

Satisfaction of Beneficiaries on the Assistance to Individuals in Crisis Situation (AICS) Program in One Province in the Philippines

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Abstract— This study aimed to determine the extent of satisfaction of beneficiaries on the Assistance to Individuals in Crisis Situation (AICS) program in the Province of Sorsogon, for Fiscal Year 2023. A descriptive survey research design was employed in this study. A total of 100 respondents were involved for data collection in this study using convenience sampling technique. The respondents were the beneficiaries who availed the program that is being implemented by the Provincial Social Welfare and Development Office (PSWDO) of the Provincial Government of Sorsogon. A survey questionnaire was used as the main instrument and the data gathered were treated using appropriate statistical measures. It was revealed that majority of the beneficiaries were in the early middle age, women, married, have attained at most a secondary education, belong to income poor household, unemployed, have small family structure; and reside in the first district of Sorsogon Province. Medical assistance is the most frequently availed assistance by the beneficiaries. The beneficiaries were very satisfied in the provision of AICS program in terms of service quality along tangibility, reliability, responsiveness, assurance and empathy. Further, recommendations were given based on the results of this study.

Keywords— Assistance, Beneficiaries, Crisis situation, Province of Sorsogon, Satisfaction

I. INTRODUCTION

Poverty eradication is the foremost concern set forward by the United Nations (UN) in 2015 as one of its Sustainable Development Goals (SDGs) for the world to reach by the year 2030. It is a ‘universal call to action’ towards its goal of eradicating the multifaceted dimensions of poverty, environment protection, and ensure that everyone lives in peace and prosperity (United Nations Development Programme, n.d., para. 1). Poverty is one of the most serious issues prevalent across the world affecting 9.2% of the world’s population. This translates to 719 million people living on less than \$2.15 (2017 PPP) a day international poverty line according to the World Vision Inc. (Peer, 2023). This 2022 international poverty line update is a monetary threshold which determines whether an individual is living in poverty as established by the World Bank (Hasell, 2022).

The new median poverty lines set by the World Bank categorized the Philippines as a lower-middle income country with \$3.65 per day per capita based on 2017 Purchasing Power Parity (PPP) prices (Hasell, 2022). Also, the Philippine Statistics Authority revealed that approximately 1 in 5 Filipinos are living below the poverty line (in Palatino, 2022). In August 2022, the Philippine Statistics Authority published a report that the poverty incidence among population which is

defined as ‘the proportion of Filipinos whose per capita income cannot sufficiently meet the individual basic food and non-food needs’ was at 18.1 percent (para. 1). This translates to approximately 19.99 million Filipinos living below the poverty threshold of Php 12,030.00 per month for a family of five based on the Preliminary Results of the Family Income and Expenditure Survey (FIES) in 2021.

An economic crisis which may be caused by a health crisis such as the Coronavirus disease 2019 (Covid-19) pandemic and the rising inflation can have the most devastating impact on poverty-stricken individuals and families further pushing them into poverty. As Liacco (2014) says that among the Filipinos, most vulnerable to financial and price shocks and natural disasters are the poor sector in the society. Liacco further says that they become extremely indebted in order to cope up with these sudden changes and make up for lost livelihood and income. These individuals and families challenged by the effects of poverty and facing situational crisis need the social assistance programs of the government to help improve their situation.

Governments can often mitigate the impact of economic crisis on poverty-stricken families and individuals through social protection programs. The Department of

Social Welfare and Development (DSWD) is the lead agency in the implementation of social welfare, social protection and anti-poverty programs, projects and services such as the Assistance to Individuals in Crisis Situation (AICS) program as a form of augmentation support to the local government units (LGUs). To further streamline the implementation of AICS under the protective services program, Memorandum Circular No. 15 series of 2022, entitled the Updated Guidelines for the Implementation of the Assistance to Individuals in Crisis Situation Program, was issued.

The Assistance to Individuals in Crisis Situation (AICS) program is an essential part of the Local Government Unit's (LGU) protective services to advocate the rights of the poor, vulnerable, disadvantaged and marginalized sectors of society. The program is included in the devolution of services to the Local Government Units (LGUs) in accordance with Republic Act No. 7160 also known and cited as the Local Government Code of 1991, as per DSWD Memorandum Circular No. 01 series of 2014. Bulos (2021) stated that the 'local governments in the Philippines are the nearest service units to its citizens' (p. 5478). She further stated that the 'local government units are then expected to deliver basic services to its constituents through the leadership and initiative of elected LGU officials and different department heads' (p. 5478).

The Assistance to Individuals in Crisis Situation (AICS) program of the Provincial Government of Sorsogon is being implemented by the Provincial Social Welfare and Development Office (PSWDO). The implementation of the program is strengthened with the issuance of Executive Order No. 28-2022 which provides for the creation of guidelines for the program. To further enhance its continuous implementation, it was amended on the 24th of May 2023 with the issuance of Executive Order No. 25-2023, to increase the amount of financial assistance to further meet the needs of the Sorsogonans.

