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## Professional Learning Communities and Financial Literacy on Research Capability of Basic Education Teachers

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### Abstract

The study aimed to determine the relationship between Professional Learning Communities (PLCs), financial literacy, and research capability among 320 basic education teachers of Damulog North and South Districts in the Division of Bukidnon during the school year 2024–2025. Through a descriptive-correlational research design, teachers were assessed on their levels of engagement in PLCs, financial literacy, and research capability. The results revealed that teachers were highly engaged in PLC activities and demonstrated high level in financial literacy, however a moderate capability in research was found. Correlation analysis showed that research capability was significantly correlated with financial literacy, especially the components of financial behavior and knowledge, while PLCs showed no significant correlation. Regression results indicated that financial behavior is the best predictor of research capability. These results may suggest that increasing teachers' financial literacy, especially by promoting good financial behavior will improve research capability and lead to sustainable professional development. Suggestions for future directions include a need to establish financial education on capacity building programs for teachers to develop an interest in research participation and a general professional empowerment.

**Keywords:** collaboration, professional growth, financial behavior, research competence, financial management

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### Introduction

#### Background of the Study

Teachers are not just transmitters of knowledge; they are lifelong learners and knowledge creators. In a landscape where education continuously evolves, the ability of teachers to conduct research reflects this evolution. Teachers' research capability is of central importance for education reform and fundamental improvement of the profession, being the basis of evidence-based improvement in teaching and learning and new development in education policy. This capability encompasses all components such as ability to identify research projects, and formulate problems and hypotheses, searching and synthesizing literature, conceptualizing methodology, analysis of data, and application to educational practice (Padua-Castañeda & Manalang, 2023).

Several existing gaps exist in the area of research capability among basic education teachers. Professional development opportunities, though intended for upskilling teacher capacity, do not erase the concerns relating to lack of teacher practice, publishing and application of educational research in improving the quality of teaching. As the international education community continues to emphasize the importance of research in enhancing teacher practice,

there has been a significant amount of uncertainty expressed by teachers in Thailand regarding their understanding and application of research methodologies. Caabas et al. (2024) emphasized that the inability to conduct research creates a large gap between what educators are doing in the classroom and the changing expectations of modern education.

Apart from the fact that there are no systematic mechanisms in terms of supporting teachers, the creation of more considerable constraints in terms of time, resources, and research, will go far in widening the existing gap. Almonicar (2022) found that although teachers in the Philippines are encouraged to conduct research, they possess very limited abilities to do so. Therefore, it is strongly suggested that educators participate in research capability programs to strengthen their research skills. But, opportunities to train continue to be inadequate with a large number of teachers participating little if at all in seminars or other forms of professional development related to research (Berondo, 2023). As noted by Fongkanta et al. (2021), the absence of a solid research foundation not only hinders the professional growth of teachers but also inhibits the creativity in teaching practices.

Research has made a major contribution to education, as Kapur (2018) indicates that there have been numerous developments in the use of pedagogically-based methods for education, for many educators, particularly those working in public schools, but to engage in research is a very difficult task (Manila et al., 2022). For instance, 134 out of 11,165 teachers in the division of Bukidnon have attended the 2024 division research congress. This means that only 1.2% of all the teachers were engaged in research. Again, in the Damulog North District, only 25 out of 154 participated in the research colloquium of the school year 2024-2025, or 16.2%. In the Damulog South District, likewise, only 27 out of 179 teachers participated, or 15.1%. These results highlight the large gap in research capability between teachers.

Teachers' involvement in PLCs is considered an effective method to improve the ability to conduct research as well as support professional development. These groups provide educators with the opportunity to collaborate, share experiences, and learn from each other about research and effective teaching methods (Antinluoma, Ilomäki, & Toom, 2021). When teachers work collaboratively, they share problems and generate potential solutions using actual data to help increase their confidence in conducting research in their classrooms. A PLC creates an environment that encourages educators to support each other to try new approaches and to develop their skills and abilities (Johannesson, 2020).

On the other hand, financial literacy encompasses the understanding and efficient management of financial resources, which may greatly contribute to the enhancement of teachers' capabilities (Tilan & Cabal, 2021). Financial literacy provides researchers with essential knowledge and skill to effectively manage their budgets, optimize resource allocation, and pursue funding opportunities. The removal of financial obstacles that typically impede research efforts will enable teachers to expand their capabilities (Wa-Mbaleka & Gomez, 2018). By the same token, financial literacy will allow teachers to be financially prudent, decreasing their levels of anxiety and enabling them to focus on their professional growth and to utilize resources for continuing education and training such as obtaining a master's degree or a doctoral degree (Compen, De Witte, & Schelfhout, 2019).

For these related reasons, an analysis of both PLCs engagement and financial literacy offers an overall picture of how these variables together influence teachers' research capability. The researcher aimed to ascertain the effect of PLCs and financial literacy with respect to the research capabilities of teachers in the public schools in the Damulog North and South districts of the Division of Bukidnon. The study was conducted during the school year 2024-2025, obtaining information about the degree of teacher involvement in PLCs, financial literacy, and

their research capabilities, such that the influence of participatory practice in community plus financial literacy may be analyzed as to the contributions of these variables in stimulating teachers' research involvement and professional growth. Thus, this study was conducted to examine their impact.

### **Statement of the Problem**

This study aimed to determine the influence of professional learning communities, financial literacy on the research capability of basic education teachers in Damulog North and South Districts for the school year 2024-2025. Specifically, this study aimed to address the following questions:

1. What level of professional learning communities do basic education teachers engage based on the following:
  - a. shared and supportive leadership;
  - b. shared values and vision;
  - c. collective learning and application;
  - d. shared personal practice;
  - e. supportive conditions- relationships; and
  - f. supportive conditions- structure?
2. What level of financial literacy do basic education teachers practice in the context of:
  - a. financial attitude;
  - b. financial behavior; and
  - c. financial knowledge?
3. What level of research capability do basic education teachers possess in terms of:
  - a. conceptualization of a research project;
  - b. formulating of research problem and hypotheses;
  - c. searching for materials/resources of related literature;
  - d. research methodology and design;
  - e. formulating the results, conclusions, and recommendations; and
  - f. ability to apply the research findings?
4. Is there a significant relationship between research capability of basic education teachers and:
  - a. professional learning communities; and
  - b. financial literacy?
5. Which variables, singly or in combination, best predict the research capability of basic education teachers?

