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Assessing the impact of the good governance practices of HOPE Ilocos Sur on the living standards and financial stability of the beneficiaries: A correlational analysis

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A R T I C L E I N F O

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A B S T R A C T

This study examined the practice of good governance in implementing the HOPE Ordinance in the Province of Ilocos Sur and its relationship to the living standards and financial stability of Persons with Disabilities (PWD) beneficiaries. A total of 287 beneficiaries participated in the study.

Anchored on an input–process–output framework, the study employed a mixed-method approach using a structured survey questionnaire. Governance practices were assessed across key dimensions, including accessibility, regularity and timeliness, sufficiency, transparency, and responsiveness. The study also measured beneficiaries' living standards in terms of basic needs, health, and socio-emotional well-being, as well as their financial stability, using indicators such as financial management, reduced borrowing, and the capacity to address emergencies.

Results revealed that the implementation of the HOPE Ordinance is at high to very high levels, and that governance practices have a significant relationship with both the living standards and financial stability of beneficiaries. The findings indicate that effective and responsive governance mechanisms contribute to improved quality of life and enhanced financial resilience among PWD beneficiaries.

The study highlights the critical role of good governance in ensuring that social protection programs are not only policy-driven but also inclusive, transparent, and responsive to the needs of vulnerable sectors.

JEL Classification: M12

Introduction

Persons with Disabilities (PWDs) remain among the most vulnerable sectors of society, often facing persistent barriers to employment, access to basic services, and economic security. Although national laws and policies recognize the rights and welfare of PWDs, the lived realities of many, particularly

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those with severe, permanent, or debilitating conditions, continue to reflect poverty, dependency, and social exclusion. For PWDs who are no longer able to sustain gainful employment, survival often depends on limited family resources and informal support systems. In response to this pressing social concern, the Province of Ilocos Sur institutionalized a localized social protection mechanism known as the Help Our PWDs Endure (HOPE) Pension Ordinance, a landmark policy designed to provide financial assistance to indigent PWDs who are unable to work due to their conditions (Province of Ilocos Sur, 2018).

The HOPE Pension Ordinance traces its roots to the advocacy of the PWD sector itself. In 2019, the proposal for a provincial pension program for PWDs was formally advanced by the Federated President of Persons with Disabilities in Ilocos Sur, Flora Rafanan. During deliberations, she articulated the long-standing inequality between senior citizens, who already benefit from a government-provided social pension, and PWDs who face comparable, if not greater, limitations in earning a livelihood. Throughout multiple committee hearings at the Sangguniang Panlalawigan, Rafanan consistently emphasized that the proposed pension was not intended as a privilege but as a lifeline for PWDs who are bedridden, medically fragile, or permanently unable to work, as well as for families who shoulder the daily burden of care without adequate financial resources (F. Rafanan, personal communication, January 30, 2026).

The original measure, Provincial Ordinance No. 035-18, was drafted under the leadership of then-Board Member Mika Mendoza (F. Rafanan, personal communication, January 30, 2026). The ordinance provided a modest monthly pension of Five Hundred Pesos (₱500.00) to thirty (30) selected indigent PWDs per municipality, prioritizing individuals classified as belonging to the poorest of the poor (Province of Ilocos Sur, 2018). Despite its clear humanitarian intent, the ordinance underwent extensive scrutiny during committee deliberations, particularly regarding eligibility criteria, fiscal sustainability, and long-term program viability. These deliberations underscored the necessity of ensuring that the program would be governed and administered effectively, so that assistance could reach the intended beneficiaries in a fair, transparent, and responsive manner.

The ordinance was not fully implemented in its original form. Subsequently, stewardship of the measure was transferred to Board Member Mildred M. Elaydo, who championed efforts to strengthen the program in response to evolving economic realities and rising costs of necessities. Through Provincial Ordinance No. 124-22, the HOPE Pension was significantly amended by doubling the monthly assistance to One Thousand Pesos (₱1,000.00) and expanding beneficiary coverage to forty (40) PWDs per municipality (Province of Ilocos Sur, 2022). The amendment explicitly recognized the increasing costs of food, medicines, and essential commodities, as well as the compounded vulnerabilities experienced by PWDs during periods of economic disruption and public health emergencies.