Organizations in the public sector are being transformed to provide better, faster, and more services (Thijs and Staes, 2008). Teshome, et. al., (2020) noted that 'the issue of service delivery is becoming a global concern that demands continuous reform to fit the turbulent environment and changing customer needs' (p. 1). The provision of quality and efficient services is expected by the citizens as 'customers' of public services unlike the private sector, public sector organizations 'need to cater the needs' of the entire community regardless of their

background and socioeconomic status (Thijs and Staes, 2008, p. 10).

The quality of service is a 'strong element' and 'is of vital importance' to client satisfaction (Perez and Ilagan, 2019, pp. 368 and Johnson and Karlay, 2018, p. 6). Thijs and Staes (2008) expressed that governments must provide 'more choice, democracy, and transparency' by engaging with citizens at all stages of policy development and implementation process for the provision of services (p. 8). Therefore, it is essential to manage client satisfaction in order to assess whether public organizations are 'doing the right things and if they are doing things right' (Thijs and Staes, 2008, p. 8).

This study endeavored to gauge the response of beneficiaries on the ground in terms of service quality in the provision of assistance by the Provincial Government of Sorsogon through the Assistance to Individuals in Crisis Situation (AICS) program. There is an influx of individuals coming from the different municipalities and within the city of the province seeking assistance. The province is the largest political unit in the Philippines and has the authority to initiate and maximize the implementation of the program and ensure the delivery of services for the benefit of its constituents. The Provincial Government of Sorsogon as the nearest service unit needs to provide the necessary assistance to its constituents. These customers of public services are thought to be in the best position to gauge the quality of services provided by the provincial government.

Improving the efficiency of social protection programs is essential to protect the poor and most vulnerable. The research findings can help identify the issues that need to be addressed and prioritized based on its impact on the beneficiaries' satisfaction. In addition, the research findings can provide a means to resolve the major bottlenecks in the provision of service. With that, striving for continuous improvement of program implementation and giving due emphasis in providing quality service to meet the needs of the beneficiaries can be realized and can thereby enhance the satisfaction of beneficiaries.

Generally, this study aimed to determine the extent of satisfaction of beneficiaries on the Assistance to Individuals in Crisis Situation (AICS) program in the Province of Sorsogon, Fiscal Year 2023. Specifically, it aimed to (1) determine the demographic profile of the

beneficiaries in terms of age, sex, civil status, highest educational attainment, monthly family income, occupation, number of members in the family, and location of residence; (2) determine the assistance availed by the beneficiaries; and (3) know the extent of satisfaction of beneficiaries on the availed assistance being provided to them by the Provincial Government of Sorsogon in terms of service quality along tangibility, reliability, responsiveness, assurance, and empathy.

II. METHODOLOGY

Research Design

This study aimed to determine the extent of satisfaction of beneficiaries on the Assistance to Individuals in Crisis Situation (AICS) program in the Province of Sorsogon, for Fiscal Year 2023. The study delved into the service quality aspects of the implementing office in the provision of service. A descriptive survey research design was employed in this study. The respondents were the beneficiaries of the program who sought assistance from the Provincial Social Welfare and Development Office (PSWDO) of the Provincial Government of Sorsogon. A total of 100 beneficiaries were involved in this study for data collection. A survey questionnaire was used as the main instrument for data collection in this study. The gathered data were treated using appropriate statistical measures such as frequency, rank and weighted mean.

The Sample

The respondents of this study were the beneficiaries who availed the Assistance to Individuals in Crisis Situation (AICS) program of the Provincial Government of Sorsogon. These are the eligible beneficiaries that already received the assistance being provided by the implementing office which is the Provincial Social Welfare and Development Office (PSWDO).

A total of 100 respondents were involved in the data collection for this study using convenience sampling method. This sampling method was chosen because it is a simple method that allowed the researcher to collect data that were easily attainable. The surveys were administered on beneficiaries who have already received the payout. The availability and willingness of the respondents to take part in the survey were taken into account.

