Understanding the Compromise Agreement Program for Delinquent Real Properties in the Province of Davao del Norte: A Case Study

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Abstract

Real property tax is considered the most crucial source of revenue for local governments. However, studies indicate significant delinquencies in real property payments, and one legal remedy is the Compromise Agreement, which allows taxpayers to settle arrears through instalment payments. Guided by Governance Theory (Rhodes, 1996; World Bank, 1992), which emphasizes transparency, accountability, participation, responsiveness, and efficiency in public administration, this study was conducted to examine the practices, challenges, strategies, and insights of research participants in the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. This research employed a descriptive, qualitative (case study) design. Data were collected through Key Informant Interviews (KII) with eight informants and a Focus Group Discussion (FGD) with eight participants, using a researcher-made instrument validated by experts. The findings revealed four key practices in program implementation: information dissemination, taxpayer engagement, screening and assessment, and field-based implementation. The study also identified three main challenges: ownership complexity, system inefficiency, and public misunderstanding. To address these challenges, strategies such as public communication, flexible payment schemes, community engagement, and systematic monitoring were employed. Additionally, participants shared insights on administrative enhancements, extensive field implementation, a taxpayer-centered approach, and community education, highlighting the practical relevance of governance principles in improving program outcomes. The study also confirmed the applicability of Compliance, Fiscal Administration, and Governance theories in explaining the observed practices and strategies. Finally, the study recommends further research to validate and expand upon these findings, ensuring more effective and sustainable implementation of local tax programs.

Keywords: delinquency, taxpayer engagement, program implementation, governance, community participation

1. Introduction

The real property tax is widely recognized as a "good tax" and serves as the primary source of revenue for local governments in the Philippines. This tax plays a crucial role in generating revenue, funding essential public services, and promoting social development across the nation. Under the authority granted by the Republic Act 7160, also known as the "Local Government Code of 1991", Local Government Units (LGUs) are empowered to generate their own revenue streams. Among these powers is the ability to levy real property tax. This tax is an annual ad valorem tax imposed on real properties, including land, buildings, machinery, and other improvements, unless specifically exempted by law. The collection of this tax is facilitated through ordinances passed by the Sanggunian (local legislative body) of the concerned LGU. The provincial, city, and municipal treasurers are primarily responsible for the effective and efficient collection of real property taxes within their respective jurisdictions (Capuno, 2009; Manasan, 2018; Congress of the Philippines, 1991).

Since real property tax is essential for funding public services and promoting public welfare, bolstering its collection is crucial. However, studies reveal that tax delinquencies often stem from several problems in tax administration. These include inaccurate tax rolls, a lack of computerized methods for valuation and assessment, and an ineffective application of sanctions against delinquent taxpayers. Furthermore, the collection process has become increasingly politicized, leading to a reluctance to demonstrate the necessary political will to collect the taxes owed to the government (Manasan, 2018; Capuno, 2009; Molina, 2015; De Guzman, 2000; Bahl, R. W., & Linn, 1992).

One of the remedies provided by law to address the rising quantity of delinquent real properties is to enter into a Compromise Agreement with the government. This mechanism can be implemented by passing an ordinance through the Sangguniang Panlalawigan/Panlungsod/Bayan of the local government units concerned (Congress of the Philippines, 1991). In Davao del Norte, the Sangguniang Panlalawigan, under Article I of the Revised Revenue Code of 2017, has authorized the Provincial Treasurer to enter into Compromise Agreements with delinquent real property taxpayers or their authorized representatives. This program applies to all delinquent real properties located within the municipalities of Davao del Norte, except for properties currently involved in court cases. It allows delinquent taxpayers to settle their outstanding real property taxes, including accrued interests and penalties, through an instalment plan. A key requirement is that at least twenty percent (20%) of the total delinquency must be paid on the date the Compromise Agreement is signed (Province of Davao del Norte, 2017).

However, compliance and program continuity remain challenges, and no formal assessment or evaluation of the Compromise Agreement Program has been conducted to date. Therefore, this study is essential for examining the program's implementation and providing recommendations for its improvement and sustainability. Guided by Governance Theory (Rhodes, 1996; World Bank, 1992), the study frames the program in terms of the principles of transparency, accountability, participation, responsiveness, and efficiency. Governance Theory offers a comprehensive lens for understanding public administration, emphasizing institutional capacity, citizen trust, and adaptive, participatory decision-making. It highlights both the technical and relational dimensions necessary for implementing programs effectively while remaining responsive to the needs of constituents.

The study provides insights and recommendations for multiple stakeholders. Provincial and municipal governments can enhance administrative practices and collection efficiency; program implementers can adopt strategies to improve implementation; constituents gain better access to information, education, and services, promoting compliance; and future researchers can use the findings as a reference for local taxation and compromise programs. Moreover, the study aligns with SDG 16: Peace, Justice, and Strong Institutions, supporting transparency, accountability, participation, and responsiveness. It also aligns with SDG 17: Partnerships for the Goals, through citizen-government collaboration, and with SDG 11: Sustainable Cities and Communities, by ensuring efficient revenue collection that sustains local development and public services.

2. Research Problems

This study was conducted primarily to describe the practices of the implementers of the Compromise Agreement Program on delinquent Real Properties in the Province of Davao del Norte. Specifically, this study aimed to address the following questions:

1. What are the practices in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte?
2. What are the challenges encountered in the implementation of the program?
3. What are the measures taken to overcome those challenges?
4. What are the insights into the implementation of the program?

