Operational Service Accessibility and Membership Participation of Clients in Government Housing and Savings Program: Basis for Intervention

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ABSTRACT

Government housing and savings programs aim to provide affordable housing and sustainable savings opportunities for low- and middle-income families, thereby reducing housing insecurity and promoting financial resilience. Despite these objectives, systemic challenges such as delayed project completion, affordability constraints, weak collection efficiency, and limited beneficiary engagement continue to undermine program effectiveness. This study investigated the relationship between service accessibility and membership participation in a national government housing and savings program. Service accessibility was measured across five dimensions: availability of services, accessibility of information, responsiveness of personnel, digital service accessibility, and convenience of transactions. Membership participation was assessed through contribution compliance, program awareness, availment of benefits, participation in agency activities, and overall engagement. A researcher-made survey instrument was employed, validated by five experts, yielding a validity index that confirmed the instrument's appropriateness. Reliability testing using Cronbach's Alpha produced acceptable results per variable, ensuring consistency and accuracy of measurement. The study involved 114 active members from a Local Member Services Office in Western Visayas during fiscal year 2026. Findings revealed that accessibility factors were significantly associated with participation. Results demonstrated that higher accessibility corresponded to stronger membership participation, while limited accessibility constrained engagement. These findings provide empirical evidence for government agencies, local government units, and program administrators to design interventions that enhance efficiency, transparency, and inclusivity. Beneficiaries stand to gain from improved affordability and service delivery, while future researchers may expand on these results to explore comparative and long-term impacts. Ultimately, the study underscores accessibility as critically associated with program sustainability and inclusivity in addressing housing and financial vulnerabilities among Filipino households.

Keywords: Operational Service Accessibility, Membership Participation of Clients, Government Housing and Savings Program.

INTRODUCTION

Government housing and savings programs are envisioned to function as inclusive mechanisms for social equity, ensuring that qualified beneficiaries, particularly low- and middle-income families, gain access to affordable housing and sustainable savings opportunities. These programs are expected to operate with efficient service delivery, transparent allocation, and active membership participation, thereby reducing housing insecurity and strengthening financial resilience. Ideally, such initiatives contribute to national development goals by promoting decent living conditions, fostering community stability, and empowering citizens to participate in long-term financial planning (Yares, 2021; UN-Habitat, 2022).

Despite these aspirations, the actual implementation of housing and savings programs in the Philippines continues to face systemic challenges. Studies reveal recurring issues such as delayed project completion, affordability constraints, weak collection efficiency, and limited beneficiary engagement. The Commission on Audit (2023) reported that although billions of pesos were allocated to housing projects between 2015 and 2022, only a fraction of the targeted units were completed, with many beneficiaries unable to occupy or sustain payments. Furthermore, commercialization and speculative reselling of housing units have diverted benefits away from the intended low-income population, undermining the inclusivity of the programs (Yares, 2021; COA, 2023).

This study is undertaken to examine the interplay between service accessibility and membership participation in government housing and savings programs, with the goal of identifying barriers and proposing interventions. By analyzing how accessibility influences participation, the research aims to generate evidence-based recommendations that can enhance program efficiency, strengthen institutional accountability, and ensure affordability for the target population. The findings can serve as a basis for intervention strategies that can inform policy reforms, improve beneficiary inclusion, and contribute to addressing the housing backlog and financial vulnerability among Filipino households (COA, 2023; UN-Habitat, 2022).

METHODOLOGY

This study adopted a descriptive-correlational design with a quantitative approach to examine service accessibility and membership participation in a government housing and savings program. Data were collected cross-sectionally in 2026 from 114 purposively selected active members of the local Member Services Office (MSO). The main instrument was a researcher-made structured survey questionnaire, divided into demographic profile, service accessibility, and membership participation, each measured on a five-point Likert scale. Service accessibility and membership participation were further broken down into five dimensions each, ensuring comprehensive coverage of the constructs. Expert validation using Lawshe's CVR yielded a perfect score of 1.00, while pilot testing confirmed excellent reliability with Cronbach's Alpha values of 0.980 and 0.961 respectively.

Ethical considerations were strictly observed throughout the research process. Formal institutional approval was secured, and respondents were oriented on the study's objectives, voluntary participation, and their right to withdraw at any stage. Informed consent was obtained, confidentiality was assured, and anonymity was maintained, with data reported only in aggregate form. Questionnaires were personally administered to minimize misinterpretation, and responses were encoded for statistical analysis. Frequency and percentage distributions summarized demographic data, while mean and standard deviation measured service accessibility and membership participation. Finally, Spearman's rho was employed to determine the significance of relationships between the two main variables, ensuring methodological rigor and ethical integrity in the study's execution.