Beyond its financial value, the HOPE Pension reflects the provincial government's broader commitment to inclusive governance and social equity. It acknowledges that for many PWDs, the inability to work is not a matter of choice but a consequence of structural, medical, and social limitations. As such, the pension functions not only as income support but also as a mechanism to uphold dignity, reduce dependence, and alleviate the daily anxieties associated with survival. For caregivers, often parents or

family members, the assistance helps bridge gaps in meeting basic needs that would otherwise remain unmet.
However, the effectiveness of social protection programs, such as the HOPE Pension, is not determined solely by the existence of a policy or ordinance. Equally important is the manner in which governance principles are practiced in administering the program. Good governance in public programs involves transparency, accountability, responsiveness, and accessibility in service delivery. In the context of the HOPE Ordinance, these principles are essential to ensuring that the program's benefits reach the intended PWD beneficiaries and that the assistance meaningfully improves their living conditions.

Despite the noble objectives and policy enhancements of the HOPE Ordinance, there remains limited systematic evidence on how the principles of good governance are applied within the program. While administrative records and budget allocations indicate continued program delivery, questions remain about the program's accessibility, the transparency of its processes, and the responsiveness of service delivery to the needs of PWD beneficiaries. Furthermore, it is important to examine whether these governance practices affect the beneficiaries' living standards and financial stability.

In this context, the study examined the practice of good governance in implementing the HOPE Ordinance of the Province of Ilocos Sur for Persons with Disabilities (PWDs), with particular focus on its relationship to the living standards and financial stability of PWD beneficiaries. Anchored on the Input–Process–Output–Outcome (IPOO) framework, the study systematically analyzed policy provisions, administrative practices, and beneficiary experiences to generate evidence-based insights.

Specifically, the study determined the extent to which the principles of good governance—such as accessibility, transparency, responsiveness, and accountability—were manifested in the administration of the HOPE Ordinance. It also explored whether these governance practices significantly influenced beneficiaries' living standards and financial stability.

By examining the HOPE Ordinance through the lens of good governance, the study provides valuable insights into how local government programs respond to the needs of vulnerable sectors. More importantly, it underscores the need to ensure that policies intended for Persons with Disabilities are not only enacted but also effectively governed to uphold transparency, accountability, inclusivity, and compassionate public service.

Ultimately, the study's findings guide efforts to strengthen governance practices, enhance social protection programs for PWDs, and reinforce the Province of Ilocos Sur's commitment to inclusive, people-centered governance. The study likewise contributes to the growing body of knowledge on disability-inclusive governance at the local government level, particularly in strengthening social protection mechanisms for Persons with Disabilities in the province.

Literature review

Good governance

Good governance is a central concept in public administration, particularly in the delivery of social services. It refers to the exercise of authority in managing public affairs in a manner that is transparent, accountable, responsive, and inclusive. These principles, as emphasized by the United Nations Development Program (UNDP), ensure that government institutions effectively address citizens' needs, especially those of marginalized groups such as persons with disabilities (PWDs).

Existing literature highlights that governance quality significantly influences program outcomes. Kaufmann, Kraay, and Mastruzzi (2010) found that governance indicators such as accountability and regulatory quality are associated with improved institutional performance. Similarly, Brillantes and Fernandez (2011) emphasized that transparent and accountable governance enhances public trust and service delivery. However, limited empirical research examines how these governance practices operate within localized social protection programs.

Good governance practices

Good governance is a fundamental principle in public administration that ensures accountability, transparency, responsiveness, and efficiency in the delivery of public services. According to the United Nations Development Program (1997), good governance is characterized by participation, rule of law, transparency, responsiveness, equity, effectiveness, and accountability. These principles remain central to contemporary governance discourse, particularly in the implementation of social protection programs, where effective governance determines the extent to which services reach intended beneficiaries in a timely and equitable manner (World Bank, 2020).