The Instrument

A dry-run was carried out prior to the actual data collection to validate the research instrument for the full-

scale survey. The researcher asked a formal permission through a letter-request addressed to the head of Municipal Social Welfare and Development Office (MSWDO) in the Municipality of Castilla, Sorsogon for the dry-run of research instrument. Upon approval, the survey questionnaire was tested on February 22-23, 2023 to validate the research instrument. This enabled the researcher to test the process of data collection and address the possible drawbacks when gathering the responses of the beneficiaries. A structured survey questionnaire was used as the main instrument for data collection. The survey questionnaire for the beneficiaries consists of the following parts: The first part was the demographic profile of the beneficiaries. This consists of the beneficiaries' age, sex, civil status, highest educational attainment, monthly family income, occupation, number of members in the family and location of residence. The second part was the list of assistance being provided by the provincial government to the beneficiaries through the AICS program. The beneficiaries identified the form of assistance he/she had availed by putting a tick mark on the box provided. The third part of the survey questionnaire was the ServPerf scale, a perception-based measure of service quality developed by Cronin and Taylor (1992). The survey form adapted the perception area of the ServQual template of Credit Management Weekly (2020) adopted from Parasuraman (1988). This consists of 22-item indicators which assess the service perceptions across a range of different service characteristics namely tangibility, reliability, responsiveness, assurance, and empathy that can impact client satisfaction (Thijs and Staes, 2008). The dimensions of service quality were reflected on the survey questionnaires with items 1-4 for tangibles, 5-9 for reliability, 10-13 for responsiveness, 14-17 for assurance and 18-22 for empathy. The Likert 5-point rating scale representing the extent of satisfaction (5-Extremely Satisfied, 4-Very Satisfied, 3-Moderately Satisfied, 2-Slightly Satisfied, 1-Not Satisfied) was used to evaluate the indicators to determine the extent of satisfaction of beneficiaries. Moreover, the language of the questionnaire was translated and written in Tagalog given that most of the beneficiaries may have incapacities of understanding the English language well. This enabled the beneficiaries to fully understand the context of the research instrument.

Data Collection Procedures

The researcher asked permission through a letter-request addressed to the Governor of the Province of Sorsogon

thru the head of the Provincial Social Welfare and Development Office (PSWDO) prior to the conduct of actual data collection. Once the request was granted, copies of the validated research instrument were administered to the beneficiaries for data collection procedures. The researcher and her enumerator administered the questionnaires to the beneficiaries for the period of March 14-24, 2023 at the facility of the Provincial Social Welfare and Development Office. The survey questionnaires were distributed to the beneficiaries who had availed the assistance through the AICS program. The beneficiaries were informed about the study prior to the distribution of survey questionnaires. Verbal consent was obtained from the beneficiaries if they can willingly answer the survey questionnaire. Voluntary participation of the beneficiaries was observed throughout the data collection procedure. The beneficiaries were briefed and given time to accomplish the questionnaire. The researcher and her enumerator retrieved the survey questionnaire immediately once it was completely answered.

Data Analysis Procedures

The researcher assessed and analyzed the organized data using appropriate statistical measures. The following measures and statistical tools were used: The demographic profile of the beneficiaries was determined using frequency and rank. These allowed the researcher to analyze the beneficiaries’ age, sex, civil status, highest educational attainment, monthly family income, occupation, number of members in the family and location of residence to better understand their characteristics. The assistance availed by the

beneficiaries on the program was also determined using frequency and rank. These allowed the researcher to identify the frequently availed assistance by the beneficiaries.

The extent of satisfaction of beneficiaries on the availed assistance provided to them by the Provincial Government of Sorsogon in terms of service quality along tangibility, reliability, responsiveness, assurance and empathy was determined using weighted mean. To interpret the data, the following scale of satisfaction was used and translated to its corresponding verbal interpretation: 1.00-1.49 (Not Satisfied); 1.50-2.49 (Slightly Satisfied); 2.50-3.49 (Moderately Satisfied); 3.50-4.49 (Very Satisfied)); 4.50-5.00 (Extremely Satisfied).

III. RESULTS AND DISCUSSION

The presentation of the data includes the following topics: a) demographic profile of the beneficiaries; b) assistance availed by the beneficiaries; and c) extent of satisfaction of the beneficiaries on the availed assistance in terms of service quality along tangibility, reliability, responsiveness, assurance, and empathy.

1. Demographic Profile of the Beneficiaries

This section reveals the demographic profile of the beneficiaries in terms of their age, sex, civil status, highest educational attainment, monthly family income, occupation, number of family members, and location of residence. It presents the frequency distribution and ranking of the beneficiaries’ profile as shown in Table 1.