RESULTS AND DISCUSSIONS

Profile of the Respondents

Table 1. Frequency and Percent Distribution of the Respondents according to Profile.

Profile	Category	f	%
Age			
	51 - 60 years old	16	14.04
	41 - 50 years old	34	29.82
	31 - 40 years old	25	21.93

	21 - 30 years old	39	34.21
	Total	114	100.00
Sex			
	Male	40	35.09
	Female	74	64.91
	Total	114	100.00
Civil Status			
	Single	55	48.25
	Married	56	49.12
	Widowed	3	2.63
	Single	55	48.25
	Total	114	100.00
Monthly Income			
	Below ₱15,000	23	20.18
	₱15,001–₱30,000	38	33.33
	₱30,001–₱45,000	22	19.30
	Above ₱45,000	31	27.19
	Total	114	100.00
Length of Service			
	Below 1 year	9	7.89
	1–5 years	28	24.56
	6–10 years	23	20.18
	More than 10 years	54	47.37
	Total	114	100.00

The demographic profile of the respondents reveals a diverse distribution across age, sex, civil status, monthly income, and length of service. In terms of age, the largest group falls within 21–30 years old (f = 39, 34.21%), followed by those aged 41–50 (f = 34, 29.82%), while the smallest group is 51–60 years old (f = 16, 14.04%). This suggests that the sample is relatively young to middle-aged, reflecting a workforce that is both dynamic and experienced. Such findings align with the Philippine Statistics Authority (2022), which reported that the majority of employed persons in 2021 were aged 25–34, underscoring the dominance of younger workers in the labor force. Conversely, the Integrated Survey on Labor and Employment (ISLE) 2021/2022 highlighted that nearly half of workers were aged 15–30, indicating an even stronger youth presence than observed in this study.

Transitioning from age to sex distribution, the data show a predominance of female respondents (f = 74, 64.91%) compared to male respondents (f = 40, 35.09%). This gendered participation trend may reflect the concentration of women in service-oriented industries such as education and healthcare. The World Bank (2021) similarly noted the increasing participation of women in the Philippine labor market despite persistent barriers. However, PSA (2022) reported that 61.1% of employed persons nationwide were male, suggesting that the female predominance in this sample is sector-specific rather than reflective of national employment trends.

Moving to civil status, the distribution is nearly balanced between single (f = 55, 48.25%) and married (f = 56, 49.12%), with a small proportion widowed (f = 3, 2.63%). This balance reflects diverse family backgrounds among respondents, which may be associated with variations in work–life balance and organizational commitment. PSA (2021) observed that marital status often correlates with employment stability, with married individuals tending to remain longer in the workforce. Conversely, ISLE (2021/2022) emphasized that employment dynamics are more strongly associated with contractual arrangements (regular vs. non-regular) than civil status, suggesting that marital status may not be the primary factor shaping workforce participation.

In terms of income, the majority of respondents earn ₱15,001–₱30,000 (f = 38, 33.33%), while 27.19% (f = 31) earn above ₱45,000, and 20.18% (f = 23) earn below ₱15,000. This distribution indicates that most respondents belong to the lower-middle income bracket, with a notable portion achieving higher earnings, reflecting income stratification within the workforce. The 2021 Family Income and Expenditure Survey (FIES) confirmed that most Filipino households fall within lower-middle income categories. However, Bayudan-Dacuycuy and Dacuycuy (2021) argued that income disparities are largely structural, driven by gender and skills-based pay gaps, which contradicts the relatively balanced distribution suggested by this study.

Finally, the length of service data reveal that nearly half of the respondents have been employed for more than 10 years (f = 54, 47.37%), followed by those with 1–5 years (f = 28, 24.56%) and 6–10 years (f = 23, 20.18%), while the smallest group is those employed for less than 1 year (f = 9, 7.89%). This indicates strong organizational retention and stability, although modest income levels suggest that loyalty may not be fully compensated. PSA (2021) reported high retention rates in government and service sectors, supporting the finding of long tenure. In contrast, the Labor Turnover Survey (2021) revealed high separation and accession rates in certain industries, indicating that tenure may vary significantly depending on sectoral dynamics.

Level of Service Accessibility of the Government

Housing and Savings Program

Table 2. Level of Service Accessibility of the Government Housing and Savings Program in Terms of Availability of Services, Accessibility of Information; Responsiveness of Personnel, Digital Service Accessibility; and Convenience of Transactions.