3. Research Methodology

3.1. Research Design

This study employed a qualitative descriptive case study design to explore the practices of participants involved in the implementation of the Compromise Agreement Program for delinquent real properties, emphasizing meanings and perspectives that quantitative methods cannot fully capture (Moser & Korstjens, 2017; Yin, 2003; Creswell, 2013; Domingo, 2020). Guided by the principles of qualitative research, which focus on processes and interpretations rather than numerical measures (Kahirul Baharein & Mohn Noor, 2008), the study examined how and why the program was implemented within its real-life context, allowing for an assessment of practices, challenges, and coping mechanisms (Noor, 2008).

3.2. Research Setting

The study was conducted in selected areas of Davao del Norte, a progressive agricultural province in Region XI, Philippines. Known primarily for its banana production, the province also cultivates a diverse range of crops and has a growing aquaculture sector. Bordered by Agusan del Sur, Bukidnon, Davao de Oro, Davao del Sur, Davao Gulf, and Davao City, Davao del Norte comprises two political districts, three cities, eight municipalities, and 223 barangays. While cities exercise their own taxing powers, the Compromise Agreement Program for delinquent real properties focuses on the eight municipalities: Asuncion, Braulio E. Dujali, Carmen, Kapalong, New Corella, San Isidro, and Sto. Tomas, and Talaingod—specifically through their Municipal Treasurer's Offices.

3.3. Selection of Criteria and Participants

Selecting appropriate participants is critical, as they provide primary data on the implementation of the Compromise Agreement Program for delinquent real properties in Davao del Norte. Guided by the study's theoretical framework and research questions, 16 participants were purposively selected using non-probability sampling: eight for focus group discussions (FGDs) and eight for in-depth interviews (IDIs). Expert recommendations for experience-based studies suggest a range of six to 12 participants to achieve thematic saturation (Morse, 2000, as cited by Roberts, Dowell, & Nie, 2019; Guest, 2006, as quoted by Roberts et al., 2019; Domingo, 2020). Purposive sampling was exemplified through the key informant technique (Bernard, 2002; Creswell, 2013; Morse, 2000; Tongco, 2007), where Municipal Treasurers and personnel directly responsible for implementing the Compromise Agreement were selected across eight municipalities. One key informant per municipality was interviewed, while all eight Municipal Treasurers participated in FGDs to provide collective insights. Participants were chosen based on their knowledge, experience, availability, willingness, and ability to articulate perspectives clearly, ensuring comprehensive and relevant data collection (Domingo, 2020).

3.4. Data Collection

The qualitative data collection method was employed in this study through Key Informant Interviews (KIIs) and a Focus Group Discussion (FGD) using a validated, research-made interview guide to gather in-depth insights from stakeholders involved in the Compromise Agreement Program (Bernard, 2002; Creswell, 2013; Morse, 2000; Tongco, 2007). A letter of permission was first secured from the Local Chief Executives of the Provinces and Municipalities of Davao del Norte, and approval was obtained from the relevant offices before data collection commenced (Domingo, 2020). Eight (8) collectors/personnel in charge of the Compromise Agreement were selected based on specific criteria. They were provided with copies of the Interview Guide Questionnaire (IGQ) to familiarize themselves with the topics. The KIIs were conducted by researchers and trained interviewers to ensure consistency and accuracy. Upon completion of the KIIs, an FGD was conducted during the monthly meeting of the Municipal Treasurers, together with the Provincial

Treasurer, to validate and expand upon the KII findings, fostering a more comprehensive understanding of the program's implementation and impact.

3.5. Data Analysis

The data collected from Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) were systematically analyzed using Braun and Clarke's (2006) thematic analysis to derive meaningful insights. Recorded interviews and discussions were transcribed by experts to ensure accuracy, and participant identities were de-identified using numerical codes to maintain confidentiality. The transcribed data were then coded and categorized according to recurring themes aligned with the study's research questions. A thematic matrix was developed to organize the information systematically (Braun & Clarke, 2013).

3.6. Roles of the Researcher

In qualitative research, the researcher serves as the primary instrument (Grundmeyer, 2012), and her validity is essential for accurate data collection and interpretation (Bahrami et al., 2016). For this study, the researcher was uniquely positioned, being part of the Provincial Treasurer's Office in Davao del Norte, which provided an insider's perspective on the experiences of program implementers. She assumed three key roles: interviewer, coordinator of transcription and encoding, and analyst. As an interviewer, she built rapport, obtained informed consent, and employed active listening and probing questions to gather rich data. She oversaw expert transcription and encoding, ensuring accurate translation and organization of responses. Finally, she analyzed the data using thematic analysis, cross-case comparison, numerical analysis, and triangulation to interpret the deeper meaning of the participants' experiences.

3.7. Methods of Validation

In qualitative descriptive case studies, validation focuses on trustworthiness and credibility rather than statistical generalizability. Trustworthiness ensures reliability, as "the trustworthiness of a research report lies at the heart of issues conventionally discussed as validity and reliability" (Seale, 1999), and validity and reliability are justifiable across research types (Polit et al., 2001). The Interview Guide Questionnaire (IGQ) was validated by experts, while interviews were tape-recorded, noted, and meticulously transcribed. Participant confirmation of responses and expert panel review ensured the accuracy and truthfulness of the data. Triangulation through Focus Group Discussions (FGDs) further validated the Key Informant Interview (KII) findings, allowing for cross-referencing of information to achieve robust results (Creswell & Miller, 2000; Golafshani, 2003).

3.8. Trustworthiness of the Study

The trustworthiness of this study was ensured through credibility, dependability, and conformability, key criteria for qualitative research. Credibility, enhancing internal validity, was established through prolonged engagement, continuous observation, and data triangulation using multiple sources and methods (Akutey & Tiimub, 2021; Korstjens & Moser, 2018). Dependability, ensuring precision and replicability, was achieved by thoroughly documenting each phase of analysis for potential replication (Stahl & King, 2020). Conformability, maintaining objectivity, was supported by a detailed audit trail, the use of pseudonyms, transcription verification by participants, and documented procedures, including video-recorded interviews. A final audit was conducted to confirm consistency and efficiency in data gathering and analysis (Polit & Beck, 2012).