### **Objectives of the Study**

The study examined the impact of professional learning communities and financial literacy on the research capabilities of basic education teachers in Damulog North and South Districts for the school year 2024-2025. The study specifically sought to:

1. determine the level of professional learning communities engagement among basic education teachers based on the following:
  - a. shared and supportive leadership;

- b. shared values and vision;
  - c. collective learning and application;
  - d. shared personal practice;
  - e. supportive conditions- relationships; and
  - f. supportive conditions- structure.
2. ascertain the level of financial literacy practiced by basic education teachers in the context of:
- a. financial attitude;
  - b. financial behavior; and
  - c. financial knowledge.
3. assess the level of research capability possessed by basic education teachers in terms of:
- a. conceptualization of a research project;
  - b. formulating of research problem and hypotheses;
  - c. searching for materials/resources of related literature;
  - d. research methodology and design;
  - e. formulating the results, conclusions, and recommendations; and
  - f. ability to apply the research findings.
4. correlate between research capability of basic education teachers and:
- a. professional learning communities; and
  - b. financial literacy.
5. identify which variables, singly or in combination, best predict the research capability of basic education teachers.

### **Significance of the Study**

This study focused on the influence of PLCs and financial literacy on the research capability of basic education teachers in Damulog North and South Districts in the school year 2024-2025. Thus, this study is beneficial to the following:

First, the teachers, this would give them insight into how their involvement in professional learning communities and their level of financial literacy relate to their capacity for research. Teachers would come to understand which practices, habits and skills assist them as they engage in research activities.

Second, the Department of Education's and division offices key officials, by determining the level of engagement in PLCs, this study aims to enhance collaborative practices that are vital for teachers' professional development. The findings would provide insights into shared and supportive leadership, shared values and vision, collective learning and application, shared personal practice, and the supportive conditions necessary for fostering effective relationships and structures.

Third, school administrators and research coordinators, which would allow them to evaluate the effectivity of research capability-building programs, ranging from project conceptualization to the application of research findings, which would be invaluable for educators seeking to improve their instructional practices. This aspect of the study would not only empower teachers to engage in evidence-based teaching but also support educational researchers and institutions in understanding the current research landscape in basic education.

Fourth, the DepEd leaders and school heads would be able to see many options for providing schools with professional development and resource management. The results of this study of teacher collaboration and teacher engagement in PLCs would enable DepEd leaders to create effective strategies for providing professional development and resource management to schools.

Next, this study could facilitate a discussion and collaboration between these stakeholders to promote the ability of basic education teachers to conduct research and improve educational quality.

Lastly to future researchers who would have the ability to make use of the results of this study to get useful information on the subject matter. It could be used as a source of reference for researches that are connected to engagement in PLCs, financial literacy and the research capacity of basic education teachers.

### **Scope and Delimitations of the Study**

This paper is delimited to public school teachers of Damulog North and South Districts in the Division of Bukidnon during the school year 2024-2025. The study population consisted of 320 respondents in the mentioned districts in the municipality of Damulog, and data collection was conducted in July 2025 using a survey questionnaire distributed through Google Forms.

The study focused exclusively on the perspectives and experiences of the selected basic education teachers for the school year 2024-2025, thereby excluding private school educators and other educational staff. This delimitation was intentional, as it aimed to ensure that the findings are specifically relevant to the context of public education within the selected districts.

The research did not consider external factors that may influence teachers' engagement in PLCs or their research capabilities, such as socioeconomic status or administrative policies outside the scope of the districts involved. This focused approach aimed to provide a clearer understanding of the specific dynamics at play within the public-school system in Damulog, allowing for more targeted recommendations for research capabilities among teachers.

The variables on engagement in PLCs were delimited to six (6) components: shared and supportive leadership, shared values and vision, collective learning and application, shared personal practice, supportive conditions- relationships and supportive conditions- structure. Financial literacy of teachers was assessed using three (3) components: financial attitude, financial behavior, and financial knowledge. Furthermore, the level of research capability of basic education teachers involved six (6) factors, specifically: conceptualization of a research project, formulating of research problem and hypotheses, searching for materials/resources of related literature, research methodology and design, formulating the results, conclusions, and recommendations, and ability to apply the research findings.

### **Definition of Terms**

The following terms were conceptually and operationally defined for better understanding and how they were used in this study. These definitions explained each term based on its general idea and its specific use in the context of the research:

Ability to apply the research findings describes the ability to utilize the results of the research to help guide decisions, practices, or further studies in real-world contexts.

Collective learning and application refers to the method in which group members learn from one another and work collaboratively to apply the learned knowledge to improve practices or solve problems.

Conceptualizing a research project is the process of defining and refining the basic idea and structure for conducting a research study to clearly outline the purpose and parameters of the study.

Financial attitude defines an individual's beliefs and feelings about money and financial decision making that affects how he/she manages and values his/her finances.

Financial behavior refers the actual behaviors and practices of an individual in dealing with financial resources including but not limited to saving, budgeting, spending and investing.

Financial knowledge defines an individual's comprehension of the financial concepts and information necessary to effectively and efficiently make informed financial decisions.

Financial literacy is the ability to comprehend and apply various financial concepts and skills; these include the ability to budget, save, invest and manage debt.

Formulating a research problem and hypotheses is the process of identifying a specific problem to research and developing a series of testable statements that predict specific outcomes.

Formulating the results, conclusions, and recommendations denotes the process of evaluating the data collected and using it to develop conclusions and recommendations for future action based upon the results of the research.

Professional Learning Communities (PLCs) refers the groups of educators working together to enhance teaching and learning by sharing a vision, experience and goals.

Research capability refers the necessary skills and resources for conducting research effectively; this includes competency in formulating research questions, designing methodology, collecting and analyzing data and interpreting results.

Research methodology and design defines the systematic approach and specific methods chosen to collect and analyze data for a research project.

Searching for materials/resources of related literature pertains the process of locating existing studies, articles, etc., related to your research topic.

Shared and supportive leadership defines a leadership model in which responsibilities and decision-making authority are distributed among team members to create a cooperative and encouraging environment.

Shared personal practice defines the practice of educators sharing their personal teaching experiences and methods in order to collectively enhance the overall effectiveness of education.

Shared values and vision pertains the commonalities in belief and goal that define a group and serve as the basis for guiding actions and decisions.

Supportive conditions – relationships describes the positive and supportive relationships among team members that create a collaborative and trusting environment.

Supportive conditions – structure defines the established framework and systems that exist to promote collaboration and support among team members.

### **Theoretical Framework**

This chapter presents the review of related literature and related studies, conceptual framework and the hypotheses of the study.

### **Review of Related Literature**

### **Professional Learning Communities (PLCs)**

The PLC model has been developed as a solution to address the lack of collaboration between teachers and the loss of expertise that results from being a solo practitioner. In a study of teachers in Kota Belud District, Sabah, Malaysia, Rosmin et al. (2025) demonstrated that PLCs were being used by teachers as an opportunity to collaborate with peers, and to regularly reflect upon their own classroom practices, to share ideas on best practice strategies, and to address common challenges they experience when teaching. As a result, members of these communities are able to continually enhance their professional capabilities and be responsive to changing student needs. Likewise, Baroroh, Bunyamin, and Sudana (2025) emphasized that collaborative learning environments improve teacher quality as a result of working together in shared community.