Table 1. Profile of the Beneficiaries

Categories	Freq (n=100)	Rank
1. Age (in years)		
28 & below	13	4
29 – 37	18	2
38 – 46	44	1
47 – 55	14	3
56 & above	11	5
2. Sex		
Male	14	2
Female	86	1
3. Civil Status		
Single	33	2
Married	59	1
Widowed	6	3
Separated	2	4
4. Highest Educational Attainment		

Elementary graduate	19	3
High School graduate	48	1
College graduate	33	2
5. Monthly family income		
5000 & below	74	1
5001 & above	26	2
6. Occupation		
Vendor	14	3
Wage earner	31	2
Unemployed	55	1
7. Number of family members		
4 & below	55	1
5 – 7	33	2
8 & above	12	3
8. Location of residence		
1st district	64	1
2nd district	36	2

Age. The findings revealed that there was a predominant age group of 38 to 46 years with a frequency of 44. Respondents from the age range of 56 years and above represented the least age group in the overall sample with a frequency of 11. These findings indicated that those in early middle age represented the highest number of beneficiaries who responded to this study when compared to the other age groups. This implied that middle-aged adults often experience challenging life transitions in their middle years, especially when it comes to their health. The process of aging which is a natural occurrence and a normal part of life can bring challenges to an individual. Aging is the gradual or progressive change in an organism that increases the risk of debility, disease, and death (Britannica, 2023).

Many bodily processes start to gradually deteriorate in the early middle age (ages 35-44) (Stefanacci, 2022). It is the time when an individual notices certain physical and physiological age-related changes such as graying and thinning of hair, wrinkled skin and some physical decline (Amarya, et. al., 2018). Suffering from chronic health conditions (e.g., diabetes, heart disease, stroke, cancer, and other chronic diseases) are more common than acute illnesses, causing older people to spend more time and money on healthcare. Despite the fact that these health issues put older people at much higher risk, it was observed in the findings that those in the age group that availed the program the least was 56 years and above. This is most likely due to physical decline that limits older people and makes it difficult for them to access social services and programs like the AICS for assistance.

The findings further showed that majority of the respondents belong to sandwich generation which refers to middle-aged adults who are caring for both elderly parents and their own children. This implied that providing intergenerational support is more common to middle-aged adults. In the Philippines, the majority of care for elderly family members is given by middle-aged women supporting their ageing parents financially, physically, and emotionally (Chen, et. al., 2016). Usually, middle-aged adults seek assistance in behalf of their elderly parents or their own children, as elderly and younger individuals may have a hard time in seeking external help, let alone to be physically present.

Sex. The findings illustrated that majority of the beneficiaries are women with a frequency of 86 while men represented the least number of beneficiaries who responded to this study with a frequency of 14. These findings indicated that women compared to men were more likely to seek out help through social welfare programs and services such as the AICS. This positive help-seeking behavior increases the tendency of women to explore different means and expand limited resources to lessen the burden and eventually cope with the challenges and difficulties they are experiencing. This implied that gender norms have influence on the actions of men and women in a society. It dictates that men should be strong and less vulnerable than women. And that seeking for any kind of help in any situation and caring for one's health associate it with femininity and may be seen to minimize masculinity. These appear to be a social pressure on men to be reluctant on asking for help.

The presence of children and dependents are important vulnerability factors for women especially in their reproductive years (UN Women, n.d.). These factors put more demands on their time and care obligations, increasing the possibility for women to experience economic disadvantages. This echoes that of PSA report on gender inequality wherein women are more vulnerable than men due to their complicated roles in the family (especially in giving birth, taking good care of the children, working, among others).

Civil Status. The findings revealed that there was a predominance of respondents who were married with a frequency of 59. While the remaining respondents were single, separated and widowed with a frequency of 33, 2, and 6, respectively. These findings showed that married or cohabiting individuals with the presence of dependents could be a possible reason why there was a higher share of married/cohabiting individuals seeking assistance. This implied that familial obligations which comes with marriage or cohabitation have an influence to the intergenerational support being provided by married/cohabiting individuals. This may be associated to their obligations within marriage or cohabitation to provide assistance and support to their family members, even with extended families.

The UN Women (n.d.) stated that 'households with a head-couple earner (a female and male earner, married or living together, with no other adults) are less likely to be poor in general' (p. 13). However, the presence of dependents such as children, elderly and/or grandchildren may negatively affect the level of poverty for these households as this influences the allocation of basic necessities which may be difficult for the primary or sole income earner in a household.

Highest Educational Attainment. The findings showed that majority of the respondents were high school graduates with a frequency of 48 while the remaining respondents were college and elementary graduates with a frequency of 33 and 19, respectively. These findings indicated that the respondents have attained at most a secondary education. Thus, this implied that secondary education has become more widely accessible in the locale over the years.

The PhilStar released a report on July 2023 based on the most recent data of the Philippine Statistics Authority, that there are approximately two out of five Filipinos nowadays who graduated high school (Chi, 2023). The

report further indicated that more than 21% of Filipinos graduated secondary schooling, which is greater than the 13% in 2000 and the 19% in 2010 based on the 2020 PSA census. There are several factors for an individual to not pursue and complete higher education. These may be financial constraints, lack of personal interest and early marriage.

Meanwhile, the UN Women (n.d.) stressed that having formal education and having higher degree of education is one of the main factors to eradicate poverty. Moreover, Williams (2023) stated that education is one of the indicators to have good employment, high income and elevate social status. He further associated that the lower socioeconomic status is the effect of lower educational attainment. This typically makes individuals more vulnerable to the negative effects of poverty.