Statements	Mean	SD	Interpretation
Availability of Services	**4.33**	**0.79**	**Very High**
1. The agency provides services regularly and consistently.	4.36	0.81	Very High
2. Service centers are available within accessible locations.	4.33	0.86	Very High
3. Members can easily access housing and savings services.	4.39	0.88	Very High
4. The agency provides sufficient personnel to address member concerns.	4.18	0.97	Very High
5. Services are available during convenient office hours.	4.39	0.90	Very High
Accessibility of Information	**4.27**	**0.86**	**Very High**
1. Information regarding programs and services is easy to obtain.	4.39	0.86	Very High

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2. Program guidelines are clearly explained to members.	4.27	0.90	Very High
3. Updates about policies and services are communicated promptly.	4.13	0.99	Very High
4. Information materials are understandable and informative.	4.23	0.90	Very High
5. Members are properly informed about available benefits	4.33	0.91	Very High
Responsiveness of Personnel	**4.36**	**0.86**	**Very High**
1. Personnel respond promptly to member inquiries.	4.34	0.94	Very High
2. Employees address concerns professionally.	4.39	0.88	Very High
3. Staff members are willing to assist clients.	4.48	0.84	Very High
4. Complaints are handled efficiently by the agency.	4.25	0.92	Very High
5. Personnel provide accurate information regarding services.	4.32	0.96	Very High
Digital Service Availability	**4.32**	**0.81**	**Very High**
1. Online services are accessible to members.	4.38	0.86	Very High
2. The agency's online platforms are easy to use.	4.25	0.89	Very High
3. Members can conveniently process transactions online.	4.25	0.87	Very High
4. Digital platforms provide updated service information.	4.29	0.87	Very High
5. Online systems help improve service efficiency.	4.41	0.83	Very High
Convenience of Transactions	**4.29**	**0.82**	**Very High**
1. Procedures for transactions are simple and understandable.	4.41	0.83	Very High
2. Waiting time for transactions is reasonable.	4.15	0.89	Very High
3. Requirements are clearly stated and manageable.	4.31	0.88	Very High
4. Payment and application procedures are convenient.	4.35	0.87	Very High
5. Transactions can be completed without unnecessary delays.	4.21	0.92	Very High
SERVICE ACCESSIBILITY As a Whole	**4.31**	**0.79**	**Very High**

Legend: (4.21-5.00)-Very High; (3.41-4.20)-High; (2.61-3.40)-Moderate; (1.81-2.60)-Low; (1.00-1.80)-Very Low

The results on service accessibility demonstrate that respondents rated all dimensions very highly, with mean scores ranging from 4.21 to 4.35. Specifically, requirements being clearly stated and manageable (M = 4.31), convenience of payment and application procedures (M = 4.35), and transactions completed without unnecessary delays (M = 4.21) all fall within the very high category. The overall mean of 4.31 confirms that accessibility is perceived as strong and reliable. However, the standard deviations (0.79–0.92) reveal moderate variability, suggesting that while most students consistently experience high accessibility, some report less favorable encounters. This variability underscores the importance of examining extreme values within each dimension to capture the full range of student experiences.

For requirements clarity, the high mean indicates that most students find the requirements manageable, yet the SD of 0.88 suggests that a few respondents may have struggled with unclear or complex instructions. In terms

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of payment and application procedures, the highest mean (4.35) reflects strong satisfaction, but the SD of 0.87 points to occasional difficulties, possibly linked to technical issues or procedural bottlenecks. Finally, transaction timeliness shows the lowest mean (4.21) and the highest SD (0.92), highlighting that while many students experience efficient processing, others encounter delays, an extreme value that signals inconsistency in service delivery.

The findings are supported by Sol Cruz et al. (2021), who reported that streamlined procedures and digital integration in Philippine public services improved accessibility and reduced barriers, aligning with the very high ratings in this study. Similarly, Almeida and Santos (2022) emphasized that transparent requirements and simplified processes enhance user trust and efficiency, reinforcing the positive perception of accessibility. Conversely, Cooper (2021) highlighted that accessibility of virtual instruction during the pandemic was inconsistent, with many institutions failing to meet standards, contradicting the uniformly high ratings observed here. Likewise, Nguyen (2023) found that while digital platforms improved efficiency, disparities in technological access created uneven experiences among students, resonating with the variability and extreme values reflected in the SD results.

Level of Membership Participation

Table 3. Level of Membership Participation in Terms of Contribution Compliance, Program Awareness, Availment of Benefits, Participation in Agency Activities, and Engagement in Housing and Savings Programs.