A study in the Philippines by Salvador (2024) who explains that PLCs allow teachers to participate in shared inquiry and continued learning, both of which are essential for improving instruction and student achievement. A successful PLC is one where there is a culture of collaboration; an emphasis on shared leadership, and a commitment to the ongoing professional development of each member. The PLC's collective sense of ownership for the educational experiences of teachers results in both improved teaching practices and improved student achievement.

The importance of PLCs is further emphasized by educational policies that promote the adoption of PLCs throughout educational institutions. According to Alfonso (2023), the Department of Education (DepEd) of the Philippines supports the use of PLCs by establishing DepEd Order No. 35, S. 2016, which states that PLCs will be used as a method of continuing professional development. The rationale behind this policy is that when teachers collaborate, they will continue to improve instruction and therefore improve student outcomes.

Despite the fact that PLCs have many benefits associated with them, there are also several challenges to implementing PLCs in schools. Tayag (2020) identifies one of the most significant challenges is time. Teachers often do not have enough time to meet regularly, or attend meetings during the school day. Another challenge is trust. Many times, teachers do not trust each other, which can limit their ability to collaborate and grow professionally. Also, some schools may not have the resources needed to support PLCs. However, despite these challenges, the schools that are able to overcome them and implement PLCs report a number of positive outcomes.

Research networks provide a collaborative environment for teacher growth by providing a vehicle for teacher development through common inquiry and shared learning. As mentioned in the study of Urbina and Hinacay (2025) the findings of Mockler and Groundwater-Smith (2021) who explained that the same collaborative environment provides an opportunity for teachers to develop confidence in their abilities while maintaining the motivation to use research-based practice. The same results were seen in the Philippine education system when Bongcayao (2023) showed how the Collaborative Action Research Buddies Program resulted in increases in teacher research competency and productivity as a result of structured collaborative activities, reflective group discussion and on-going peer support.

Similarly, Sadido, Corpuz, and Gomez (2024) discussed PLCs as collaborative environments and noted the potential of educator collaborations to promote shared intelligence and creative problem solving and inter-disciplinary collaboration. Therefore, research on PLCs has illustrated the importance of collaboration for fostering teacher research capabilities and involvement. The authors further stated that teachers engaged in meaningful collaborations are exposed to multiple perspectives and disciplines, along with varying institutional settings

which allows them to explore research areas in greater depth and develop new ways to address educationally related issues.

This study will focus on the engagement of teachers in PLCs through the lens of shared and supportive leadership, shared values and vision, collective learning and application, shared personal practice, and supportive conditions (relationships and structure). This study will explore previous research and case studies that have evaluated the effectiveness of similar forms of engagement in PLCs. This will help identify effective methods of engagement and best practices.

### **Shared and Supportive Leadership**

Shared and supportive leadership can be critical to the long-term success of PLCs. Research has consistently demonstrated that when teachers are provided with shared responsibilities for decision-making, they collaborate, build professional trust and collectively accept the same level of accountability as their colleagues. Roldan (2020) emphasized that when teachers are empowered through the process of participative decision-making and shared responsibilities, they become more engaged in their work and perceive themselves as having greater collective efficacy than they did prior to being involved in such decisions.

Carr (2024) further supported the idea that effective PLCs are developed and sustained when there is a distribution of leadership throughout the membership rather than centralized leadership. The practice of shared leadership enables teachers to assume an active role in identifying problems, developing strategies and assessing outcomes related to their own professional communities. Shared leadership facilitates a culture of shared responsibility and promotes creativity while increasing the motivation of teachers to engage in professional inquiry. As teachers begin to experience increased autonomy and trust, their participation in collaborative learning and reflective practice increases, resulting in enhanced professional relationships and instructional practices.

In addition, García (2019) discussed the importance of supportive leadership in fostering a positive and trusting environment within PLCs. School leaders who prioritize relational trust and open communication create a psychologically safe environment for teachers to openly communicate and express confidence in sharing their ideas, taking risks and learning from each other. A supportive environment fosters collaboration and honest dialogue and allows teachers to collaboratively identify and develop solutions to common instructional issues. Also, when school leaders demonstrate a genuine interest and empathy for the professional needs of their teachers, they enhance the bonds of collegiality and promote a culture of shared learning.

### **Shared Values and Vision**

Collaborative effort requires shared vision and shared values. Collaborating with colleagues who share the same vision or the same values allows schools to be both coordinated and coherent. Furthermore, when there is a collective vision or values, it is easier for teachers to coordinate their instructional practices to achieve common goals. Kociuruba (2017) pointed out that when a collective vision is developed and agreed upon among staff members, it creates an opportunity for collaboration among staff members and reinforces commitment to school-wide initiatives. A collective vision also provides teachers with a "roadmap" that defines their purpose and direction for their collaborative work.

DuFour and DuFour (2017) stated that a collective vision and values will assist in transforming ordinary professional meetings into meaningful and productive meetings that produce measurable results. When teachers have a shared vision and values, they are more likely to

engage in reflective and constructive conversations regarding the quality of instruction. Teachers with a shared vision and values are more likely to hold themselves accountable to one another and are more likely to provide students with consistent educational goals and expectations. A collective vision operates as a living philosophy that informs teachers' daily decisions and actions, their collaborative efforts, and ultimately, their work as professionals to support the school's educational mission.

In addition to directly influencing teacher performance, a collective vision and values has a broader impact on the overall functioning of the PLC. As discussed by Mydin, Xia, and Long (2024), a collective vision and values is the foundation from which many other important components of a PLC are developed including positive working conditions, collective learning, and supportive leadership. A collective vision and values acts as a uniting element that ties together many of these components to create a collaborative, trusting and respectful community of practice.

### **Collective Learning and Application**

PLCs provide an environment where members can continuously grow as professionals through learning from one another, working collaboratively to improve instruction, and sharing responsibility for improving the education of all students. In addition to providing opportunities for teachers to learn from each other, PLCs allow teachers to apply what they have learned in their classrooms immediately after learning it. The ongoing process of applying and refining new instructional strategies will lead to the improvement of instructional practices and innovative approaches to teaching. Brown, Horn, and King (2018) further explain that collaborative learning is at the core of PLCs, as it allows members to work collectively to analyze and refine their instructional techniques.

Active collaboration through peer coaching, classroom observation, and feedback on practice is facilitated by the collective learning and application process of PLCs. Developing a sense of trust and shared accountability are key elements in creating an effective system for professional development. Studies have demonstrated that the continued collaborative engagement among members of a PLC will result in greater and longer-term improvements in instructional practices (Nkengbeza et al., 2023).