3.9. Ethical Consideration

Ethical principles were strictly adhered to to protect the rights, well-being, and privacy of participants and maintain research integrity (Lincoln & Guba, 1985; Creswell & Poth, 2018). Voluntary participation was ensured through purposive sampling, inclusion criteria, and informed consent, with participants free to withdraw without penalty (Tedlos& Chagas, 2024). Privacy and confidentiality were maintained through the use of pseudonyms, secure data storage, and compliance with the Data Privacy Act of 2012. Permissions were obtained from relevant authorities, and risks were minimized to prevent physical, psychological, or socio-economic harm. The researcher ensured transparency, avoided plagiarism, fabrication, and falsification, and maintained full disclosure and accuracy throughout the study. Participants were informed of the study's purpose, benefits, and findings.

4. Results and Discussions

4.1. Practices in the Implementation of Compromised Agreement Program for Delinquent Real Properties in the Province of Davao del Norte

Table 1 presents the major themes related to the practices in implementing the Compromise Agreement Program for delinquent Real Properties in the Province of Davao del Norte. It was revealed that there were at least four practices, and they are as follows: information dissemination, taxpayer engagement, screening and assessment, and field-based implementation.

Table 1. *Major Themes and Cluster Themes on the Practices in the Implementation of the Compromise Agreement Program for the Delinquent Real Properties in the Province of Davao del Norte*

Cluster Themes	Major Themes
Public Awareness Strategies	Information Dissemination
Communication Channel Utilization	
Application Support Orientation Program	Taxpayer Engagement
Continuous Reminder and Follow-up System	
Eligibility Requirement Assessment	Screening and Assessment
Financial Computation and Pre-Assessment Procedure	
On-the-Ground Implementation Strategies	Field-Based Implementation
System-Based Payment Collection Method	

4.1.1. Information Dissemination

Based on the KII and FGD results, information dissemination was one of the key practices in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. Its cluster themes are public awareness strategies and the utilization of communication channels.

Public Awareness Strategies. KII research participants agreed that one of their practices in implementing the Compromise Agreement for delinquent real property tax is having a public awareness strategy, which includes conducting a structured Information and Education Campaign (IEC) for taxpayers. The informant further emphasized that taxpayers were educated about the Compromise agreement through information campaigns such as IEC, forums, and community meetings. KII 4 also mentioned barangay forums as one of the venues. FGD7 recalled that they inform taxpayers during their tax forums and the collection period.

Communication Channels Utilization. KII and FGD participants also stated that their practice in implementing the Compromise Agreement Program for delinquent real properties involved using existing communication channels, such as radio, social media, barangay forums, follow-up letters, and house-to-house visits. KII 2 said they plan to course through social media. KII 7 explicitly stated that they conducted recorrida, radio announcements, and Information and Education Campaigns (IECs). They also conducted house-to-house. FGD 7 said that they conducted house-to-house visits (sending follow-up letters) as well as barangay announcements. They also used radio stations for announcements.

The results of the study confirm the Department of Finance's (2018) statement that without robust communication channels, the implementation of the Compromise Agreement Program for delinquent real properties can be hampered by misunderstandings, missed deadlines, or low participation. In the same manner, findings of the studies conducted by Smith and Jone (2020) and Lee and Chen (2019) are also confirmed in the this study where both studies suggested also that robust information dissemination is crucial as it influences public trust and debt recovery efforts for the success of compromise agreement programs, Lastly, the study somewhat contradicted the claims of the Asian Research Journal of Arts & Social Sciences (2022) and ResearchGate (2024) which suggested that even with strong dissemination strategies, things like digital literacy gaps, inconsistent internet access, and whether people see the information as relevant to their situations can make it harder for the taxpayers to understand and enroll in the program.

4.1.2. Taxpayer Engagement

Another practice in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte is taxpayer engagement, as revealed in the responses of KII and FGD participants. As shown in Table 1, it has two sub-themes: application support orientation program and continuous reminders and follow-up system.

Application Support Orientation Program. KII participants agree that application support and orientation formed part of their practices. Taxpayers are guided through the process, which includes eligibility screening and clarification of their obligations. For instance, KII 1 mentioned that if they found a delinquent taxpayer, they would explain that the taxpayer can apply for a compromise. KII 1 added that they presented the program, especially to taxpayers with a massive number of obligations. KII 7 added that part of the explanation they provided to the taxpayer was to inform the taxpayer of the benefits of availing themselves of the Compromise Agreement, which is to stop the penalties. FGD 3 mentioned that they explained the step-by-step process to the taxpayers, which shall commence with the statement of the agreement.

Continuous Reminder and Follow-up System. Another practice of the KII and FGD participants in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte is the continuous reminder and follow-up system. In this sense, follow-ups are conducted regularly to keep taxpayers engaged. KII 1 mentioned the quarterly frequency of their follow-up, and in cases where the taxpayer is far, they use social media to conduct follow-ups. KII 4 added that billing is a must and will be provided every quarter, and their office has issued a constant reminder to taxpayers.

The study's findings align with the observations and statements of the Provincial Treasurer's Office (2024) and the Bureau of Local Government Finance (2020), which assert that engaging taxpayers is a cornerstone for the successful implementation of compromise agreements for delinquent fundamental properties. It also offers more than just immediate solutions; it can lead to a deeper understanding of why delinquency occurs in the first place. Similarly, the findings of several studies (Johnson and Brown, 2021; Miller and Davis, 2022; Sabularse & Azucena, 2019; Aldea & Dulay, 2019) emphasize that creating a collaborative and supportive environment through effective taxpayer engagement is essential. On the other hand, the findings contradicted the claims of Granfon et al. (2023), who stated that while taxpayer engagement is beneficial, its impact may be limited if deeper issues, such as the perceived fairness of the tax system or the effectiveness of enforcement, aren't addressed.