Monthly Family Income. The findings reveal that majority of the respondents have a monthly family income range from Php5,000.00 and below with a frequency of 74 while the income range of the remaining respondents is Php5,001.00 and above with a frequency of 26. These findings indicated that these families have a low income which could ultimately lead to limited access of basic needs and essential services. This implied that the family's income level has an impact on household or family structure. It requires a substantial amount of money to fulfill basic needs and essential services, especially with the current increasing rate of inflation.

Based on the Preliminary Results of the Family Income and Expenditure Survey (FIES) in 2021 publicly released by the Philippine Statistics Authority on August 2022, the poverty incidence among population was recorded at 18.1 percent or an estimate of 19.99 million Filipinos who lived below the poverty threshold on the average estimate of Php12,030 per month for a family of five. This is the proportion of poverty-stricken Filipinos whose per capita income is not sufficient to meet their basic food and non-food needs.

Occupation. The findings revealed that the beneficiaries who are unemployed represented the highest number of respondents with a frequency of 55. While some, to earn a living are wage earners and vendors with a frequency of 31 and 14, respectively. These findings meant that people without jobs have much more difficulties in mitigating and often more vulnerable to several challenges in life. This implied that the lack of financial

resources as an impact of unemployment have negative consequences to individuals and families especially to those who are the main providers in their households.

The Philippine Statistics Authority publicly released a report on June 2023 that there was an estimate of 4.5% unemployment rate in April 2023 which translates to an estimate of 2.26 million unemployed individuals in the Philippines. Financial strain is the most common issue unemployed individuals often experience due to lack of income. This often force unemployed individuals to make difficult financial adjustments which may negatively affect the quality of their life (Farré, Fasani & Mueller, 2018).

The findings further meant that unemployed individuals are able to utilize their free time which comes with unemployment to seek assistance for oneself or on behalf of someone due to the inability of the ultimate recipient of assistance to be physically present. This implied that unemployment has also some advantages that is rarely discussed. Individuals who are unemployed have much more free time to do productive things and attend to urgent matters than those who work full-time and have less flexibility in their schedules.

Number of Members in the Family. The findings reveal that there was a predominance of respondents with families consisting of 4 members and below with a frequency of 55. While the remaining respondents consist of families with 5 to 7 members and 8 and above with a frequency of 33 and 12, respectively. These findings indicated that those belong to small families typically consist of fewer family members who are usually more vulnerable to life's challenges particularly when it comes to financial matters. This implied that the household size and composition influence and affect the individuals' quality of life in the household.

Differences in family composition and the presence of dependents in the household, both young children and the elderly increases the likelihood of an individual, especially women to experience poverty compared with men (UN Women, n.d.). Especially in Filipino culture, having close family ties with extended families are distinct cultural values. In addition, the UN Women (n.d.) claimed that having more family members who are working and have stable income are indicators to lessen the poverty of a family. This may indicate that as the number of working and earning adults increases in a

household, the likelihood of experiencing poverty decreases.

Location of Residence. The data showed that the beneficiaries who availed the assistance were predominantly from the 1st district of the Province of Sorsogon with a frequency of 64 while the remaining were from the 2nd district of the province with a frequency of 36. These findings illustrated that those residing in the 1st district of the province have better access in availing the programs of the provincial government. This may imply that the distance limits the accessibility of certain types of assistance and services which are available to its constituents. This makes it challenging for those individuals who do not live nearby to these services for them to avail, given that the service provider is situated in the provincial capital.

The result of this study echoes that of Bascom and Christensen (2017) who emphasized that transportation disadvantaged individuals experience lower rates of access to health services and other community resources. The limited transportation access especially to those situated in geographically isolated areas is a limiting factor to individuals who want to avail the programs and services of the government. Despite these circumstances, these beneficiaries persevered to travel from a far-off location in spite of having a difficult and/or challenging financial situation in the hopes that their lives would improve for a bit through this social protection program of the provincial government.

2. Assistance Availed by the Beneficiaries

The Assistance to Individuals in Crisis Situation (AICS) program being implemented by the Provincial Social Welfare and Development Office (PSWDO) of the Provincial Government of Sorsogon extends assistance to individuals and families in crisis situations. Individuals who are eligible may avail the assistance after completing the process needed for the provision of assistance. This includes the following: 1) checking of requirements which is the pre-screening and verification of documentary requirements to determine if an individual is qualified for the program; 2) registration which ensures that the basic information (e.g. name of beneficiary, sex, address, purpose and contact number) are recorded in a logbook; 3) initial intake interview which ensures that all other required information are provided in the general intake sheet; 4) assessment and recommendation of assistance, in which the social workers evaluate the beneficiary based on the

documents presented and recommend the amount of financial assistance that can be provided; and 5) disbursement, in which the special disbursing officer release the financial assistance based on the assessment of the social worker.

