is research (Felipe-Dimog et al., 2024) indicating a decrease in the cultural practice of caregiving resulting from modernization and the emigration of traditional family members who provide caregiving to older persons. Furthermore, Reyes et al. (2019) report that there is a lack of any central databases for older persons at either the provincial or municipal levels, which hinders the monitoring and evaluation of programs with mandated benefits for older Filipinos, as well as their ability to claim and receive those benefits.

Inferential Data Analysis

Significant Differences in the Level of Readiness of Local Government Units (LGUs) in Iloilo Province to Implement Ageing-Inclusive Development According to Age, Sex, Civil Status, Highest Educational Attainment and Monthly Household Income

Economic and social influences drive how people perceive their local governments' readiness to implement age-inclusive development in Iloilo Province. Survey respondents who are married, have higher incomes, and have more educational attainment reported that local governments have more capacity to provide quality services. Age influenced how respondents viewed the quality of government programs in general; however, for respondents rated infrastructure, sex had an impact on the ratings given to female participants. Therefore, civic engagement is the only form of consensus across all demographics on how to engage with the local government.

Significant Differences in the Extent of Challenges Encountered by the Local Government Units (LGUs) in Iloilo Province to Implement Ageing-Inclusive Development According to Age, Sex, Civil Status, Highest Educational Attainment and Monthly Household Income

The LGU personnel in Iloilo consistently encounter difficulties when trying to implement ageing-inclusive development; they encounter these challenges regardless of their civil status. Men and women appear to have similar concerns when reporting financial and cultural issues; however, men are more likely than women to experience those barriers in terms of structural and institutional barriers because men tend to work in technical positions. Additionally, statistical analysis shows that Age, Education, and Income strongly affect how Men and Women perceive those barriers. More specifically, those with a higher level of formal education (e.g. postgraduate diploma or PhD) are more likely to identify systemic barriers compared to those who are low-income, while households near poverty are less likely to identify systematic gaps because they do not have access to either sufficient personal financial resources to meet their needs or resources available to the extremely poor.

The Proposed Strategic Community Extension Program

The Province of Iloilo stands at a critical juncture in its transition toward becoming a truly age-inclusive society. While Local Government Units (LGUs) are consistently rated as "Ready" for ageing-inclusive development, the transition is hampered by a significant gap between institutional "readiness" and the lived experience of the most vulnerable older population.

This proposed strategic extension program aims to link Iloilo's capacity and its "Ready" institutional status with the systemic economic- and culturally-based barriers to elderly low-income and "near-poor" residing within the community, as well as to local government employees who work with them. It is aligned with PPD-POA 2023-2028 and PPASC 2023-2028, as it supports the "Ready" status of Iloilo LGUs by addressing systemic gaps: chronic underfunding, staffing shortages, and cultural barriers.

In order to implement this program, it is necessary to address the following main findings:

1. *Mending the Socioeconomic Gaps - Importance of Targeting the Missing Middle:* The perception of LGU capacity is significantly affected by socioeconomic status, with residents with higher education and higher income levels being more satisfied than residents with neither of these benefits (the "near poor"). The program seeks to target this group (the "missing middle") and ensure they receive equitable access to services.
2. *Overcoming limitations set by government entities:* Municipal Governments receive a lot of help from state agencies even though they do not have enough money to do their jobs or enough people to help them do their jobs. This project will add staff and expert assistance to the Social Service offices so that older population can still receive service even when they are an afterthought due to problems in the system.
3. *Bridging the Digital Divide:* This phenomenon has been described as "digital resistance" such as accessing the Internet) and creates an environment in which older population are isolated from others physically or through technology. Although female respondents cited greater satisfaction with current infrastructure, male respondents from local government units (LGUs) identified significant structural barriers. The program will seek to use community-based, localized interventions to both address the physical barriers (isolation) and address the mindset (cultural resistance).
4. *Utilizing Current Resources:* This program will move the province of Iloilo from an "in readiness" position to an "in active implementation" position by taking advantage of the province's existing capabilities (medical assistance and local pensions). High institutional scores will be converted into better quality of life for all older population, without regard to sex or socioeconomic status.

Conclusions

Based on the findings of the study, the following conclusions were drawn:

1. The Local Government Units of Iloilo Province show a consistent "Ready" position in terms of readiness in their support to ageing-inclusive developments in all the important pillars; this includes both overall infrastructure and social service systems. The high degree of readiness is similar across each of the demographics; therefore, there is a solid consensus throughout the province and institutional development level. The above provides evidence that Iloilo is in a strong position to carry out policy direction related to the older population in its other development policies.
2. The province of Iloilo is highly prepared for developing a retirement-friendly environment, with both local government support and various welfare programs established at the provincial and municipal levels. Some examples of these programs include Ordinance No. 2020-216 (providing monetary rewards to older residents), as well as many different types of municipality award-winning local programs (such as "Walk for Life" in Pavia). In addition, the PSWDO has positioned itself as a major source of assistance for older people in the province through its numerous financial assistance programs. Nonetheless, the province continues to be in a transitional phase between enhancing its current readiness level and reaching its goal of creating an age-inclusive society. To provide for sustainable social development for all older population, the province still needs to develop solutions for improving access to health care services, increasing social inclusion, and creating accessible digital records.
3. In Iloilo Province, moderate challenges exist for implementation of age-inclusive development because of systemic human resources and financially based constraints. The data demonstrates that all socio-economic groups experience these barriers, indicating a gap in Organizational Development (OD), rather than an employee-specific issue. To ensure full inclusivity by LGUs, top priority must be placed on staffing and resources to fill the gaps.
4. In Iloilo Province, there are two types of barriers preventing the development of an ageing-inclusive approach: systemic barriers and cultural barriers. The systemic barrier to developing an ageing-inclusive