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4.1.3. Screening and Assessment

KII participants and FGD also agree that one of their practices in implementing a Compromise Agreement Program for delinquent real properties is screening and assessment. This theme encompasses, but is not limited to, eligibility requirements, financial calculations, and the pre-assessment procedure.

Eligibility Requirement Assessment. The eligibility requirements are one of the pieces of information shared by both KII and FGD research participants. Research participants agree that there were qualifications to avail the compromise agreement program, and these include the number of years as delinquent and the relationship to the property. KII 5 said that to avail the program, a minimum number of years is required. Second is the ownership of the property. FGD 4 also mentioned that a Special Power of Attorney (SPA) is a requirement, as she observed that other taxpayers fail to present the required document.

Financial Computation and Pre-Assessment Procedure. Aside from meeting the requirements, another part of the practice in implementing the Compromise Agreement for delinquent real properties in the Province of Davao del Norte is financial computation and pre-assessment. This practice is why the research participants mentioned that delinquency amounts were pre-computed, and specific payment terms were explained to the taxpayers. KII 6 mentioned and detailed the process. KII 6 said that first, they check the delinquent amount (how much). Then, if they wish to participate in the program, they will be required to settle the down payment and make the remaining payment thereafter. For FGD 4, the taxpayers will be computed based on the balance, and the remaining balance will be settled over the next two years.

The study aligns with the Department of Finance's (2018) statement, which notes that rigorous eligibility screening is a critical practice in the effective implementation of compromise agreements for delinquent real properties. This study ensures that only eligible taxpayers receive benefits, thereby maintaining the integrity of the tax system. Also, the findings and claims of several researches were confirmed in this study like Garcia and Martinez (2020), Chen and Wang (2021), Court of Tax Appeals, (2019), CPBRD (2023), P&A Grant Thornton (2025) and BLGF (2025) which collectively emphasize that meticulous screening and assessment are not merely bureaucratic tasks but strategic necessities that enhance the fairness, efficiency, and long-term viability of compromise agreement programs. On the other hand, the results contradicted the findings of some research, like G.R. No. 235484 (2023) and BDB Law (2020), which observed that even though comprehensive screening is ideal, administrative obstacles and the practical realities taxpayers face can create disconnects, resulting in less-than-optimal engagement with the compromise program, even for those who could genuinely benefit.

4.1.4. Field-based Implementation

The study's findings revealed that KII and FGD participants agreed that one of the key practices in implementing the Compromise Agreement Program for delinquent real properties is field-based implementation, with two cluster themes: on-the-ground implementation strategies and system-based payment collection methods.

On-the-Ground Implementation Strategies. It is also the practice of KII and FGD participants to conduct on-the-ground strategies, including house-to-house visits and barangay-level coordination, which helps them reach delinquent taxpayers and motivate these taxpayers to pay their obligations. KII 6 and KII 8 mentioned that their primary strategy is to do it in a house-to-house manner. Meanwhile, KII 7 mentioned the forums conducted by their collectors.

System-Based Payment Collection Method. One of the practices in implementing the Compromise Agreement Program for delinquent fundamental properties in the Province of Davao del Norte included a system-based payment collection method. KII 7, in particular, stated that payments are scheduled and encoded in the system once the requirements are met.

Several studies and literature confirm the findings of the study. For example, the Bureau of Local Government Finance (2020) claimed that bringing tax services directly to property owners is a crucial practice for successfully implementing compromise agreements for delinquent real properties. Others are the studies of Thompson and White (2020) and Davies and Patel (2021), which collectively highlight that a proactive, field-based strategy is instrumental in overcoming accessibility barriers, fostering personalized connections, and ultimately accelerating the implementation and success of compromise agreement programs. Another is the PNA (2025), Sabularse and Azucena (2019), BIR (2024), and IRS (2018), which also claimed that field-based implementation is a crucial strategy for compromise agreement programs because it enables direct interaction with delinquent property owners and these direct interactions foster trust and can encourage voluntary compliance, leading to increased revenue collection for local governments.

4.2. Challenges in the Implementation of Compromised Agreement Program for Delinquent Real Properties in the Province of Davao del Norte

Shown in Table 2 below are the challenges or predicaments of the research participants in the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. Based on the research participants' responses, at least 3(three) major themes were identified. These are ownership complexity, system inefficiency, and public misunderstanding.

Table 2. *Major Themes and Cluster Themes on the Challenges in the Implementation of the Compromise Agreement Program for the Delinquent Real Properties in the Province of Davao del Norte*

Cluster Themes	Major Themes
Disputed Ownership	Ownership Complexity
Documentation Requirements	
Technical Errors	System Inefficiency
Manpower Shortage	
Awareness Gaps	Public Misunderstanding

4.2.1. Ownership Complexities

The study's findings revealed predicaments related to the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte, including ownership complexity, such as disputed ownership, and documentation requirements.

Disputed Ownership. Concerns about disputed ownership were also identified as one of the challenges in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte, as encountered by the research participants. Some properties are disputed or have multiple owners; many lack clear documentation. KII 1 shared her observation that some properties had no clear owner, while others had various owners. There were also disputed real properties.