In this study, governance practices are examined through key dimensions, namely accessibility, regularity and timeliness, sufficiency, transparency, and responsiveness. Accessibility refers to the ease with which beneficiaries can avail themselves of services without unnecessary barriers. Regularity and timeliness pertain to the consistent and punctual delivery of benefits, which is crucial for financially vulnerable groups. Sufficiency refers to the adequacy of assistance in meeting basic needs. Transparency involves openness in processes and in information dissemination, while responsiveness reflects the ability of implementing agencies to address beneficiaries' needs and concerns. Collectively, these dimensions influence the effectiveness of policy implementation and the overall quality of governance.

Living standards

Living standards refer to the level of material well-being and overall quality of life experienced by individuals or households. According to the World Bank, living standards are commonly assessed through indicators such as income, access to basic services, health conditions, housing quality, and overall well-being. Poor living standards are often associated with limited access to essential resources, inadequate healthcare, and unstable economic conditions.

Globally, living standards are frequently measured using multidimensional approaches that incorporate indicators of health, education, and income. These dimensions are particularly relevant for vulnerable populations, such as Persons with Disabilities (PWDs), who often encounter structural barriers to employment, healthcare, and social participation. The World Health Organization emphasized that

PWDs are more likely to experience poverty, reduced access to opportunities, and social exclusion due to physical, economic, and societal barriers.

In this study, living standards are operationalized as basic needs, health, and socio-emotional well-being, reflecting both the material and non-material dimensions of quality of life among PWD beneficiaries of the HOPE Ordinance in the Province of Ilocos Sur.

Financial stability

Financial stability refers to the ability of individuals or households to manage financial resources effectively, meet basic needs, and withstand economic shocks. It encompasses income stability, savings capacity, reduced reliance on borrowing, and the ability to respond to emergencies. According to the International Monetary Fund (2019), micro-level financial stability is closely associated with economic resilience and sustainable well-being.

For marginalized sectors such as persons with disabilities (PWDs), financial stability is often constrained by limited employment opportunities, increased healthcare expenditures, and reliance on external support systems. Social protection programs, such as pension schemes, play a crucial role in enhancing financial stability by providing regular, predictable income. In this study, financial stability is measured using indicators such as financial management, reduced borrowing, and the capacity to address unexpected financial needs.

Disability rights and social inclusion

The recognition of disability rights has been strengthened through global frameworks such as the United Nations Convention on the Rights of Persons with Disabilities (CRPD), which promotes equal access, non-discrimination, and full participation in society (United Nations, 2006). This framework shifts the perspective of disability from a medical condition to a social issue shaped by environmental and institutional barriers (World Health Organization, 2011).

Global reports further highlight that inclusive and disability-responsive social protection systems are essential in improving the well-being and socio-economic participation of persons with disabilities (United Nations Department of Economic and Social Affairs, 2018).

Despite policy advancements, persons with disabilities continue to face barriers in education, employment, healthcare, and civic participation (Mitra et al., 2013). These challenges highlight the need to examine how governance practices translate into actual outcomes at the community level.

Philippine legal framework for persons with disabilities

In the Philippines, the rights of persons with disabilities are supported by Republic Act No. 7277, also known as the Magna Carta for Disabled Persons (Republic of the Philippines, 1992), and Republic Act No. 10070, which institutionalizes Persons with Disabilities Affairs Offices (PDAOs) in local government units (Republic of the Philippines, 2010). These laws provide a strong legal foundation for disability inclusion.

However, their effectiveness largely depends on local implementation, underscoring the importance of examining governance practices in service delivery (Brillantes & Fernandez, 2011).

Local governance and decentralization

The Local Government Code of 1991 (Republic Act No. 7160) empowers local government units to design and implement programs responsive to local needs (Republic of the Philippines, 1991). Decentralization enables context-specific solutions and improves service delivery by bringing governance closer to communities (Brillantes & Fernandez, 2011).

However, variations in resources and institutional capacity among local government units affect program effectiveness, underscoring the need to assess local governance practices.