The release of financial assistance may be in the form of outright cash or issuance of guarantee letter.

The amount of financial assistance to be provided to the beneficiaries may vary as it is handled on a case-by-case basis based on the assessment and recommendation of the social worker.

A client may avail the assistance only once every three months to ensure that funds appropriated are efficiently utilized. But on exceptional cases, assistance may be availed within the prescribed limit as long as it is supported by a justification based on the special need of client per assessment of the social worker, subject to the approval of the governor as per Executive Order No. 25-2023.

Assistance Availed. Table 2A shows the assistance availed by the beneficiaries. The table showed that the assistance availed by the beneficiaries was for burial, medical, transportation, and food.

Table 2A. Assistance availed by the beneficiaries

Assistance	f	Rank
1. Burial	11	2
2. Medical	87	1
3. Transportation	1	3.5
4. Food	1	3.5
Total	100	

Among the assistance availed, medical assistance was the most frequently availed assistance by the beneficiaries in the program. These findings indicated that majority of the beneficiaries sought medical assistance to cover the costs of hospital bills, prescription medicines, laboratory and diagnostics (e.g., biopsy, 2D echo, CT scan, X-ray, ECG and MRI), therapy sessions (e.g., hemodialysis, chemotherapy and others), and surgery (e.g., breast surgery, gallbladder removal, orthopedic surgery, dental surgery, eye surgery and heart surgery).

All these may suggest that the high costs of medicines, diagnostics and treatment of diseases and injuries have caused growing concern and uncertainty among people to afford such. Their concerns could be a contributing factor to their health issues. The increased number of individuals seeking medical assistance could also be due to the non-availability of some medical services in the provincial and district hospitals. These increase the likelihood for poverty-stricken individuals to seek out different ways and look for avenues which may help them lessen the burden of health-care cost, such as the medical assistance of the AICS program.

Based on the result of this study, this could be related to what the World Bank's (2023) stated that numerous individuals are affected by multi-faceted nature of poverty. This includes the deprivations in the area of

health in addition to the updated extreme poverty threshold of \$2.15 a day. The financial burden of paying for health care may bring several challenges which could have a significant impact on an individual who is already struggling financially.

In addition, Dash and Mohanty (2019) cited that millions of Filipinos are dragged into poverty due to health financial issues. In the Philippines, out-of-pocket payment (OOP) remains a significant expense among households and the largest among sources of funding for health care based on the Current Health Expenditure 2019 of the Philippine Statistics Authority (2020). This puts additional financial strain on families and individuals who have barely enough just to make ends meet.

Referrals. The financial assistance may also be provided in the form of referral. Assistance particularly for medical and burial may be given through the issuance of guarantee letter in lieu of outright cash. A guarantee letter is a document issued by the PSWDO addressed to service providers to guarantee payment of the service on behalf of the beneficiary. The provincial government has Memoranda of Agreement (MOAs) with identified service providers (private hospitals and funeral establishments) where the beneficiaries can avail the service. Partnership with qualified service providers was made and entered into an agreement to ensure that the

referred clients are provided with prompt and efficient service.

As to referral, table 2B reveals the referrals obtained by the beneficiaries such as hospital, government agencies and charitable institutions.

The findings revealed that 33 of 87 beneficiaries who availed medical assistance were referred to service providers particularly private hospitals where the provincial government has an agreement made and entered into.

Table 2B. Referrals commonly provided to the beneficiaries

Referrals	f	Rank
1. Hospital	33	1
2. Government Agencies	9	3
3. Charitable Institutions	11	2

These beneficiaries were given assistance in the form of guarantee letter in lieu of outright cash. Furthermore, apart from the assistance given to the beneficiaries in the form of outright cash, verbal referrals to other government agencies (frequency of 9) such as the Department of Social Welfare and Development (DSWD); and charitable institutions (frequency of 11) such as the Philippine Charity Sweepstakes Office (PCSO) were also provided to some of the beneficiaries in dire need of assistance so that they could have a chance to obtain additional assistance that these organizations are providing in order to further meet their needs.

The grant of guarantee letter also varies as it is handled on a case-by-case basis based on the assessment and recommendation of the social worker. The provision of assistance in this manner ensures that the fund is only used for its intended purpose.

Although the local government units (LGUs) have gained authority to deliver basic social protection and welfare services in accordance with the Republic Act

No. 7160 also known and cited as the Local Government Code of 1991 which is the devolution of services from national government agencies to LGUs, the DSWD continuously implements social welfare and protection; and anti-poverty programs and projects such as the Assistance to Individuals in Crisis Situation (AICS) program as a form of augmentation support to LGUs to extend and maximize the implementation of programs and provision of services.