Research conducted by Mydin, Xia, and Long (2024), identified a strong relationship between collective learning and application in PLCs and improved teacher performance and classroom effectiveness. The research indicated that teachers who were engaged in collaborative discussions, shared best practices, and applied new knowledge exhibited increased confidence and competence in their instructional delivery. The close alignment between learning and application of learning to instructional delivery ensured that the professional development provided through PLCs was both theoretical and applicable to the day-to-day instructional delivery of teachers.

### **Shared Personal Practice**

When educators develop a strong sense of trust, openness and growth in a PLC, they will be more likely to open up to their colleagues about their practice, and their colleagues will provide them with the opportunity to grow professionally through providing them with feedback. International research supports the importance of sharing personal practice in PLCs for continued professional development. According to Olmo-Extremera et al. (2025), when teachers reflect and are transparent with each other, they build trust and increase the amount of collaborative learning. When educators have open and honest conversations about their

successes and failures, they encourage vulnerability and authentic conversation, and they learn from each other's experiences.

Trust and openness create a safe environment for teachers to reflect on their practice and adapt their approach to meet the needs of all students, according to Sepulveda-Escobar (2023). As a result of this openness and mutual support, PLCs can create a cohesive and trusting community of professionals who collaborate and take risks to better serve students. In addition to developing their pedagogy, teachers can participate in PLCs to develop a more collaborative and supportive school culture.

Additionally, having experienced educators involved in PLCs adds another layer of value to the practice of sharing. Kim and Seidel (2018) found that when master teachers work with their peers and share best practices for instructional techniques, there were significant improvements in teaching performance and student achievement. Master teachers provide a model for professional development as they mentor their colleagues and provide them with practical examples of how to implement new strategies.

### **Supportive Conditions-Relationships**

School cultures that cultivate and value positive relationships between staff foster an environment for collaboration, open communication, and shared learning amongst staff. According to Reynolds (2016), teachers that have developed trusting, respectful, and mutually supportive working relationships with one another will experience a greater level of work engagement, confidence and ability to overcome the professional challenges associated with being an educator. Teachers who have supportive relationships also tend to ask for help, and provide and receive support through exchanging ideas and sharing experiences, which enhance both instructional practices, as well as professional relationships.

A collaborative environment based on trust also has a significant influence on both teacher engagement and professional development (Long et al., 2024). In a collaborative environment, teachers feel valued and empowered to take initiative with their own professional learning. In addition, when teachers feel supported emotionally and professionally, they are more likely to experiment and innovate in their practice, which ultimately results in better learning outcomes for students.

PLCs also create a culture of trust, respect and psychological safety; allowing educators to engage in honest discussions about their challenges and successes (Carr, 2024). A culture of trust allows educators to be vulnerable and seek feedback from their colleagues regarding their success and challenges, and it creates a safe space for them to discuss and share their concerns without fear of judgment, criticism or retaliation. The open communication created in this type of culture encourages professional reflective practice and collaborative problem-solving; two necessary elements of continuous improvement.

### **Supportive Conditions-Structure**

Teacher collaboration requires an organizational framework that enables participants to be supported through the collaborative process. The research of Mory (2019) shows that a collaborative and supportive PLC environment creates a motivational climate among teachers; supports teachers' desire to collaborate; and increases teachers' passion about their profession. When administrative systems, time commitments, and communication mechanisms are established in a manner that is clear, organized and consistent, teachers will have more time to focus on improving instruction and engaging in collective inquiry.

In addition to providing teachers with the physical and emotional support needed to perform their roles as professionals, a structured yet flexible framework also enables leaders to provide both instrumental and emotional support to teachers, which further develops the capacity of teachers to self-identify as lifelong learners. According to Long et al. (2024), the level of structural and environmental support teachers experience in PLCs has a direct relationship to their intrinsic motivation to learn and participate in the professional development process. Teachers who are able to rely on a well-designed structure, including meeting times, access to resources, and support from administrators, are better equipped to create a culture of sustainability around their efforts at collaborating, and their ability to remain focused on the achievement of their professional development goals.

According to the research conducted by Ren et al. (2024), a highly developed quality of social and emotional support among members of a PLC is of equal importance to structural organization in terms of creating a genuine collaborative and professionally engaged community of practice. When teachers experience high levels of trust and respect for one another, coupled with open communication, they are more likely to be willing to share their thoughts and experiences, ask questions and solicit feedback from peers, and implement new and innovative approaches to teaching and learning.

### **Financial Literacy**

Teachers with an understanding of how to manage their finances are able to reduce the amount of stress related to money, therefore providing them more time to focus on their instructional responsibilities. Guira (2020), emphasizes that when teachers are financially literate and financially stable; they provide a higher quality of instruction due to the fact that there is less distraction caused by concerns about money. Once a teacher has the confidence in their ability to manage their finances, they will be able to devote time and energy toward developing lessons, engaging students and supporting students.

There is a clear correlation between being financially stable and the ability to teach effectively. Therefore, improving a teacher's financial literacy can positively affect educational outcomes. Estojero, Abella, and Orongan (2025) indicated that teachers who are financially literate and have a high level of financial knowledge are more likely to demonstrate effective classroom management and are more engaged in their professional responsibilities. Educators who are financially secure are more likely to be motivated, consistent, and emotionally stable and therefore are better able to meet classroom demands.

The ability to manage one's financial obligations in an efficient manner, results in less anxiety, a greater sense of focus and a greater sense of control over one's life in both a personal and professional capacity. Letari et al. (2024) reported that employees with a higher level of financial literacy report lower levels of stress, higher levels of job satisfaction and increased levels of productivity. On the other hand, Maribao and Narido (2025) observed that when individuals lack financial knowledge; they make poor financial decisions that result in increased levels of stress and decreased levels of job performance.

These findings further emphasize the need to incorporate financial education into professional development programs for teachers. Educators who demonstrate effective financial behaviors, such as budgeting, saving, and planning, are less likely to be stressed and more focused on their professional development and research-related activities. Dadang and Fernal (2025) noted that educators who manage their finances responsibly are better able to balance their personal and professional responsibilities, thereby providing more time and energy to pursue research. Similarly, Mutia and Fernal (2025) reported that educators with responsible financial behaviors are able to make informed decisions regarding their expenditures and are therefore

better positioned to pursue professional development opportunities, such as graduate studies, training programs, or certifications.

These professional development opportunities, often require additional financial resources, such as tuition fees and study materials, which educators with a solid foundation of financial literacy are better equipped to manage. Furthermore, educators with a strong background in finance, will utilize similar cognitive and organizational skills while pursuing research. Amanonce et al. (2025) stated that financial literacy provides educators with critical thinking, problem solving, and strategic planning skills that are equally valuable in the design and completion of research projects. Similarly, educators who are financially literate are also more resourceful and capable of handling the financial demands of research, such as data collection, logistics, and the procurement of research tools.