Documentation Requirements. Another challenge encountered by the respondents was the documentation requirements. In this case, a Special Power of Attorney (SPA) is required if the payer is not the registered owner of the property. KII 3 shared this difficulty when she stated that if the heirs or successors wanted to avail themselves of the program, it was because one of the program's requirements is that the beneficiaries must be the owners of the property. KII 1 shared that incomplete requirements are one of the challenges, while KII 2 stated that they thoroughly explain the program to taxpayers and that if they don't meet the requirements, they cannot avail themselves of the program. As our FGD participants (FGD 8) observed, the problem related to documentation requirements was also a challenge.

Several studies and research have confirmed the findings of this study. The study, which includes the Bureau of Local Government Finance (2020), observed that the complexities of property ownership can directly prevent delinquent property owners from taking advantage of compromise agreements, even if they're willing. Additionally, Respicio & Co. (2025) and Lawyer-Philippines.com (2025) noted that in the country, the complexity of ownership structures presents a significant obstacle to implementing compromise agreement programs for delinquent real properties.

4.2.2. System Inefficiency

Another key finding of the challenges encountered by the participants in implementing the Compromise Agreement Program in the Province of Davao del Norte is the system inefficiency, which includes technical errors and a manpower shortage, discussed in the succeeding paragraph.

Technical Errors. One of the challenges identified by the respondents is technical errors, such as system delays and outdated methods, which slow down processing and frustrate taxpayers. KII 6 narrated her experience of system errors, especially when inputting data into the ETRACS, which were not processed immediately. Similarly, KII 3 shared her observations on his difficulties during the program's implementation. KII 3 stated that one of the challenges is related to the system itself, such as changes in the year or signatories, which require the expertise of IT personnel. This scenario was also the case for KII 1, while KII 2 mentioned the printer's problems, as it was part of the system. FGD 3 observed that the receipt is still manual; other taxpayers had requested it online, but the system was not yet ready.

Manpower Shortage. Other challenges and predicaments encountered by the research participants are related to the workforce shortage. There is a lack of personnel, which affects the timely delivery of services. KII 3 observed a lack of workforce in their office for implementing the Program. The same predicaments were shared by the KII 4, as the lack of workforce affected the implementation of the Compromise Agreement Program.

Several studies, pieces of literature, and results of previously conducted researches were confirmed in the survey like for instance the claim of the Department of Finance (2018) that outdated and inefficient record-keeping systems pose a significant hurdle to the smooth implementation of compromise agreements for delinquent real properties as these systems often lead to bottlenecks, errors, and prolonged processing times for local government units (LGUs). Additionally, Roberts & Green (2018) and Davies and Patel (2021) jointly claimed that factors such as outdated legacy systems, a lack of interoperability between government departments, and manual application processing are frequently cited as hindering the swift and fair resolution of property tax delinquencies. Lastly, CPBRD (2023), Formosa Publisher (2020), and PIDS (2019) which made mentioned that the absence of a comprehensive and up-to-date computerized database of real properties worsens problems like incomplete assessment rolls, making it harder to identify delinquent properties and their rightful owners, ultimately slowing down collection efforts which directly affects the accuracy of tax assessments and, consequently, how effective compromise agreements can be.

4.2.3. Public Misunderstanding

Another key finding of the challenges encountered by participants in implementing the Compromise Agreement Program in the Province of Davao del Norte is the public misunderstanding, which includes awareness gaps in program implementation.

Awareness Gaps. One of the challenges identified by the respondents is the awareness gap. Taxpayers misunderstood the program's coverage, deadlines, and assumed approval after making a partial payment. KII 7 other taxpayers forget that they think they have already paid their obligations, while others doubt the program's validity. Additionally, KII 3 stated that other taxpayers do not understand the program, while KII 8 mentioned issues with the payment schedule. Taxpayers believed that what they settled was for the years 2026 or 2027, but the coverage only applies to the year 2025.FGD also observed this challenge, as was the case for FGD 7, where she noted that taxpayers often assume the compromise is approved once they pay, but the truth is that it still requires formal approval.

The findings are in agreement with the results of several studies like that of Martinez & Rodriguez (2019), Davies and Patel (2021), Garcia & Kim (2020), Formosa Publisher (2020), and RSIS International (2024) which jointly stated that public misunderstanding poses a significant challenge to effectively implementing compromise agreement programs for delinquent real properties which often comes from a lack of clear, accessible information about a program's benefits, eligibility, and procedures. As a result, property owners remain unaware of the options available to settle their tax delinquencies. Lastly, the findings of this

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study are not in agreement with the results of several studies and literature which offers a nuanced perspective, suggesting that while misunderstanding is a factor, it may not always be the sole or primary barrier (Thompson and White, 2022; Chen and Lee, 2023; BIR, 2024; OpenGov Asia, 2024; RSIS International, 2024; CPBRD, 2023; PIDS, 2025).

4.3. Coping Mechanisms and Strategies in Addressing the Challenges in the Implementation of Compromise Agreement Program for Delinquent Real Properties in the Province of Davao del Norte

Based on the responses of the research participants when asked about the measures taken in overcoming those challenges, at least four major themes were identified, as shown in Table 3 below. These four major themes are public communication, flexible payment schemes, community engagement, and systematic monitoring.

Table 3. *Major Themes and Cluster Themes on the Coping Strategies on the Challenges Encountered in the Implementation of the Compromise Agreement Program in the Delinquent Real Properties in the Province of Davao del Norte*

Cluster Themes	Major Themes
Education and Clarity Multi-Platform Promotion	Public Communication
Instalment and Partial Payment Incentives and Accessibility	Flexible Payment Schemes
Barangay Involvement Integrated Activities	Community Engagement
Reminders and Follow-ups	Systematic Monitoring

4.3.1. Public Communication

The study's findings revealed that public communication is one of the coping mechanisms used to address the challenges encountered in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. These include education and clarity, as well as multi-platform promotion.