Statements	Mean	SD	Interpretation
Contribution Compliance	**4.58**	**0.77**	**Very High**
1. I regularly pay my membership contributions.	4.62	0.86	High
2. I comply with the agency’s contribution requirements.	4.64	0.86	High
3. I monitor my contribution records regularly.	4.37	0.94	High
4. I understand the importance of contribution compliance.	4.68	0.79	High
5. I ensure my payments are updated on time.	4.61	0.84	High
Program Awareness	**4.29**	**0.84**	**High**
1. I am aware of the programs offered by the agency.	4.41	0.85	High
2. I understand the benefits available to members.	4.46	0.84	High
3. I stay informed about policy updates and announcements.	4.21	0.96	High
4. I know the qualifications for housing and savings benefits	4.25	0.95	High
5. I actively seek information about government housing programs.	4.11	0.99	High
Availment of Benefits	**4.35**	**0.84**	**High**
1. I have availed services or benefits from the program.	4.04	1.03	High
2. The agency’s services meet my membership needs.	4.46	0.94	High
3. I maximize the benefits available to members.	4.27	0.97	High
4. I am satisfied with the process of availing benefits.	4.40	0.91	High
5. I intend to continue availing agency services in the future.	4.59	0.86	High

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Participation in Agency Activities	**4.28**	**0.85**	**High**
1. I participate in orientations and seminars conducted by the agency.	4.19	1.00	High
2. I attend information campaigns organized by the agency.	4.32	0.91	High
3. I participate in membership-related activities.	4.24	0.94	High
4. I cooperate in agency programs and initiatives.	4.29	0.87	High
5. I support activities promoting government housing programs.	4.36	0.86	High
Engagement in Housing and Savings Program	**4.39**	**0.83**	**High**
1. I actively participate in housing and savings opportunities.	4.31	0.91	High
2. I consider the program beneficial for long-term security.	4.40	0.90	High
3. I encourage others to join government housing programs.	4.41	0.90	High
4. I support government initiatives related to housing and savings.	4.41	0.87	High
5. I intend to remain an active member of the program.	4.42	0.88	High
MEMBERSHIP PARTICIPATION As a Whole	**4.38**	**0.79**	**High**

Legend: (4.21-5.00)-Very High; (3.41-4.20)-High; (2.61-3.40)-Moderate; (1.81-2.60)-Low; (1.00-1.80)-Very Low

The results of the survey on membership participation demonstrate consistently high levels of engagement across all dimensions, with overall mean scores ranging from 4.28 to 4.58, interpreted as high to very high. The strongest performance was observed in contribution compliance (M = 4.58, SD = 0.77), where members reported regular payment and adherence to agency requirements. This dimension also showed the lowest variability, as indicated by the relatively small standard deviation, suggesting that compliance behaviors are highly uniform among respondents. Conversely, program awareness (M = 4.29, SD = 0.84) and participation in agency activities (M = 4.28, SD = 0.85), while still high, reflected slightly lower means and greater variability, particularly regarding proactive information-seeking and attendance at orientations. Within these dimensions, the lowest mean score was noted for the statement, “I actively seek information about government housing programs” (M = 4.11), indicating that while members are generally aware of programs, fewer take the initiative to deepen their knowledge. In contrast, the highest mean score was found in the item, “I comply with the agency’s contribution requirements” (M = 4.64), underscoring strong financial discipline among members.

The standard deviations across dimensions (ranging from 0.77 to 1.03) highlight notable differences in the consistency of responses. For example, the relatively high standard deviation in benefit availment (1.03) suggests that while many members are satisfied with services, others may experience challenges in accessing or maximizing benefits. This variability points to critical areas where program delivery could be standardized to ensure equitable member experiences. This implies that while overall participation is strong, program administrators should prioritize reducing disparities in benefit utilization and awareness to sustain long-term engagement and ensure inclusivity across the membership base.

These findings are supported by Medina-Guce, Velasco, and Rey (2025), who emphasized that participatory governance in Philippine local development councils is generally strong, with civil society organizations demonstrating high engagement in mandated programs, thereby affirming the high participation levels observed in this study. Conversely, the Cooperative Development Authority Performance Audit Report (2021) highlighted persistent challenges in cooperative member participation, particularly uneven awareness and inconsistent involvement in agency activities, which contradicts the uniformly high ratings in this dataset.

Service Accessibility and Age

Table 4. Level of Service Accessibility of the Government Housing and Savings Program in terms of Age.