When educators successfully manage their finances, they gain confidence and motivation to conduct research resulting in more meaningful contributions to education and school improvement. Additionally, educators who effectively manage their finances will be better able to handle the financial aspects of research, such as budgeting for data collection, materials, and technology. Caingcoy (2020) further added that financial support and access to resources, such as the internet, journals, and sample research papers, are essential in building educators' confidence and ability to perform research. Finally, Repolito and Maloniso (2025) reported that financial literacy enables educators to develop plans and continue their research work without the burden of financial stress and enhance resource management.

In addition to addressing the aforementioned areas, the financial literacy referred to in this study includes several key elements of financial attitude, financial behavior and financial knowledge. As educators become increasingly financially competent, they will be able to bridge the gap in their research capabilities and spend more time focusing on academic pursuits and professional development.

### **Financial Attitude**

Teachers' attitudes toward money are an important aspect of their total financial literacy. Attitudes about money will influence how teachers view, use, and control their money resources. Bustos and Marapao (2025) reported that, in general, teachers in the Philippines demonstrated a "Highly Literate" financial attitude, indicating understanding of why it's important to save, create budgets and be responsible in their spending. Unfortunately, even though teachers had a positive attitude toward money management, they did not always demonstrate consistent money management practices. Some teachers continue to struggle with over-spending, poor debt management and long-term financial planning.

Weak financial attitudes and inconsistent financial behaviors result in financial instability, which usually results in financial stress and lessening of a teacher's professional focus, according to Permejo, Enfermo and Lumpas (2024). A teacher experiencing financial difficulties may find it difficult to focus on classroom activities, resulting in lessened effectiveness and job satisfaction. In contrast, a teacher with a strong and practical financial attitude tends to feel financially secure, allowing them to become more engaged in professional development and instructional improvement.

Guira (2020) also stated that although teachers in the Philippines demonstrate a moderate level of financial literacy, they encounter challenges when attempting to apply financial principles to their day-to-day lives on a regular basis. The inconsistencies in how teachers attempt to apply financial principles to their daily lives exemplifies the need for ongoing financial education and development of financial attitudes among teachers. Providing workshops, mentoring or

institutional support to develop teachers' financial attitudes will assist teachers to make better financial decisions and provide them with less financial stress related to money.

### **Financial Behavior**

Many teachers will exhibit responsible financial behaviors through budgeting, savings, and effective management of their finances; which demonstrates a solid basis of financial literacy. Such behaviors provide a teacher with financial stability and reduced stress, enabling teachers to focus more on their professional responsibilities. According to Tumaliuan (2025), educators can implement targeted interventions regarding the financial behavior of teachers to increase the financial well-being and professional performance of teachers. The opportunity for teachers to acquire the tools and opportunities to improve their budgeting skills, manage debt, and plan for the costs associated with future expenses can result in greater financial confidence and stability among teachers.

Manala, Uy, and Bayuna (2023) have demonstrated that when teachers adopt good financial habits, they will experience lower levels of financial stress, increased financial readiness, and a more favorable general wellness. Through prudent management of their finances, teachers are able to address unanticipated financial needs, thus ensuring the sustainability of their lifestyle and providing a platform for both personal satisfaction and enhanced professional performance.

Positive financial behaviors can result in improved concentration and productivity within the classroom. Bustos and Marapao (2025) indicated that teachers who consistently use responsible money management techniques are at a lower risk of experiencing financial pressures that could hinder their ability to fulfill their instructional roles. Although Bustos and Marapao (2025) recognized that the financial behavior of teachers may impact their job performance, they identified that the continued support and training required to assist teachers develop and maintain sound financial habits are critical.

The ability of teachers to effectively manage their finances provides support for their participation in research and professional development. Ulla (2018) described a situation where many teachers struggle to participate in research due to the lack of financial support from their schools. Without the support of their school, many teachers become disinterested in pursuing research and are unable to complete their projects.

On the other hand, teachers who are skilled at managing their money are more likely to sustain their research efforts and maximize the utilization of limited resources. As evidence of this, Temonio (2025) discovered that financial literacy is positively related to work engagement. Teachers who are confident in their ability to manage their finances experience less stress and are therefore able to devote more time to their professional responsibilities, including research.

Despite having access to financial resources, financial constraints present significant challenges to the professional growth and research participation of teachers. Guzman and Aguilar (2025) reported that the high cost of engaging in professional development activities, such as workshops, training programs, and graduate courses, prevents many teachers from participating in such opportunities. The need to address these financial barriers is vital in order to enable teachers to continue to learn and grow professionally. Kyaw (2021) stated that when teachers receive financial support and encouragement to pursue research, their participation in research is increased.

Improving teachers' financial literacy contributes to their capacity to plan and execute research effectively. Dadang and Fernal (2024) emphasized that teachers with a stronger level of

financial literacy are more capable of making informed decisions, planning more thoroughly, and identifying the financial resources necessary to support both their teaching and research activities. Developing these skills is crucial for the successful execution of research projects that involve organizing, budgeting, and allocating limited resources. Additionally, teachers with strong financial literacy are also more likely to maintain their professional objectives since they are better prepared to address the financial elements of their academic work, including data collection and preparing materials.

Financial stability enhances the confidence, productivity, and overall professional performance of teachers. Martinez and Andal (2022) explained that when teachers are financially stable and educated, they are able to focus more on enhancing their research abilities and generating high-quality research products. The financial security provided by teachers enables them to engage in professional activities, such as conducting studies, attending seminars, and publishing research, while experiencing minimal stress and distractions.

### **Financial Knowledge**

Understanding of money is an important component of teachers' financial literacy because it provides the skills and information needed by teachers to make wise financial decisions. Teachers who have a good grasp of money management are more successful at managing their income, savings and investments; and are less likely to be burdened financially and will have the ability to focus on their teaching duties. The study conducted by Estojero, Abellan and Orongan (2025), referenced Smith and Doe (2019), showed that when teachers have a solid base of knowledge concerning money, they are more likely to provide time to their professional growth and lesson planning.

As stated by Martinez and Andal (2022) A high degree of knowledge of money management is crucial for teachers to be able to properly manage their resources and maintain productivity in their jobs. Teachers who are knowledgeable about budgeting, saving and financial planning are able to handle financial stressors, and stay motivated and committed to their work. Financial knowledge does not just improve one's personal stability; it creates a feeling of security that has a positive impact on one's classroom performance.

In the article of Ubiña (2025) it makes a point that teachers need to be provided with financial education during their teacher preparation and professional development. Teachers need to be trained on financial management so that they may deal more effectively with their own financial issues, and avoid having those issues negatively affect their teaching performance. Teachers are able to deliver the highest quality instruction when they feel confident that they have the ability to manage their own finances.