Education and Clarity. Taxpayers' education and clarity of the program's details were highlighted as one of the coping strategies for managing the difficulties and challenges in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. The program is explained through consistent IEC efforts, including one-on-one explanations to ensure clarity. For instance, KII 3 stated that the education campaign must be intensive, and there is a need to explain the program to taxpayers so that they can understand it thoroughly. Additionally, during the IEC, KII 1 stated that taxpayers can pay partially. KII 8 concluded that taxpayers should receive a clear explanation so that they can understand and avail themselves of the program.

Multi-Platform Promotion. Another coping mechanism and strategy highlighted in the research participants' responses is the use of multi-platform promotion. The promotion includes mobile services, assemblies, text blasts, and public announcements. For instance, KII 2 mentioned that they included the Compromise Agreement Program in their LGU services, even during their medical and dental missions and services. FGD 4 also mentioned that they have strategies to remind delinquent real property owners by using text blasts, where dedicated IT personnel were assigned for this purpose.

The claim of the Provincial Treasurer's Office, Davao del Norte (2023), Department of Finance (2018), Wardani and Rumiyatun (2017), Susilowati et al. (2023), and Formosa Publisher (2020), which jointly claim that robust public communication is a powerful tool for overcoming many challenges in implementing compromise agreements for delinquent real properties. It primarily tackles issues of public misunderstanding and lack of awareness. Further, this study is also in disagreement with findings of several studies and literatures which suggested that information dissemination alone isn't a cure-all for every implementation challenge and that its effectiveness can be limited by other systemic issues (Grady et al., 2020; Kessler & Jelinek, 2020; Asian Research Journal of Arts & Social Sciences, 2022; ResearchGate, 2024; Respicio & Co., 2025 and CPBRD, 2023).

4.3.2. Flexible Payment Schemes

The flexible payment schemes were also revealed as one of the coping mechanisms for addressing the challenges encountered in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. These include instalment and partial payment, as well as incentives and accessibility.

Instalment and Partial Payment. The application of instalment and partial payment for delinquent real properties was revealed as one of the coping strategies for managing the difficulties and challenges in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. Taxpayers are allowed to make staggered payments or partial payments based on their capacity. KII 4 stated that they accept five hundred pesos per month. KII 1also mentioned that they are accepting partial payments.

Incentives and Accessibility. Another coping mechanism and strategy highlighted in the research participants' responses is the use of incentives and accessibility. Incentives such as raffles and GCash options are used to motivate compliance with the program. FGD 5 mentioned that in their LGU, they gave raffle tickets to taxpayers, providing an opportunity to win exciting and major prizes as part of the incentives.

The claims and statements from various studies and literature were confirmed in the study's findings, which collectively indicated that flexible payment schemes are a vital strategy for overcoming challenges in implementing compromise agreement programs for delinquent real properties. They are particularly effective at increasing taxpayer engagement and lessening the impact of financial hardship. By offering options such as instalment plans, staggered payments, or reduced penalties, these schemes make it more feasible for property owners to settle their tax delinquencies, especially those facing liquidity issues (Provincial Treasurer's Office, Davao del Norte, 2023; Bureau of Local Government Finance, 2020; Respicio & Co., 2025; Baker McKenzie InsightPlus, 2025; LGC, 1991; OECD, 2022). Lastly, the findings of the study disagree with the claims and observations of various studies and literature, which also collectively claimed that offering flexible payment terms is not effective as it has downsides, though it can boost compliance, it might create administrative complexities for tax authorities (IMF, 2012; CPBRD, 2023; Respicio & Co., 2025; IMF, 2015).

4.3.3. Community Engagement

Community engagement was also identified as one of the coping mechanisms for addressing the challenges encountered in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. These include barangay involvement and integrated activities.

Barangay Involvement. Another coping mechanism and strategy highlighted in the research participants' responses is involvement with the barangay. Barangay-level meetings and forums are used to engage citizens and collect payments.

Integrated Activities. The responses of the research participants also revealed that integrated activities were one of the coping mechanisms and strategies used to overcome the challenges in implementing the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. Tax discussions are incorporated into medical/dental missions, as well as other LGU programs, as recalled by KII 2.

Several studies and pieces of literature were found to support the study's findings, which collectively suggest that actively engaging local communities is a crucial measure for overcoming various challenges in implementing compromise agreements for delinquent real properties. It particularly helps address public misunderstanding and foster taxpayer trust (Bureau of Local Government Finance, 2020; Provincial

Treasurer's Office, Davao del Norte, 2023; Africa Portal, 2024; ResearchGate, 2025a; Naga City, 2008; Unicaf University in Zambia, 2024; La Union, 2025). Conversely, there were also studies and literature that contradicted the study's results, collectively mentioning that while community engagement is a valuable strategy, its effectiveness can be limited by existing systemic issues and the varied nature of "community voice." Challenges such as the digital divide, resistance to change, and concerns about data security can limit the reach and impact of engagement efforts, particularly when they rely heavily on digital platforms (Munich Personal RePEc Archive, 2025b; ResearchGate, 2024b; DLSU, 2020).

4.3.4. Systematic Monitoring

Systematic monitoring was also identified as one of the coping mechanisms for addressing the challenges encountered during the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte.

Reminders and Follow-ups. One coping mechanism and strategy highlighted in the research participants' responses is the use of reminders and follow-ups. Regular reminders and monitoring help reduce defaults and maintain taxpayer compliance. KII 6 shared that their fieldworkers conducted follow-ups, while KII 7 shared that they do it every quarter.