Implementation of programs for persons with disabilities

Effective implementation of programs for persons with disabilities requires coordination, adequate resources, and stakeholder participation. Studies show that programs involving beneficiaries in decision-making are more responsive and sustainable, promoting empowerment and relevance (Banks & Polack, 2014).

However, challenges such as limited funding, technical constraints, and weak monitoring systems persist, linking program success to the quality of governance.

International studies consistently highlight the socio-economic disadvantages of PWDs. Mitra, Posarac, and Vick (2013) found that PWDs are more likely to experience poverty and limited access to opportunities. Shakespeare (2017) emphasized the need to address societal barriers, while Banks and Polack (2014) noted that inclusive governance improves well-being.

Despite these insights, most studies are situated in broader contexts, leaving gaps in localized governance analysis.

Local studies in the Philippines emphasize the role of LGUs in delivering PWD programs. Reyes (2019) found that local initiatives improve access and participation but face constraints, including limited funding. Santos (2020) highlighted the importance of leadership and stakeholder engagement, while Cruz (2021) emphasized the role of local ordinances in promoting inclusion.

However, limited research has examined the relationship between governance practices and measurable outcomes, such as living standards and financial stability.

The literature underscores the importance of governance, inclusive policies, and participation in program success. However, a gap exists in the examination of how governance practices directly influence beneficiaries' well-being, particularly at the local level.

In Ilocos Sur, the HOPE Ordinance represents a localized effort to support PWDs, yet there is limited analysis of its governance practices and outcomes. This study addresses this gap by examining the relationship between governance practices and beneficiaries' living standards and financial stability, contributing to both academic discourse and policy improvement. These findings are supported by global reports on disability and social protection (World Health Organization, 2011; World Bank, 2020; United Nations Department of Economic and Social Affairs, 2018).

Conceptual framework

The research paradigm (Figure 1) below served as the conceptual framework and guiding model for analyzing and interpreting the data collected in this study.

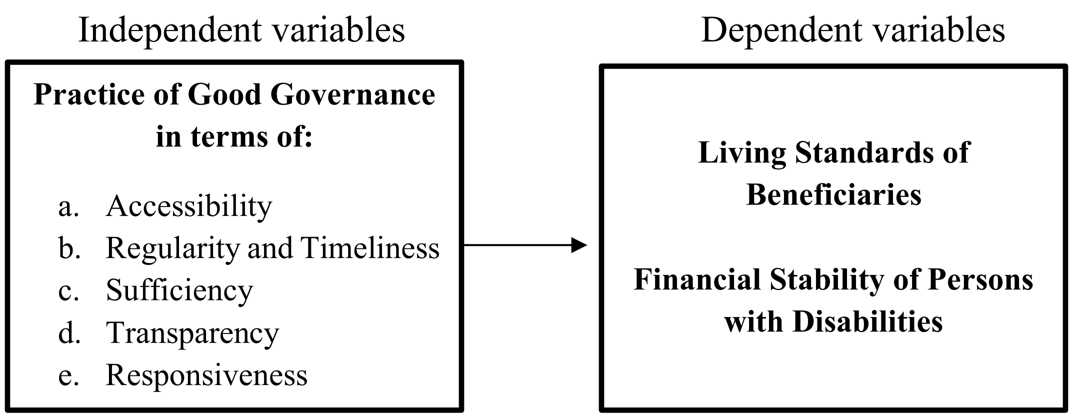

Figure 1. The Research Paradigm

This study was anchored on the concept that the practice of good governance influences the effectiveness of programs implemented for marginalized sectors, particularly Persons with Disabilities (PWDs). The HOPE Ordinance Program of the Province of Ilocos Sur served as a mechanism through which the provincial government provided financial assistance and support to qualified PWD beneficiaries.

The study examined how the principles of good governance were applied in administering the HOPE Ordinance Program. These principles included accessibility, regularity and timeliness, sufficiency, transparency, and responsiveness in the delivery of services to beneficiaries.