### **Research Capability**

To improve instruction and obtain superior educational results, it is critical to establish teachers' research capabilities. Teachers will have to develop competence in research methodologies, data collection, and analysis in order to provide them with information needed to make informed decisions about education. As Almicar (2023), stated, teacher participation in research is both a professional obligation and a mechanism for enhancing teacher performance. Participating in research gives teachers the opportunity to systematically review their instructional practices, determine areas for improvement and create instructional approaches that increase students' academic achievement.

Development of research capabilities can also lead to improved teacher growth and improved institutions. Tamban and Maningas (2020), noted that for there to be successful research

training programs, they must contain structured plans for action; specifying resources, anticipated outcomes, and the role of facilitators. Successful research training programs not only provide teachers with the necessary technical and analytical skills to complete research projects, but they also give them the confidence to pursue independent or collaborative research endeavors.

Even if the significance of teacher research has been acknowledged, numerous educators continue to experience difficulty balancing their research obligations with the demands of their teaching assignments. Research indicates that productivity levels of teacher-produced research remain low because of the limitations placed upon teachers, including a lack of available time, insufficient training, and limited institutional support. To alleviate these barriers, Manila et al. (2022) suggested conducting district-wide research workshops, led by professionals, to provide sequential guidance on how to conduct research projects, from determining research questions to completing research proposals and reports.

In this study, the research capability of basic education teachers is centered on the conceptualization of a research project, formulating research problems and hypotheses, and searching for relevant literature. These aspects assess teacher's ability to craft research methodology and design, formulate of results, conclusions, and recommendations, as well as the ability to apply research findings effectively in educational settings.

### **Conceptualization of A Research Project**

The conceptualization phase is an important component of the research process as it provides a framework for answering research questions, and for choosing and conducting research methods. However, studies indicate that while most educators understand the fundamental elements of research, many find difficulty translating those elements into structured studies. According to Palad (2022), teachers often experience difficulties with two major areas related to conceptualizing research: designing the research and writing about the research, which indicates that their skills are still developing.

Also, there is considerable evidence to suggest that providing teachers with professional development, specifically in areas related to conceptualizing research, is beneficial for improving teacher's ability to conceptualize research. A study conducted by Fongkanta et al. (2021) provided evidence that teachers who completed a structured training program showed significant improvement in all three areas of developing research questions, linking the methodology used to the research objective, and identifying and articulating a theoretical framework.

Though the evidence has shown a positive trend in the area of teacher's ability to conceptualize research, many teachers still have barriers to overcome including limited exposure to research, low self-confidence, and limited institutional support. As stated by Mertler (2021), some educators may fear that doing research is too difficult, or outside of their capabilities, and therefore do not attempt to do research. In order to overcome this barrier, educators must establish an environment within the school that fosters inquiry, provides teachers with access to resources, and encourages teachers to collaborate on a variety of levels.

### **Formulating of Research Problem and Hypotheses**

Teachers' abilities to develop research questions and formulate hypotheses are essential components of their research capabilities and therefore determine the clarity, direction and applicability of their research. Many teachers find themselves struggling to do so because of limited experience with research and a lack of formal training in research methodology. Torres

(2024) indicated that most educators have trouble finding research questions and then developing testable hypotheses.

Torres (2024) identified three additional barriers to developing research problems and hypotheses including a teacher's theoretical knowledge base, skill level in developing objective statements and knowledge of research frameworks. When a teacher faces all of these barriers simultaneously, it is likely that he/she will feel uncertain about how to begin a research study and will subsequently have difficulty creating an effective research design.

Some educators also lack adequate mentorship and/or access to resources that would assist them in conducting research. Although these limitations exist, Magnaye (2022) reported that educators generally believe that they are capable of doing research and therefore have the desire to do so. The disconnect between educators' perceptions of their abilities and the actual results of their research indicate that educators need continued professional development that will help translate theoretical knowledge into practical application.

Jose (2023) noted that teachers experience anxiety when performing the technical aspects of research, specifically in analyzing data and developing testable hypotheses related to their specific research question. Therefore, it is essential to provide educators with targeted training and mentorship to help them navigate through the technical aspects of research. By enhancing teachers' ability to develop research questions and formulate testable hypotheses, researchers will improve the quality of their research and enhance their ability to contribute to evidence-based education and public policy decisions.

### **Searching for Materials/Resources of Related Literature**

The ability of the teachers to find and evaluate sources of information will be key to allowing them to construct studies that utilize valid information. In addition, many teachers struggle with this part of the research process. Although secondary school teachers in Masbate province were successful in developing research titles, conceptual frameworks and problem statements as reported by Almonicar (2022), they struggled with doing comprehensive literature searches. The vast number of resources available to the teachers presented barriers to finding credible and relevant information and caused several to discontinue their research projects.

Teachers were often overwhelmed by the sheer quantity of material available; many had to abandon their own research projects as a result. Bongco, Capulong, and Gonzales (2023) have reported that it is common for teachers to struggle with three aspects of research: examining relevant literature, interpreting data, and identifying the most suitable statistical techniques which illustrate the necessity for enhanced research preparation and long-term support of their mentors.

Teachers are able to identify and organize relevant materials, despite these challenges, and this is a good foundation for improving research performance. Gonzales, Corpuz, and Dellosa (2020) found that teacher's in Nueva Ecija demonstrated moderate proficiency in developing frameworks, summaries and conclusions; and higher levels of research proficiency were associated with advanced education and participation in formal training.

### **Research Methodology and Design**

The ability of teachers to develop high-quality research using research design and methodology is critical to the quality and validity of the teacher's scholarly output. Adeoye (2023) also noted that an educator's mastery of basic research methods enables them to conduct research that can be reliably replicated as well as validated, all of which are characteristics of credible academic research. The fundamental knowledge of research methodology enables educators to design

studies that will effectively investigate the current state of education and contribute to the overall body of knowledge about education.

While some teachers have a theoretical understanding of research principles, they may be challenged in applying them to their own research, especially when doing so as part of action research or in the classroom. As noted by Kouam (2024), the most important aspect of using the right methodology is in being able to apply the right methodology for the particular objectives and circumstances to achieve both validity and reliability. Teachers who have a good understanding of methodology, but do not know how to use those methodologies to synthesize the various components of a study may also have difficulty.

Research methodology is more than just selecting methodologies. Other aspects of research methodology include data analysis, data interpretation, and data presentation. Many teachers have reported challenges in these three areas. According to Froilan and Morillos (2020), one of the biggest challenges teachers report experiencing in their research projects are finding ways to manage complex analytical techniques and to present their results in an academically acceptable format.