Several studies and literature were confirmed in the findings of the study. These studies and pieces of literature claim that systematic monitoring is a critical strategy for overcoming challenges in implementing compromise agreements for delinquent real properties. Its primary role is to ensure adherence to terms and identify bottlenecks. This role involves consistently tracking payment schedules, compliance rates, and the overall progress of each compromise agreement from start to finish (Bureau of Local Government Finance, 2020; Provincial Treasurer's Office, Davao del Norte, 2023; ResearchGate, 2025b; IMF eLibrary, 2025b; DOF – Bureau of Local Government Finance, 2025; P&A Grant Thornton, 2025; BLGF, 2025; CPBRD, 2023). Lastly, the results also contradicted some of the studies and pieces of literatures which jointly claimed that despite the theoretical advantages, there were inherent challenges that can limit the effectiveness of systematic monitoring, it doesn't automatically guarantee corrective action, especially if there's a lack of political will, insufficient technical capacity, or resistance to change within the implementing agencies (Philippine Development Plan, 2017; AustLII, 2009).

4.4. Insights into the Implementation of the Compromise Agreement Program for Delinquent Real Properties in the Province of Davao del Norte

Based on the responses of the research participants when asked about their insights into the implementation of the Compromise Agreement Program, at least four major themes were identified, as shown in Table 4 below. These four major themes are administrative enhancement, extensive field implementation, taxpayer-centered approach, and community education.

4.4.1. Administrative Enhancement

The study's findings revealed administrative enhancement as one of the key insights from the research participants regarding the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. These include standardization, digital tools, data management, and inter-office coordination.

Standardization and Digital Tools. Standardization and digital tools were highlighted by the research participants as one of the key insights from the research. The tools include the use of standardized forms, e-signatures, and centralized tracking, which can streamline program implementation. FGD 2 mentioned that the forms should be standard and requirements across all LGUs. Another FGD participant (FGD 8) also noted the use of a centralized tracking system, which is very useful for data updates. Lastly, FGD 7 added that an e-signature will be integrated into the system or facilitate easy online verification.

Data Management and Inter-Office Coordination. Another insight shared by the research participants regarding the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte is the importance of data management and inter-office coordination. Better address matching and coordination between LGUs and offices are needed for effective monitoring of the program's implementation. FGD 2 observed that it is crucial to have the exact address, while FGD 3 emphasized the need for strong coordination between the municipal and provincial treasurer's offices for effective implementation.

Several studies and pieces of literature confirmed the findings of the study, which collectively stated that administrative enhancement is a crucial factor in improving compromise agreement programs for delinquent real properties. It focuses on streamlining processes, enhancing data management, and strengthening institutional capacity (Department of Finance, 2018; Provincial Treasurer's Office, Davao del Norte, 2023; IMF eLibrary, 2024; P&A Grant Thornton, 2025; Deloitte Southeast Asia, 2024; P&A Grant Thornton, 2025).

Table 4. *Major Themes and Cluster Themes on the Insights in the Implementation of the Compromise Agreement Program for the Delinquent Real Properties in the Province of Davao del Norte*

Cluster Themes	**Major Themes**
Standardization and Digital Tools	Administrative Enhancement
Data Management and Inter-office Coordination	
Repeated Field Engagement	Extensive Field Implementation
Localized Strategies	
Empathy and Understanding	Taxpayer-Centered Approach
Payment Flexibility	
	Community Education
Awareness and Obligation	

4.4.2. Extensive Field Implementation

The study's findings revealed that extensive field implementation was one of the key insights from the research participants regarding the implementation of the Compromise Agreement Program in Davao del Norte Province. This vast field implementation included repeated field engagement and localized strategies.

Repeated Field Engagement. One insight of the research participants in the implementation of the Compromise Agreement Program in the Province of Davao del Norte is repeated field engagement. Specifically, house-to-house and repeated visits improve taxpayer engagement and compliance. KII 1 suggested that taxpayers should be contacted repeatedly and consistently. KII 8 also added that constant follow-up by field workers conducting house-to-house visits should be part of the LGU's activities in implementing this program.

Localized Strategies. Another insight from the research participants regarding the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte is the development of localized strategies. Specifically, information campaigns and smaller group meetings in zones can improve reach and understanding. KII 5mentioned that taxpayers should be clustered by Purok (zone) for effective information sharing. KII 6 also noted that community meetings should be continued to facilitate easier communication and information sharing.

Several studies and pieces of literature have confirmed the findings of the study, which jointly suggest that extensive field implementation is a critical insight for the successful implementation of compromise agreements for delinquent real properties. Additionally, these studies and the literature state that extensive field implementation offers invaluable on-the-ground intelligence that helps overcome deeper complexities, such as fragmented ownership or severe financial constraints. This approach enables direct engagement with taxpayers and on-the-ground enforcement. It also involves proactive outreach, such as scheduled visits to barangays, sending notices to property owners, and conducting information drives, all of which can significantly boost tax collection efficiency (Bureau of Local Government Finance, 2020; Provincial Treasurer's Office, Davao del Norte, 2023; Baker McKenzie InsightPlus, 2025; Formosa Publisher, 2020; PNA, 2025).

4.4.3. Taxpayer-Centered Approach

The study's findings revealed a taxpayer-centered approach as one of the key insights from the research participants regarding the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte. This taxpayer-centered approach includes repeated empathy and understanding, and payment flexibility.

Empathy and Understanding. One insight from the research participants regarding the implementation of the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte is the importance of empathy and understanding. Empathy, patience, and passion from staff foster trust and better outcomes for program implementation. This idea was shared by KII 2, who mentioned that program implementors must be more empathetic towards taxpayers. KII 2 added that program implementors should show true dedication to their task. They should have a heart for the taxpayers. Not just a job, but a passion to help taxpayers.

Payment Flexibility. Another insight of the research participants in the implementation of the Compromise Agreement Program in the Province of Davao del Norte is the payment flexibility. Smaller down payments and installment options help low-income taxpayers participate in and benefit from the program. This notion was shared by KII 3, who mentioned that their delinquent obligations must be settled on an installment basis. KII 7 added that the percentage of down payment may be adjusted.