3. Extent of Satisfaction of the beneficiaries on the assistance provided by the Provincial Government of Sorsogon in terms of service quality

This section shows the extent of satisfaction of the beneficiaries on the assistance provided to them by the Provincial Government of Sorsogon in terms of service quality such as tangibility, reliability, responsiveness, assurance and empathy. Data were presented in tables.

Tangibility. Table 3A reveals the extent of satisfaction of the beneficiaries on the assistance provided by the provincial government in terms of tangibility.

Table 3A. Tangibility of the Assistance Provided by the Provincial Government

Indicators	WM	Description
1. The office has modern looking equipment.	4.11	Very satisfied
2. The physical facilities are visually appealing.	3.98	Very satisfied
3. The employees are well dressed and neat appearing.	4.30	Very satisfied
4. Materials associated with the service are visually appealing.	4.07	Very satisfied
Overall Weighted Mean	4.12	Very satisfied

The beneficiaries were very satisfied in all of the indicators for tangibility as shown in Table 3A. The way the employees present themselves was the indicator that had the highest weighted mean of 4.30. Meanwhile, the appearance of physical facilities had the least weighted mean of 3.98. In general, the beneficiaries were very

satisfied with an overall weighted mean of 4.12 for tangibility.

The data revealed that the beneficiaries have a good perception on the service quality dimension for tangibility. The beneficiaries believe that the

implementing office has visually appealing perceptible elements. All these suggest that it is important to make a good first impression through visible aspects to enhance client satisfaction.

Johnson and Karlay (2018) cited that tangibles are particularly significant to service delivery because they are crucial factors in building strong, good, and positive customer associations and experiences. A professional attitude and appearance are crucial to making a good first impression. How the employees look can affect how well they get along with people at

work, especially to the clients. Moreover, it may establish the overall tone of their experience in the facility. This also applies to how visually appealing the physical facilities are. Poorly maintained facilities can make the clients uncomfortable. A pleasant atmosphere sets clients in an optimistic mood, improving their perception of the office's quality of service during the course of service delivery.

Reliability. Table 3B reveals the extent of satisfaction of the beneficiaries on the assistance provided by the provincial government in terms of reliability.

Table 3B. Reliability of the Assistance Provided by the Provincial Government

Indicators	WM	Description
1. When the employees promise to do something by a certain time, he/she does so.	4.17	Very satisfied
2. When you have a problem, the employees show a sincere interest in solving it.	4.39	Very satisfied
3. The employees perform the service right the first time.	4.39	Very satisfied
4. The employees provide their service at the time he/she promises to do so.	4.37	Very satisfied
5. The employees keep their records accurately and error-free.	4.27	Very satisfied
Overall Weighted Mean	4.32	Very satisfied

The beneficiaries were very satisfied on all of the indicators for reliability as shown in Table 3B. The indicators having the same highest weighted mean of 4.39 were I2 and I3- employees showing a sincere interest in solving a problem and performing the service right the first time, respectively.

The indicator with the least weighted mean of 4.17 was how the employees did something that was promised by a certain time. In general, the beneficiaries were very satisfied with an overall weighted mean of 4.32 for reliability.

The data revealed that the beneficiaries have a good perception on the service quality dimension for reliability.

The beneficiaries believe that the implementing office has performed the promised services accurately and dependably. All these suggest that there is more to

service quality dimensions than meets the eye. It is critical to demonstrate the ability to provide a service in an efficient and dependable manner which influences a client's overall impression towards a service.

Reliability is regarded as the most significant and influential among all the dimensions of service quality (Alnuaimi, Ismail and Packeer, 2021). It is vital to actively listen to the concerns of the clients to effectively respond to them and accurately deliver the promised services. Effective communication is essential for identifying and resolving problems in order to improve service delivery. Moreover, having good communication skills ensure that the clients feel seen and heard which is vital in providing quality service.

Responsiveness. Table 3C revealed the extent of satisfaction of the beneficiaries on the assistance provided by the provincial government in terms of responsiveness.

Table 3C. Responsiveness of the Assistance Provided by the Provincial Government

Indicators	WM	Description
1. The employees tell you exactly when services will be performed.	4.25	Very satisfied
2. The employees give you prompt service.	4.34	Very satisfied
3. The employees are always willing to help you.	4.35	Very satisfied
4. The employees are never too busy to respond to your request.	4.06	Very satisfied
Overall Weighted Mean	4.25	Very satisfied

The beneficiaries were very satisfied on all of the indicators for responsiveness as shown in Table 3C. The willingness of the employees to help the beneficiaries was the indicator that had the highest weighted mean of 4.35. The indicator with the least weighted mean of 4.06 was the employees were never too busy to respond to their request. In general, the beneficiaries were very satisfied with an overall weighted mean of 4.25 for responsiveness.