Age	N	Mean	SD	Interpretation
51 - 60 years old	16	3.85	0.98	High
41 - 50 years old	34	4.17	0.78	High
31 - 40 years old	25	4.59	0.50	Very High
21 - 30 years old	39	4.45	0.78	Very High
Total	114	4.31	0.79	Very High

The results in table 4 show that service accessibility of the government housing and savings program differs across age groups. Respondents aged 31–40 years old (N=25, M=4.59, SD=0.50) and 21–30 years old (N=39, M=4.45, SD=0.78) rated accessibility as very high, while those aged 41–50 years old (N=34, M=4.17, SD=0.78) and 51–60 years old (N=16, M=3.85, SD=0.98) rated it only high. The overall mean of 4.31 (SD=0.79) indicates a very high level of accessibility across all respondents. The standard deviation values highlight the consistency of responses: younger groups, particularly those aged 31–40, had more uniform perceptions (SD=0.50), while older groups, especially those aged 51–60, showed greater variability (SD=0.98), suggesting mixed experiences with accessibility. This implies that younger participants find the program easier to access, possibly due to greater digital literacy and mobility, while older participants may face barriers such as limited technological familiarity or procedural challenges.

These findings align with Faulkner et al. (2021), who reported that older tenants in public housing often encounter accessibility difficulties compared to younger groups, reinforcing the idea that age influences service accessibility. However, Jonsson et al. (2021) contradict this result, arguing that housing accessibility initiatives are frequently designed with older populations in mind, suggesting that they should benefit more from such programs. The contrast between these studies underscores the complexity of accessibility issues and highlights the need for policies that balance the needs of both younger and older populations.

Service Accessibility and Sex

Table 5. Level of Service Accessibility of the Government Housing and Savings Program according in terms of Sex.

Sex	N	Mean	SD	Interpretation
Male	40	4.57	0.67	Very High
Female	74	4.17	0.81	High
Total	114	4.31	0.79	Very High

The table presents the accessibility of government housing and savings programs by sex. Male respondents (N=40) reported a mean of 4.57 with a standard deviation (SD) of 0.67, interpreted as very high. Female respondents (N=74) had a mean of 4.17 with an SD of 0.81, interpreted as high. The combined total (N=114) yielded a mean of 4.31 and SD of 0.79, interpreted as very high. The SD values indicate the degree of variability in responses: males had less variation (SD=0.67), suggesting more consistent perceptions of accessibility, while

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females showed greater variability (SD=0.81), reflecting more diverse experiences. This implies that while both groups generally perceive accessibility positively, males tend to have more uniform and stronger agreement about the program's accessibility compared to females.

These findings conform with Ferrari (2021), who reported that gender gaps in housing interventions persist, often disadvantaging women in terms of access and participation, reinforcing the result that females reported lower accessibility levels. However, Finkel et al. (2021) contradict this outcome, arguing that women's participation in public administration and service access has been steadily improving, suggesting that females should increasingly benefit from such programs. The contrast between these studies underscores the complexity of accessibility issues and highlights the need for policies that balance the needs of both sexes, ensuring equitable access to housing and savings programs.

Service Accessibility and Civil Status

Table 6. Level of Service Accessibility of the Government Housing and Savings Program in terms of Civil Status.

Civil Status	N	Mean	SD	Interpretation
Single	55	4.49	0.69	Very High
Married	56	4.15	0.85	High
Widowed	3	4.05	0.68	High
Total	114	4.31	0.79	Very High

The table presents accessibility levels across civil status groups: Single (N = 55, M = 4.49, SD = 0.69, very high), Married (N = 56, M = 4.15, SD = 0.85, high), and Widowed (N = 3, M = 4.05, SD = 0.68, high), with an overall mean of 4.31 (SD = 0.79, very high). The standard deviation (SD) values indicate the variability of responses within each group. For instance, married respondents (SD = 0.85) show more diverse perceptions of accessibility compared to singles (SD = 0.69), suggesting that marital responsibilities and household dynamics may create differing experiences in accessing housing services. This implies that program accessibility is not uniform across demographics, and targeted interventions may be needed to address disparities among married and widowed individuals.

Supporting this result, Alvarez et al. (2021) emphasized that accessibility to amenities in the Philippines varies across demographic groups, with spatial and social factors influencing service reach, thereby affirming that civil status can shape perceptions of accessibility. Conversely, Cureg and Ignacio (2021) argued that systemic housing issues, such as financing and institutional weaknesses, affect all Filipinos regardless of civil status, contradicting the notion that singles inherently experience better accessibility.

Service Accessibility and Monthly Income

Table 7. Level of Service Accessibility of the Government Housing and Savings Program in terms of Monthly Income.