approach in Iloilo is that older population's needs have been deprioritized due to lack of funding over time and by a shortage of specialists in geriatric care. Furthermore, older population living far away from service providers and/or poor infrastructure prevents them from accessing the services they need. Cultural stereotypes and cultural fatalism regarding ageing are also reasons that older population have been marginalized within a disjointed administrative system.

5. Iloilo's LGUs are not equally ready for age-inclusive development, with status of their constituents' socioeconomic influence on their readiness levels. Even though civic participation is seen as widely available, perceptions of infrastructure and services differ based on education level, income level and demographic characteristics of residents. Residents with higher social capital experience greater perceived levels of readiness than do residents who lack social capital, emphasizing the need for focused interventions and more detailed/nuanced urban planning in order to provide equitable support for every older population.
6. The socioeconomic barriers to ageing-inclusive development in Iloilo are shaped mainly by the demographic factors of the region rather than the individuality of the people who live there. While financial barriers and cultural barriers to ageing-inclusive development are acknowledged as universal problems, LGU staff report that those barriers are more pronounced for men, people with advanced degrees, and people from near-poverty households than they are for other demographic categories. This reinforces the point that just because a policy is "one-size-fits-all" does not mean that it is equally applicable to everyone; that is, professional roles and economic vulnerability very much influence individuals' perceptions of the relevance of these barriers to themselves.

Recommendations

Based on the findings and conclusions of this study, the following recommendations are suggested:

1. The Commission on Population and Development (CPD) and the National Commission of Senior Citizens (NCSC) can support Iloilo's readiness to implement a Silver Dividend framework by developing a national model for good active age. Local government leaders should implement these initiatives through creating specialized services like Centers for Elderly, which will provide co-working and socialization space for elder citizens. Nonprofit/NGOs may contribute to mobile health care and elder-friendly networks that promote the long-term ability of the elderly to stay in their communities and prevent victimization. Research studies may be encouraged to assess the governance and digital inclusion strategies used in Iloilo to reduce technological disparities for the elderly.
2. CPD, NCSC and LGUs may digitize records of senior citizens, create easier access to health care and then, through an institutionalized province-wide wellness/livelihood programme modelled after the successful Pavia example, move from only providing financial assistance to all LGUs becoming wellness and livelihood programme providers in their respective provinces. Fundings are needed that are sustainable in order to sustain the rural health care barriers and all-inclusive community/NGO partnerships that will ensure sustainability of these inclusive initiatives with data-driven results.
3. Iloilo needs to eliminate systemic barriers through community development policies focused on creating an Ageing-Inclusive Master Plan that is integrated into LGU annual budgets, moving away from sporadic assistance to a more stable approach. The procedure will include establishing a designated "Ageing Desk" in each Commission on Population and Development and LGU, staffed by trained personnel to assist with resource constraints. In addition, NGOs and universities can assist in providing the necessary technical assistance to establish the framework through public-private partnerships (PPPs). Institutionalizing these frameworks will create an environment where the elderly can be served in a sustainable and high-impact way.
4. All Local Government Units (LGUs) in Iloilo may standardize social services and infrastructure, which will help reduce inequality in the provision of social services. The province may conduct localized audits and adopt Universal Design to implement community-based outreach, which will guarantee equitable access to social services to all seniors, regardless of social status or education.
5. Ageing-inclusive development in LGUs and Policy Makers may bridge the gap between what is being implemented by implementing targeted audits and building capacity, especially for males in the workforce. In Iloilo, localizing the Philippine Plan of Action for Older Persons will provide municipalities the

opportunity to create budgets or programmes that specifically address the needs and preferences of their particular demographic and move from systemic issues to goals that identify common facts and localized approaches.

6. Iloilo Local Government Units (LGUs) have expressed that they are “prepared” to provide inclusive services and programs for the ageing population; however, there are still systemic gaps, such as insufficient funding and staffing. To address these systemic gaps between the two levels of service delivery, a Strategic Community Extension Program (SCEP) will be needed to mobilize the resources of various sectors to assist the “near-poor” elderly and eliminate the structural barriers they face to accessing those resources. By integrating capacity-building with targeted outreach, the SCEP will convert the policies into real, tangible action that will assist all elderly citizens in the Iloilo LGUs.

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