The data showed that the beneficiaries have a good perception on the service quality dimension for responsiveness. The beneficiaries believe that the implementing office has helped and provided them with

prompt service. All these suggest that it is about meeting the needs of the clients and feeling heard by the service providers.

Perez and Ilagan (2019) noted that an effective staff-client interaction and communication are essential to achieve overall client satisfaction. This includes being able to process and respond to requests promptly in a timely manner and resolving any issues as quickly and effectively as possible.

Assurance. Table 3D showed the extent of satisfaction of the beneficiaries on the assistance provided by the provincial government in terms of assurance.

Table 3D. Assurance of the Assistance Provided by the Provincial Government

Indicators	WM	Description
1. The employees are trustworthy.	4.48	Very satisfied
2. You feel safe in your transactions with the employees.	4.42	Very satisfied
3. The employees are consistently courteous with you.	4.48	Very satisfied
4. The employees have the knowledge to answer your questions.	4.51	Extremely satisfied
Overall Weighted Mean	4.47	Very satisfied

The beneficiaries were very satisfied on indicators 1-3 for assurance as shown in Table 3D. They were extremely satisfied particularly on indicator 4 with a weighted mean of 4.51 wherein the employees had the knowledge to answer their questions. The indicator that had the least weighted mean of 4.42 was how safe the beneficiaries felt in their transactions with the employees. In general, the beneficiaries were very satisfied with an overall weighted mean of 4.47 for assurance.

The data revealed that the beneficiaries have a good perception on the service quality dimension for assurance. The beneficiaries believe that the employees

have given them the right information they needed and were courteous enough during the course of service delivery. All these suggest that it is in the employee's capacity to convey trust and confidence in the clients through the employee's positive attitude and outward behavior such as facial expressions, tone of voice, and gestures toward others which are deemed to be important aspects. This was also stressed by Nelson-Dusek (2014) that staff play a crucial role in helping clients feel stable and empowered.

Empathy. Table 3E revealed the extent of satisfaction of the beneficiaries on the assistance provided by the provincial government in terms of empathy.

Table 3E. Empathy of the Assistance Provided by the Provincial Government

Indicators	WM	Description
1. The employees give you individual attention.	4.30	Very satisfied
2. The office has operating hours convenient to all its customers.	4.34	Very satisfied
3. The employees give you personal attention.	4.37	Very satisfied
4. The employees have your best interest at heart.	4.42	Very satisfied
5. The employees understand your specific needs.	4.44	Very satisfied
Overall Weighted Mean	4.37	Very satisfied

The beneficiaries were very satisfied on all of the indicators for empathy as shown in Table 3E. Being understood by the employees on their specific needs was

the indicator that had the highest weighted mean of 4.44. The indicator that had the least weighted mean of 4.30 was the individual attention being given by the

employees to the beneficiaries. In general, the beneficiaries were very satisfied with an overall weighted mean of 4.37 for empathy.

The data revealed that the beneficiaries have a good perception on the service quality dimension for empathy. All these suggest that it is important to understand someone else's perspective so that an appropriate response can be given to them.

Empathy researcher and Stanford University psychologist Jamil Zaki, PhD (2019) described empathy as the "psychological 'superglue' that connects people and undergirds cooperation and kindness" as cited by Abramson (2021) in American Psychological Association (para. 1). The ability to understand clients' feelings and emotions help clients feel validated. By demonstrating empathy, this can create a safe space for clients to freely express themselves which can establish a positive experience in availing the service that can lead to increased client satisfaction.

IV. CONCLUSION AND RECOMMENDATIONS

This study concluded that majority of the beneficiaries were in the early middle age, women, married, have attained at most a secondary education, belong to income poor household, unemployed, have small family structure; and reside in the first district of Sorsogon Province.

Medical assistance was the most frequently availed assistance by the beneficiaries in the AICS program. The beneficiaries were very satisfied with the provision of Assistance to Individuals in Crisis Situation (AICS) program of the Provincial Social Welfare and Development Office (PSWDO) of the Provincial Government of Sorsogon in terms of service quality along tangibility, reliability, responsiveness, assurance and empathy.

It was recommended that the provincial government may conduct demographic profiling to its constituents particularly the indigents to establish additional programs and assistance that are beneficial to them. Also, they may allot and request for additional funding intended solely for medical assistance to further extend help to individuals in dire need of such assistance. The provincial government must conduct monitoring and evaluation of the program to further improve the five dimensions of service quality to maintain and exceed the beneficiaries' very satisfied experience with the

provision of service. Similarly, they may establish sub-offices in all municipalities of Sorsogon province to ensure that the program is accessible to all.

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