The legal basis for programs supporting persons with disabilities in the Philippines included Republic Act No. 7277, also known as the Magna Carta for Disabled Persons, which ensures the rights and privileges of PWDs, and Republic Act No. 10070, which mandates the establishment of Persons with Disabilities Affairs Offices (PDAO) in local government units. These laws encourage local governments to develop programs and policies that address the needs and welfare of persons with disabilities.

In this study, the practice of good governance in administering the HOPE Ordinance Program was examined to determine how governance principles were manifested in the delivery of assistance to PWD beneficiaries. The framework assumed that when governance principles such as accessibility, transparency, responsiveness, accountability, sufficiency, and timeliness were properly practiced, the program became more effective in addressing the needs of persons with disabilities.

The conceptual framework illustrated the relationship between good governance practices (independent variable) and the living standards and financial stability of PWD beneficiaries (dependent variables). It was assumed that the proper practice of good governance principles in administering the HOPE Ordinance contributed to improved living conditions and financial stability among beneficiaries.

Statement of the problem

This study aimed to determine the implementation of the Ilocos Sur HOPE Ordinance for Persons with Disabilities (PWDs) and its relationship to the status of life and financial stability of its beneficiaries.

Specifically, the study sought to address the following questions:

1. What is the level of implementation of the Ilocos Sur HOPE Ordinance in terms of:
   a. Accessibility,
   b. Regularity and Timeliness,
   c. Sufficiency,
   d. Transparency,
   e. Responsiveness, and
   f. Overall Implementation?

2. What is the level of living standards of the HOPE beneficiaries in terms of:
   a. Basic needs,
   b. Health,
   c. Emotional and social well-being, and
   d. Overall living standard?

3. What is the level of financial stability of the HOPE beneficiaries in terms of:
   a. Ability to manage money,
   b. Reduction in borrowing,
   c. Budget planning,
   d. Capacity to handle small emergencies,
   e. Reduction of financial worries,
   f. Ability to allocate money for important needs,
   g. Reliability of HOPE pension as a source of support, and
   h. Overall financial stability?

4. Is there a significant relationship between the level of practice of Good Governance in the Ilocos Sur HOPE Ordinance and:
   a. The living standards of beneficiaries, and
   b. The financial stability of beneficiaries?

Research methodology

Research design

This study employed a descriptive–correlational research design using a mixed-method approach. The quantitative component was used to assess the level of good governance practice in the implementation of the HOPE Ordinance, as well as the beneficiaries' living standards and financial stability. Data were collected through a structured questionnaire using a five-point Likert scale.

The collected data were tabulated, encoded, and analyzed using appropriate statistical tools such as frequency, percentage, mean, and Spearman's rho correlation coefficient to determine the relationship between:

- the practice of good governance in the implementation of the HOPE Ordinance and the living standards of the beneficiaries; and
- the practice of good governance in the implementation of the HOPE Ordinance and the financial stability of the beneficiaries.

The qualitative component used open-ended questions to gather in-depth insights into the respondents' experiences, challenges, and suggestions. The qualitative data were analyzed using thematic analysis to support and enrich the quantitative findings.

This research design was considered appropriate because it enabled the researcher to describe existing conditions and examine relationships among variables without implying causality, while also capturing the respondents' lived experiences.

Population of the study

The study involved 287 respondents, selected from a total population of 1,020 PWD beneficiaries of the HOPE Ordinance across 34 Local Government Units (LGUs) in the Province of Ilocos Sur. The sample size was determined using Slovin's formula:

$$n = \frac{N}{1+Ne^2}$$

Where:

- n = sample size
- N = total population
- e = margin of error (0.05)

Given that:

- There are 30 PWD beneficiaries per LGU, and
- There are 34 LGUs,

The total population is:

$$N=30\times34=1,020$$

Substituting the values:

$$n=\frac{1,020}{1+1,020\,(0.05^2)}21$$

$$n=\frac{1,020}{1+1,020\,(0.0025)}$$

$$n=\frac{1,020}{1+2.55}$$

$$n=\frac{1,020}{3.55}$$

$$n\approx287$$

To ensure fair representation, proportionate sampling was employed, allocating approximately 8-9 respondents per LGU. Additionally, a convenience sampling technique was used to select respondents through the Persons with Disabilities Affairs Offices (PDAOs), given the participants' physical and logistical limitations.