Monthly Income	N	Mean	SD	Interpretation
Below ₱15,000	23	4.50	0.83	Very High
₱15,001–₱30,000	38	4.50	0.62	Very High
₱30,001–₱45,000	22	3.83	0.81	High

Above ₱45,000	31	4.29	0.81	Very High
Total	114	4.31	0.79	Very High

The data in table 7 reveal that service accessibility of the government housing and savings program is consistently rated very high across most income brackets, with the exception of the ₱30,001–₱45,000 group, which reported only a high level (Mean = 3.83, SD = 0.81, N = 22). The lowest income group (Below ₱15,000, N = 23, Mean = 4.50, SD = 0.83) and the ₱15,001–₱30,000 group (N = 38, Mean = 4.50, SD = 0.62) both rated accessibility as very high, while households earning above ₱45,000 (N = 31, Mean = 4.29, SD = 0.81) also reported very high. The overall mean of 4.31 (SD = 0.79, N = 114) confirms that accessibility is broadly equitable across income levels. The standard deviation (SD) values, ranging from 0.62 to 0.83, indicate moderate variability in responses. A lower SD (0.62) suggests more uniform perceptions among the ₱15,001–₱30,000 group, while higher SD values (0.81–0.83) imply greater differences in individual experiences. This implies that while accessibility is generally perceived positively, middle-income households may encounter uneven service delivery compared to other groups.

Supporting this result, Orbeta et al. (2021) found that the Pantawid Pamilyang Pilipino Program (4Ps) was positively associated with household welfare and improved accessibility to services, thereby reinforcing the perception of inclusivity. Conversely, Monsura (2021) argued that household income mobility in the Philippines remains uneven, with access to government programs largely shaped by socioeconomic and geographic factors, thus challenging the notion of uniform accessibility.

Service Accessibility and Length of Service

Table 8. Level of Service Accessibility of the Government Housing and Savings Program in terms of Length of Service.

Length of Service	N	Mean	SD	Interpretation
Below 1 year	9	4.46	1.00	Very High
1–5 years	28	4.41	0.69	Very High
6–10 years	23	4.62	0.57	Very High
More than 10 years	54	4.11	0.84	High
Total	114	4.31	0.79	Very High

The data presented in table 8 reveal that the level of service accessibility of the government housing and savings program is consistently rated as high to very high across all categories of length of service. Respondents with 6–10 years of service reported the highest mean score (M=4.62, SD=0.57), indicating strong consensus and very positive perceptions of accessibility. Meanwhile, those with more than 10 years of service provided slightly lower ratings (M=4.11, SD=0.84), though still within the high category. The overall mean score (M=4.31, SD=0.79) confirms that accessibility is generally perceived as very high. The standard deviation values, ranging from 0.57 to 1.00, suggest relatively low variability in responses, with newer employees (below 1 year, SD=1.00) showing more diverse perceptions compared to mid-tenured employees. This implies that while accessibility is broadly acknowledged, longer exposure to institutional processes may temper perceptions, reflecting accumulated experiences with systemic challenges.

These findings are supported by Abante (2021), who reported that residents in National Housing Authority resettlement sites perceived service accessibility as generally high, reinforcing the positive ratings observed in this study. However, Mangaoang (2021) contradicted this perspective, emphasizing that precarious employment arrangements in the Philippine public sector often limit access to benefits and services, particularly for contractbased employees. This divergence highlights the importance of contextual factors such as tenure, employment type, and organizational culture in shaping perceptions of accessibility.

Membership Participation and Age

Table 9. Level of Membership Participation of the Government Housing and Savings Program in terms of Age.

Age	N	Mean	SD	Interpretation
51 - 60 years old	16	3.94	0.99	High
41 - 50 years old	34	4.36	0.76	Very High
31 - 40 years old	25	4.64	0.52	Very High
21 - 30 years old	39	4.41	0.80	Very High
Total	114	4.38	0.79	Very High

The data presented in table 9 reveal that membership participation in the government housing and savings program varies across age groups, with younger participants (21–40 years old) consistently demonstrating very high levels of engagement (Means ranging from 4.41 to 4.64). In contrast, older participants (51–60 years old) show only a high level of participation (Mean = 3.94). The standard deviation (SD) values, ranging from 0.52 to 0.99, indicate moderate variability in responses. Notably, the lowest SD (0.52) among the 31–40 age group suggests more uniform participation, while the highest SD (0.99) among the 51–60 age group reflects greater differences in individual involvement. This implies that younger members are more consistently active in program participation, whereas older members exhibit varied levels of engagement, possibly due to differing financial priorities or established housing security.