Several studies and literature were confirmed in the findings of the study. These documents mentioned that a taxpayer-centered approach is a critical insight for optimizing the implementation of compromise agreement programs for delinquent real properties. It prioritizes the needs and experiences of property owners to enhance compliance and program effectiveness. This approach involves simplifying procedures, providing clear and accessible information, offering flexible payment options, and ensuring responsive customer service, thereby addressing challenges like public misunderstanding and limited engagement (Bureau of Local Government Finance, 2020; Provincial Treasurer's Office, Davao del Norte, 2023; Aldea & Dulay, 2019; OpenGov Asia, 2024). In addition, there were studies and literature claims that are not in agreement with the study IMF, 2015; DLSU, 2020; Granfon et al., 2023). These studies and literature claim that while a taxpayer-centered approach is commendable, some studies and their viewpoints suggest that the taxpayer-centered approach can be limited by deeper systemic issues or a mismatch with actual taxpayer motivations. For example, deeply ingrained corruption, perceived unfairness in the tax system, or a lack of trust in government institutions can undermine even the most well-intentioned taxpayer-centered initiatives. Therefore, while a taxpayer-centered approach can improve the user experience and encourage participation, its ultimate success in a compromise agreement program depends on its integration within a broader framework that also addresses structural integrity, transparency, and effective enforcement.

4.4.4. Community Education

Educating the community about the Compromise Agreement Program for delinquent real properties in the Province of Davao del Norte was revealed as one of the key insights from the research participants regarding the implementation of the Compromise Agreement Program in the Province of Davao del Norte.

Awareness and Obligation. One insight of the research participants in the implementation of the Compromise Agreement Program in the Province of Davao del Norte is the awareness and obligation. Citizens and taxpayers are more motivated to pay when they understand the purpose and benefit of property taxes. This notion was shared by KII 5, who mentioned that taxpayers are easily convinced to pay their taxes if they see a clear link between projects and paying taxes. It is also essential to continue community meetings to raise awareness among taxpayers about the importance of paying their taxes. KII 5 added that the collection of taxes will fund and implement services and projects. Lastly, an FGD participant shared her reminder that the Compromise Agreement Program of the Province of Davao del Norte is for the people and the people only.

Several studies and literature were confirmed in the findings of the study. These documents mentioned that community education is a vital insight for effectively implementing compromise agreement programs for delinquent real properties. It primarily addresses public misunderstanding and encourages greater taxpayer engagement. By organizing localized educational campaigns, workshops, and accessible information drives, local government units (LGUs) can demystify complex tax laws and program specifics. This mechanism ensures property owners fully grasp their obligations and the benefits of compromise agreements. This direct engagement also empowers citizens with knowledge, which studies show is positively correlated with tax compliance, as it helps individuals understand their tax duties and the importance of their contributions to public services (Department of Finance, 2018; Bureau of Local Government Finance, 2020; Rappler, 2025; Formosa Publisher, 2020; La Union, 2025; Granfon et al., 2023).

5. Recommendations

Based on the study's findings, several recommendations can be proposed to enhance the implementation of the Compromise Agreement Program for delinquent real properties in Davao del Norte. To improve the program, it is recommended that the identified key practices be strategically leveraged: information dissemination, taxpayer engagement, screening and assessment, and field-based implementation.

To overcome the challenges, the Provincial Government should first tackle ownership complexity by collaborating closely with the Department of Agrarian Reform (DAR) and the Land Registration Authority (LRA) to streamline the process of clarifying land titles and resolving disputes. Secondly, to combat system inefficiency, significant investment in the digitalization of records, process automation, and capacity building for local government staff is necessary. Lastly, overcoming public misunderstanding necessitates a sustained and multifaceted public awareness campaign.

The study's identification of public communication, flexible payment schemes, community engagement, and systematic monitoring as effective measures for overcoming challenges offers clear, actionable recommendations for the Compromise Agreement Program in Davao del Norte. To maximize the program's success, the local government should prioritize developing a multi-channel information strategy that uses both traditional (e.g., barangay assemblies, local radio) and modern (e.g., social media, provincial website) platforms to ensure widespread public awareness and understanding of the program's benefits and procedures. Furthermore, fostering genuine community engagement through active dialogues, partnerships with local leaders, and citizen participation in program design and feedback mechanisms will build trust and encourage voluntary compliance. Finally, establishing a robust and systematic monitoring and evaluation framework, utilizing clear performance indicators and regular reporting, is crucial to continuously assessing the program's effectiveness, identify emerging challenges, and enabling timely adjustments to policies and implementation strategies.

Building on the valuable insights from research participants, the Provincial Government of Davao del Norte should prioritize a series of recommendations further to refine the Compromise Agreement Program for delinquent real properties. Administrative enhancement is crucial, requiring investment in modernizing record-keeping systems, potentially through digitalization, and providing continuous training for personnel to improve efficiency, accuracy, and responsiveness in processing applications and inquiries. Extensive field implementation should be expanded, with dedicated teams deployed to reach remote barangays and engage directly with property owners. This scheme involves providing on-site assistance with application procedures, property assessments, and addressing queries. Furthermore, adopting a truly taxpayer-centered approach means actively seeking feedback from the community to continually adapt program guidelines, ensuring flexibility in payment schemes, and a clear, empathetic communication style that demystifies tax processes and prioritizes citizen convenience. Ultimately, robust community education initiatives, delivered through diverse and accessible channels, are crucial in empowering citizens with knowledge about property rights, tax obligations, and the benefits of the program, thereby fostering a culture of compliance and shared responsibility for local development.

Lastly, future research is recommended to validate these results further.

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