### **Formulating the Results, Conclusions, and Recommendations**

The ability to make conclusions and recommendations from results, or in other words the ability to transform findings into actionable recommendations, is an essential part of teachers' overall research capacity; it demonstrates the teacher's capacity to interpret the data and use it to develop conclusions and/or recommendations to support the objectives of the research. According to Borreo (2023), Research Coordinators in the Province of Quezon, specifically in Infanta, demonstrated high competence in managing all of the aspects of Action Research except for deriving conclusions from findings; this was evaluated as "slightly competent." Although teachers are proficient at collecting and analyzing data, they frequently have difficulty synthesizing the collected data into clear and concise conclusions that address the research questions or objectives.

Capua, De Guzman, and Santiago (2025) indicated that the teachers in Alfonso Lista, Ifugao had slightly competent skill in drawing conclusions and making recommendations, thus indicating that further support/guidance would be beneficial in the interpretation and application of research findings. The act of forming conclusions and recommendations involves the utilization of analytical reasoning and practical experience. Many teachers are currently in the process of developing these skills. Fortunately, higher education programs such as Master's and Doctoral studies afford teachers the opportunity to enhance their research competency through the completion of theses and dissertations.

Research competency should not be limited to formal education. Oestar and Marzo (2022) emphasize the importance of continuing professional development in areas including, but not limited to, action research, Data analysis, and dissemination of findings. By providing targeted training, mentoring programs, and workshops in the area of data interpretation and communication of findings, teachers will likely increase their ability to draw valid conclusions and develop relevant recommendations. Also, providing opportunities for publication and presentation will allow teachers to refine their analytical abilities and become confident in disseminating their research products.

### **Ability to Apply the Research Findings**

Libdan, Robles, and Rollo (2023), point out that the attempts made by multiple countries to enhance their research capabilities have had little success. Several constraints still remain that

reduce the ability to utilize these research findings; examples of such constraints are, a lack of access to relevant literature; an inability to properly evaluate and apply the results of research studies; and poor cooperation and/or communication between researchers and decision-makers.

The Philippine Government's "Governance of Basic Education Act" was passed in 2001 and mandated the Department of Education (DepEd) to perform research concerning basic education so as to better identify areas of needed reform; the DepEd has developed funding and institutional assistance for research through the "Basic Education Research Fund"; however, teacher research productivity in the Philippines is extremely low (Mapa, 2017).

The ability of teachers to utilize research findings and their potential applications is dependent upon their ability to properly communicate and share the research findings they have generated. While Oestar and Marzo (2022) indicate that teachers in the districts of Dolores are competent in communicating their action research findings in proper forums, additional improvement is needed in conducting and utilizing research to ensure that the findings from research studies are able to be effectively translated into applicable teaching practices that improve student performance in their classrooms.

### **Conceptual Framework**

This study is anchored on several theoretical frameworks that explain the interplay of engagement in PLCs, financial literacy, and research capability of basic education teachers. This concept is mainly anchored in three (3) theories namely: Self-Efficacy Theory, Social Learning Theory, and Human Capital Theory

Firstly, the study leans on Albert Bandura's Self-Efficacy Theory in 1997, teachers with a strong belief that if they can do something very well, they will positively cope with this activity and realize effective engagement in its demands (Hussain & Khan, 2022). Believing in one's capabilities and satisfaction that one can carry out research tasks leads to greater enthusiasm and commitment to, and resilience in the face of research challenges (Insorio, 2024). Several documentaries of concepts of teachers' domain research productivity are their research interest, knowledge and skill in research, interests and wears outside the domains like benefits, incentives, support (Meneses & Moreno, 2019). Teachers who believe they are capable and have access to material, and resources are more likely to engage in and persist with research tasks and to develop their research capability. Ascertaining the level of research self-efficacy of a teacher might reveal where his/her strengths and weaknesses lie in relation to research (Basilio & Bueno, 2019). Therefore, teacher beliefs about their research capabilities are a fundamental motivation to begin or maintain scholarly work, when teachers are confident, and provided with appropriate resources, they will be able to support a strong research environment at their institution.

Secondly, the study on teacher engagement in PLCs regarding the research capability of basic education teachers is grounded in Albert Bandura's Social Learning Theory in 1977 that demonstrates the interconnectedness of an individual's personal characteristics, behavior, and environment in regards to learning and development (Firmansyah & Saepuloh, 2022). Collaborative learning environments, such as those found in PLCs allow teachers to see and model peer-based research practices thus increasing their own capabilities (Bongcayao, 2023). The alignment of this study and Bandura's theoretical framework demonstrates the ability of social interaction in PLCs to enhance the professional development of educators (Huijboom, et al., 2021). As such, teachers are able to learn how to become more effective researchers through active involvement in social learning settings, such as PLCs. In particular, Social Learning Theory explains why teachers' research abilities can be developed and reinforced

through observation, interaction and modeling with other professionals in PLCs and confirms that social processes support professional learning and building capacity for research.

Thirdly, the Human Capital Theory of Becker in 1964, anchors the value of financial literacy in education. The theory assumes that investments in knowledge and skills are critical assets with both personal and professional returns on investments (Awu, Darius & Chimele, 2025). In the context of basic education, financially literate teachers are better positioned to manage resources, make informed professional choices, and pursue developmental activities such as research (Ulla, 2018). The Human Capital Theory thus anchors the theoretical insights into active teachers' financial literacy and the research culture of education professionals. Teachers that have developed effective financial literacy would be able to utilize their resources more effectively and provide better opportunities for teachers to engage in research, receive training, and gain access to materials.

These theoretical foundations are applied in the study by examining how teacher engagement in PLCs and financial literacy influence their research capability. The study employs surveys to measure the extent of teacher participation in PLCs and their perceptions of financial support or funding for professional development. By integrating these theories into its design, the study aims to demonstrate that effective engagement in PLCs, supported by strong financial literacy, leads to improved research capabilities among basic education teachers.