This aligns with Mahmood et al. (2021), who found that younger and middle-aged adults are more proactive in housing and savings initiatives, supporting the observed very high participation among younger groups. However, Cruz, Cruz, and Saito (2021) contradict this result, showing that older Filipinos remain highly engaged in social and economic activities, including savings and housing, which suggests that the high participation level among the 51–60 age group may underestimate their actual involvement.

Membership Participation and Sex

Table 10. Level of Membership Participation of the Government Housing and Savings Program according in terms of Sex.

Sex	N	Mean	SD	Interpretation
Male	40	4.66	0.53	Very High
Female	74	4.22	0.86	Very High
Total	114	4.38	0.79	Very High

The data reveal that male respondents (N = 40, M = 4.66, SD = 0.53) reported a slightly higher mean level of membership participation compared to female respondents (N = 74, M = 4.22, SD = 0.86), although both groups fall within the very high category. The overall mean score of 4.38 (SD = 0.79) confirms that participation across the sample (N = 114) is consistently strong. The standard deviation (SD) provides insight into the variability of responses: the lower SD among males indicates more uniform participation, whereas the higher SD among females suggests greater diversity in engagement levels. This finding implies that while both sexes are highly

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participative, male members demonstrate more consistent involvement, whereas female members exhibit varied levels of participation, possibly associated with differing socio-economic roles and responsibilities.

This finding aligns with Tabuga and Cabaero (2021), who reported that despite lower labor force participation, Filipino women remain actively engaged in social protection programs, supporting the observed high female participation in this study. However, Dervisevic et al. (2021) contradict this result, noting that short-term exposure to conditional cash transfers in the Philippines had limited long-term impacts on women's empowerment and participation, highlighting persistent gender-related constraints.

Membership Participation and Civil Status

Table 11. Level of Membership Participation of the Government Housing and Savings Program in terms of Civil Status.

Civil Status	N	Mean	SD	Interpretation
Single	55	4.51	0.70	Very High
Married	56	4.28	0.87	Very High
Widowed	3	3.97	0.05	High
Total	114	4.38	0.79	Very High

The data presented in table 11 reveal that membership participation in the government housing and savings program is consistently high across civil status categories. Single respondents (N=55, M=4.51, SD=0.70) reported the highest level of participation, followed by married respondents (N=56, M=4.28, SD=0.87), both interpreted as very high. Widowed respondents (N=3, M=3.97, SD=0.05) demonstrated slightly lower participation, rated as high. The overall mean (M=4.38, SD=0.79) confirms a very high level of engagement. The standard deviation (SD) values provide insight into the variability of responses: singles and married respondents show moderate variability, while widowed respondents exhibit highly consistent responses due to their very low SD. This implies that civil status does not significantly hinder participation, as all groups demonstrate strong involvement, though widowed individuals may require targeted interventions to further enhance their engagement.

Supporting this result, Ortega et al. (2021) found that civil society organizations in La Union demonstrated high participation in local governance activities, highlighting strong community engagement across diverse groups. Conversely, Medina-Guce et al. (2021) reported that participation in local development councils was often limited to invited parameters, with substantive influence ranking lower, contradicting the uniformly high participation observed here.

Membership Participation and Monthly Income

Table 12. Level of Membership Participation of the Government Housing and Savings Program in terms of Monthly Income.

Monthly Income	N	Mean	SD	Interpretation
Below ₱15,000	23	4.33	1.05	Very High
₱15,001–₱30,000	38	4.61	0.54	Very High
₱30,001–₱45,000	22	4.08	0.80	High
Above ₱45,000	31	4.35	0.77	Very High
Total	114	4.38	0.79	Very High

The data reveal consistently strong membership participation across income brackets, with overall participation rated very high (N=114, M=4.38, SD=0.79). Specifically, respondents earning below ₱15,000 (N=23, M=4.33, SD=1.05), ₱15,001–₱30,000 (N=38, M=4.61, SD=0.54), and above ₱45,000 (N=31, M=4.35, SD=0.77) all reported very high participation, while those in the ₱30,001–₱45,000 bracket (N=22, M=4.08, SD=0.80) reported only high. The standard deviation (SD) values highlight the consistency of responses: the lowest SD (0.54) indicates highly uniform participation among middle-income earners, while the highest SD (1.05) among the lowest-income group suggests more varied engagement. This implies that while program participation is broadly inclusive, financial constraints may create uneven levels of involvement among lower-income households.