Data gathering instrument

The study used a researcher-developed questionnaire with structured items aligned with the study's variables. The instrument underwent content validation by three experts in public administration and related fields. Their recommendations were incorporated to improve clarity, relevance, and alignment with the research objectives.

Data gathering procedure

The data collection process involved securing approval from the relevant authorities, validating the research instrument through expert review, and coordinating with LGU PDAO focal persons to distribute questionnaires to identified beneficiaries. Completed questionnaires were retrieved, checked for completeness, organized, encoded, and prepared for statistical analysis.

To ensure reliability, the instrument was tested using Cronbach's Alpha, which yielded a coefficient of 0.991 across 58 items. This indicates excellent internal consistency, as values above 0.90 are considered highly reliable. Hence, the instrument was deemed appropriate for measuring the study's constructs.

Ethical considerations

The study adhered to established ethical standards in research. Participation was voluntary, and respondents were informed that they could withdraw at any time without penalty. Informed consent was obtained by explaining the study's purpose to all participants. Confidentiality and privacy were strictly observed, with personal information used solely for research purposes. Moreover, the data-gathering process was conducted in a respectful, inclusive, and sensitive manner, taking into account the conditions and needs of Persons with Disabilities (PWDs).

Statistical treatment of the data

The study utilized various statistical tools to analyze and interpret the data gathered. Frequency and percentage were used to describe the socio-demographic profile of the respondents. The mean was used to determine the level of good governance practice, as well as the respondents' living standards and financial stability. Furthermore, Spearman's rho Correlation Coefficient was used to determine the relationship between good governance practices and living standards, and between good governance practices and financial stability.

Statistical Range	***Descriptive Interpretation***
4.21-5.00	*Strongly agree/ Very High (SA/VH)*
3.41-4.20	*Agree / High (A/H)*
2.61-3.40	*Somewhat agree/ Moderate (SWA/M)*
1.81-2.60	*Disagree/Low (D/L)*
1.00-1.80	*Strongly disagree/Very Low (SD/VL)*

Data presentation and analysis

This section presents and analyzes data collected from respondents via the research questionnaire. The presentation follows the sequence of the Statement of the Problem. Each table is accompanied by a concise interpretation and supported by relevant literature.

Problem 1. What is the level of implementation of the Ilocos Sur HOPE Ordinance in terms of:

a. Accessibility;
b. Regularity and timeliness;
c. Sufficiency;
d. Transparency;
e. Responsiveness; and
f. Overall implementation?

Table 1: Level of implementation of the Ilocos Sur HOPE Ordinance in terms of key governance indicators

Indicators	M	DR
Accessibility	4.04	A
Regularity and timeliness	3.79	A
Sufficiency	4.16	A
Transparency	4.24	SA
Responsiveness	4.36	SA
Overall implementation	**4.12**	**SA**

Source: Primary data collected from respondents and analyzed by the researcher using the Statistical Package for the Social Sciences (SPSS).

Note. M = Mean; DR = Descriptive Rating (A = Agree; SA = Strongly Agree).

Table 1 shows that the overall implementation of the HOPE Ordinance is rated as Strongly Agree (M = 4.32), indicating a very high level of implementation. Among the governance indicators, responsiveness (M = 4.36) and transparency (M = 4.24) received the highest ratings, suggesting that beneficiaries perceive the program as responsive, transparent, and accountable.

Accessibility (M = 4.04), sufficiency (M = 4.16), and regularity and timeliness (M = 3.79) were rated high, indicating generally positive perceptions, although minor improvements in timeliness may still be necessary. These findings demonstrate that the program aligns with key principles of good governance, particularly in promoting inclusive, transparent, and responsive service delivery.

Problem 2. What is the level of living standards of the HOPE beneficiaries in terms of:

a. Basic needs;
b. Health;
c. Emotional and social well-being; and
d. Overall living standard?