These results are supported by Ballesteros and Ancheta (2021), who found that participatory governance institutions such as local housing boards foster inclusivity and encourage strong engagement in social housing programs, particularly among lower-income groups. However, Monsura (2021) reported that socioeconomic characteristics, including income mobility, education, and occupation, significantly influence household welfare and engagement with government programs, suggesting that participation may not be uniformly high across all income brackets.

Membership Participation and Length of Service

Table 13. Level of Membership Participation of the Government Housing and Savings Program in terms of Length of Service.

Length of Service	N	Mean	SD	Interpretation
Below 1 year	9	4.38	1.28	Very High
1–5 years	28	4.40	0.62	Very High
6–10 years	23	4.63	0.54	Very High
More than 10 years	54	4.26	0.84	Very High
Total	114	4.38	0.79	Very High

The results presented in table 13 reveal that membership participation in the government housing and savings program remains consistently very high across all tenure groups. Specifically, respondents with below 1 year of service (N=9, M=4.38, SD=1.28), 1–5 years (N=28, M=4.40, SD=0.62), 6–10 years (N=23, M=4.63, SD=0.54), and more than 10 years (N=54, M=4.26, SD=0.84) all reported strong engagement. The overall mean of 4.38 (SD=0.79) reinforces this trend. The standard deviation (SD) values provide insight into the variability of responses: newer members (below 1 year) exhibited greater dispersion (SD=1.28), suggesting diverse experiences during early adjustment, while mid-tenured members (6–10 years) demonstrated more uniform participation (SD=0.54). This implies that regardless of tenure, members sustain high involvement, though variability is more pronounced among those at the beginning of their service.

These findings are supported by Santos and Cruz (2021), who emphasized that institutional trust and perceived benefits sustain cooperative housing participation across tenure groups, thereby affirming the stability of engagement over time. However, they are contradicted by Lee (2021), who found that longer tenure in savings programs often leads to declining participation due to complacency and reduced motivation.

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Relationship Between Service Accessibility and Membership Participation in the Government Housing and Savings Program

Table 14. Relationship Between Service Accessibility and Membership Participation in the Government Housing and Savings Program.

Variable	Test Statistics (r_s)	p-value	Decision for H_o	Interpretation
Service Accessibility vs. Membership Participation	0.590	<0.001	Reject H_o	Significant

The results presented in Table 14 indicate a correlation between service accessibility and membership participation in the government housing and savings program, with a Spearman's rho of 0.590 and a p-value less than 0.001. This statistical outcome confirms that the relationship is both strong and significant, leading to the rejection of the null hypothesis. In practical terms, the data suggest that when services are made more accessible, whether through simplified processes, proximity, affordability, or responsiveness, individuals are more likely to participate actively in government programs. Accessibility is therefore strongly associated with membership engagement, underscoring the importance of institutional design that prioritizes ease of access to encourage broader participation.

The interpretation of these findings aligns with the study of De Tomas and Hinlo (2024), who emphasized that accessibility of financial and housing services significantly enhances participation in socio-economic programs in the Philippines. Their research demonstrated that when communities perceive services as inclusive and reachable, engagement levels rise, thereby contributing to program sustainability. This conformity underscores the importance of accessibility as a driver of participation, consistent with the present study's results. On the other hand, the findings contrast with the report of Habitat for Humanity Philippines (2023), which highlighted that despite efforts to improve accessibility, participation among informal settler families remained low due to mismatches between program structures and community needs. Their study argued that accessibility alone is insufficient if program design does not align with the lived realities and preferences of beneficiaries.

CONCLUSIONS

Grounded on the findings of the study, the following conclusions are formulated:

The respondent group is predominantly young, female, and married, with most earning mid-range incomes and having long service tenure, which suggests a stable and mature respondent base.

Service accessibility of the government housing and savings program is generally high, with personnel responsiveness emerging as its strongest dimension, while information accessibility remains the weakest link.

Membership participation is high, with compliance to contributions being the most consistent behavior, whereas involvement in agency activities is relatively less emphasized.

Respondents' demographic profile shows that younger, female, and married members generally perceive service accessibility positively. However, clarity of information and satisfaction among longer-tenured members require improvement to ensure inclusiveness across all groups.

Membership participation is consistently strong, with contribution compliance being the most established behavior. Yet, long-term engagement and involvement in agency activities are less emphasized, highlighting the need for strategies that sustain participation across diverse profiles.

The relationship between service accessibility and membership participation suggests that improvements in accessibility are related to stronger member engagement, underscoring the importance of responsive services and clear information dissemination.

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