Table 2: Level of living standards of HOPE beneficiaries

Indicators	M	DR
Basic needs	3.87	A
Health	3.95	A
Emotional and social well-being	3.97	A
Overall living standard	**3.93**	**A**

Source: Primary data collected from respondents and analyzed by the researcher using SPSS.
Note. M = Mean; DR = Descriptive Rating (A = Agree).

Table 2 indicates that beneficiaries' overall living standards are high (M = 3.98). Across indicators, basic needs (M = 3.87), health (M = 3.95), and emotional and social well-being (M = 3.97) all received high ratings.

These findings suggest that the HOPE Ordinance contributes to improving beneficiaries' well-being by enabling them to meet essential needs, manage health conditions, and experience improved social and emotional well-being. The results highlight that financial assistance programs can play a critical role in enhancing the overall quality of life of persons with disabilities.

Problem 3. What is the level of financial stability of the HOPE beneficiaries in terms of:

a. Ability to manage money;
b. Reduction in borrowing;
c. Budget planning;
d. Capacity to handle small emergencies;
e. Reduction of financial worries;
f. Ability to allocate money for important needs;

g. Reliability of the HOPE pension as a source of support; and

h. Overall financial stability?

Table 3: Level of financial stability of HOPE beneficiaries

Indicator	Mean	DR
Ability to manage money	3.98	A
Reduction in borrowing	3.92	A
Budget planning	3.94	A
Capacity to handle emergencies	3.91	A
Reduction of financial worries	3.91	A
Ability to allocate money	3.99	A
Reliability of pension	4.12	A
Financial condition stability	3.97	A
Overall financial stability	**3.97**	**A**

Source: Primary data collected from respondents and analyzed by the researcher using SPSS.
Note. M = Mean; DR = Descriptive Rating (A = Agree).

Table 3 presents the level of financial stability of the HOPE beneficiaries. The overall mean of 3.97, interpreted as "Agree," indicates a high level of financial stability among respondents.

Among the indicators, the reliability of the HOPE pension as a source of support obtained the highest mean (M = 4.12), suggesting that beneficiaries perceive the program as a dependable form of financial assistance. In contrast, the capacity to handle small emergencies (M = 3.91) and reduction of financial worries (M = 3.91) recorded relatively lower, though still high, ratings.

The findings suggest that the HOPE program contributes positively to beneficiaries' financial condition by supporting resource management and meeting essential needs, while highlighting the need for enhanced support to address emergency-related financial demands.

Problem 4. Is there a significant relationship between the level of practice of good governance and the Ilocos Sur HOPE Ordinance?

a. The living standards of beneficiaries; and

b. The financial stability of beneficiaries?

Table 4: relationship between implementation, living standard, and financial stability

Variables	r-value	p-value	Remarks
Implementation vs living standard	0.75	0.00	Strong, Significant
Implementation vs financial stability	0.75	0.00	Strong, Significant

Source: Primary data collected from respondents and analyzed by the researcher using SPSS.
Note. *r = Pearson correlation coefficient; p-value = level of significance. Correlation is significant at $p<0.05$.*

Table 4 presents the results of the correlation analysis. The findings reveal a strong and statistically significant relationship between the implementation of the HOPE Ordinance and both living standard ($r = 0.75$, $p = 0.00$) and financial stability ($r = 0.75$, $p = 0.00$).

This indicates that improvements in program implementation are associated with corresponding improvements in beneficiaries' living conditions and financial stability. The strength of the relationship suggests that governance practices play a critical role in determining program effectiveness. (United Nations Development Program, 1997; World Bank, 2020).

Qualitative responses further support these findings, as beneficiaries reported improvements in their daily living conditions and financial management. However, some respondents noted occasional delays in the release of assistance, indicating areas for improvement in program timeliness. Overall, the results confirm that effective implementation of social protection programs contributes to improved well-being and economic stability among persons with disabilities.

Results and discussion

The study's findings provide significant insights into the role of good governance in the effective implementation of social protection programs for Persons with Disabilities (PWDs). The results revealed that the HOPE Ordinance in the Province of Ilocos Sur is implemented at a very high level, particularly in terms of transparency and responsiveness. This indicates that the program strongly adheres to the principles of good governance, which are essential in ensuring equitable, efficient, and inclusive service delivery.

The high level of implementation further suggests that governance practices are not merely procedural requirements but are meaningfully experienced by the beneficiaries themselves. Accessibility of services, timeliness of assistance, and responsiveness to beneficiaries' needs contribute significantly to the program's effectiveness. These findings support existing literature emphasizing that sound governance practices greatly influence development outcomes and improve the efficiency of public service delivery (World Bank, 2020).

In terms of outcomes, the study found that beneficiaries' living standards and financial stability are both high. This implies that the HOPE Ordinance functions not only as a financial assistance mechanism but also as a program that enhances the overall well-being of PWD beneficiaries. Through the assistance provided, beneficiaries are better able to meet their basic needs, manage health-related concerns, and experience improved socio-emotional conditions.

More importantly, the study established a strong and significant relationship between governance practices and both living standards and financial stability. This finding reinforces the theoretical assumption that effective governance directly influences program outcomes. It further suggests that improvements in governance practices lead to measurable improvements in beneficiaries' quality of life (United Nations, 2006; Mitra et al., 2013).

The study also contributes to the growing body of literature on disability-inclusive governance by providing empirical evidence that governance quality is a critical determinant of social protection outcomes, particularly at the local government level. While previous studies have discussed governance principles in broader contexts, this study demonstrates how these principles translate into tangible improvements in the living conditions of Persons with Disabilities (World Health Organization, 2011; Banks & Polack, 2014).
From a policy perspective, the findings highlight the importance of sustaining and strengthening good governance practices in social protection programs. The results emphasize the vital role of local governments in ensuring that policies are not only implemented but are delivered in ways that are transparent, accountable, inclusive, and responsive to the needs of vulnerable sectors.

At the community level, the findings affirm that effectively implemented programs contribute to the dignity, empowerment, and reduced vulnerability of Persons with Disabilities. At the national and international levels, the study supports the growing emphasis on disability-inclusive governance and reinforces the need for localized, people-centered approaches to address the needs of marginalized populations (United Nations, 2006; World Bank, 2020).

Overall, the study demonstrates that the effectiveness of social protection programs depends not only on policy formulation but also on the quality of governance applied during implementation. The HOPE Ordinance serves as a strong example of how localized governance, when anchored on the principles of transparency, accountability, responsiveness, and inclusivity, can positively transform the lives of Persons with Disabilities.

Conclusion

The study's findings highlight the important role of good governance in the effective implementation of social protection programs for Persons with Disabilities (PWDs). The results revealed that the HOPE Ordinance in the Province of Ilocos Sur is implemented at a very high level, particularly in terms of transparency and responsiveness. This indicates that the program strongly upholds the principles of good governance, which are essential in ensuring equitable, efficient, and inclusive service delivery.

The study further showed that beneficiaries experience high levels of living standards and financial stability, suggesting that the HOPE Ordinance contributes not only to financial assistance but also to the overall well-being of PWDs. Beneficiaries were better able to meet basic needs, manage health concerns, and improve their socio-emotional condition.

More importantly, a strong and significant relationship was found between governance practices and both living standards and financial stability. This confirms that effective governance positively influences program outcomes and improves beneficiaries' quality of life (United Nations, 2006; Mitra et al., 2013).

The findings emphasize the importance of sustaining transparent, accountable, and responsive governance practices in social protection programs. Overall, the study demonstrates that the success of social protection initiatives depends not only on policy design but also on the quality of governance in implementation, making the HOPE Ordinance a valuable model of disability-inclusive governance at the local level.

Author's contribution: The author conceptualized the study, designed the research methodology, conducted data collection and analysis, and prepared the manuscript for publication.

Ethical review statement: This study underwent ethical review and was approved by the Ethics Review Committee of the University of Northern Philippines (Approval No. A-2026-087). All procedures involving human participants were conducted in accordance with established ethical standards. Informed consent was obtained from all respondents, and confidentiality and anonymity were strictly maintained throughout the study.

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