### Research Paradigm

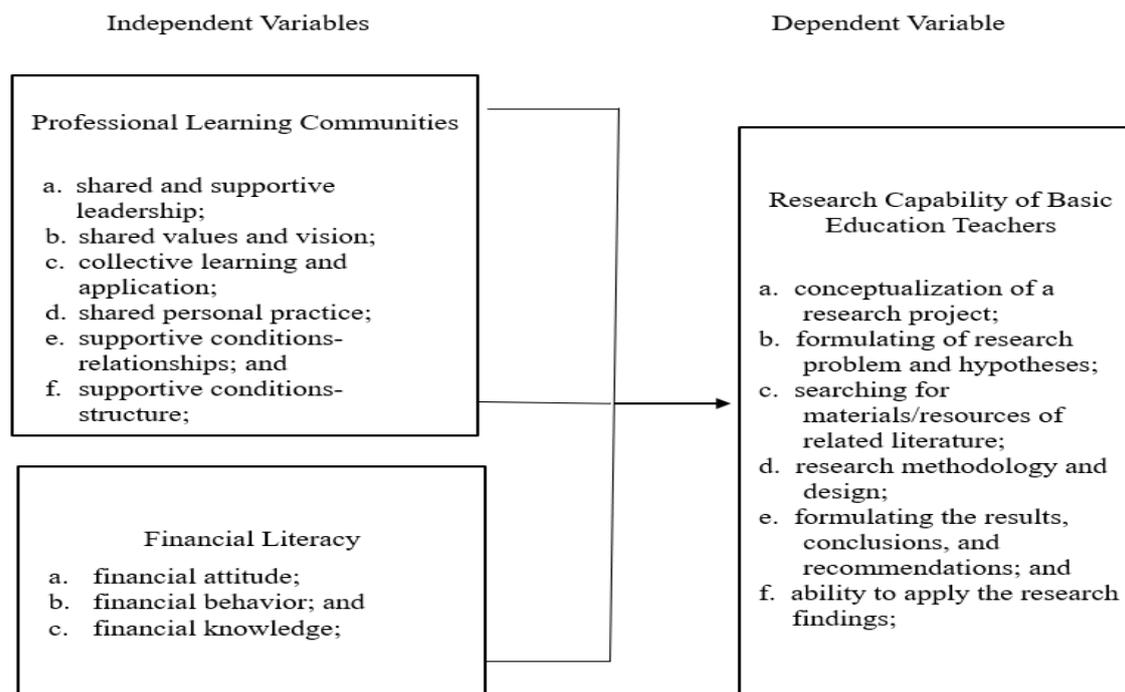


Figure 1. The schematic diagram of the study showing the relationship between professional learning communities and financial literacy on research capability of basic education teachers

### Hypothesis of the Study

In the conduct of this study, the following null hypotheses were formulated and were tested at 0.05 level of significance:

H01: There is no significant relationship between research capability of basic education teachers and

- a. professional learning communities, and
- b. financial literacy

H02: There is no variable that singly or in combination, best predicts the research capability of basic education teachers.

### **Methodology**

This chapter presents the research locale, the research design, the respondents of the study, the research instruments used, the data gathering procedure and the statistical technique.

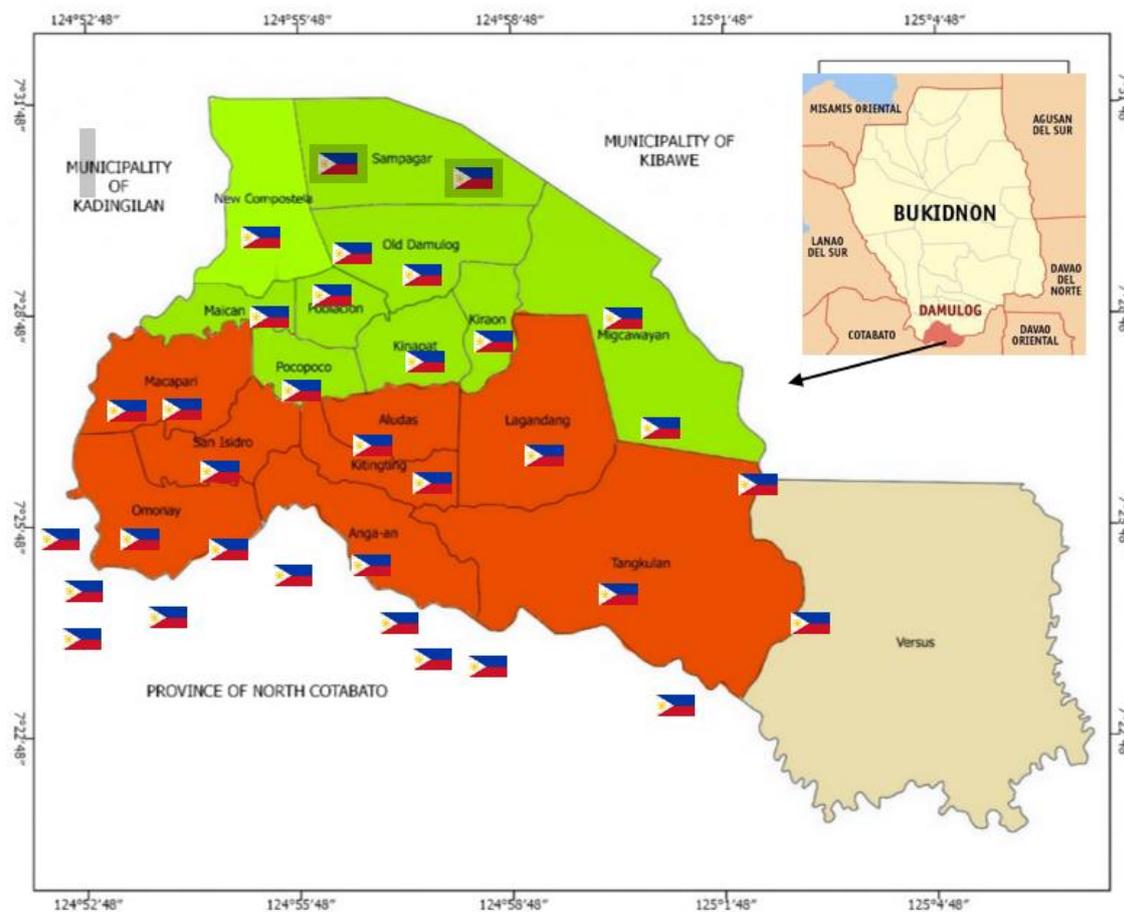
### **Research Design**

A descriptive and correlational research design were used for this study. Descriptive research was used to determine the level of engagement in professional learning communities, financial literacy and research capability of basic education teachers. In this context, it was used to summarize data collected from 320 teachers.

Correlational research design was used to investigate if a statistically significant relationship exists between the independent and dependent variables. The independent variables are professional learning communities and financial literacy, while the dependent variable is research capability of basic education teachers.

### **Locale of the Study**

Research was conducted on a number of selected public elementary and secondary schools that were located in the districts of Damulog within the Division of Bukidnon. The Municipality of Damulog consists of seventeen (17) barangays, and it is divided into two (2) districts: Damulog North District and Damulog South District. These districts encompass a total of 33 public schools, which include two (2) national high schools, one (1) integrated school, and the remaining schools are elementary schools. Damulog North District specifically comprises 13 schools with a total of 154 teaching personnel, while Damulog South District consists of 20 schools with 179 teaching personnel. The findings may offer valuable recommendations for improving educational outcomes and addressing the specific needs of the communities served by these schools.



Source: lgudamulog.com  
<https://alchetron.com/Damulog,-Bukidnon>

Legend:

- Damulog North District
- Damulog South District
- Schools where the study will be conducted

Figure 2. Map of the Municipality of Damulog showing the locale of the study  
 Respondents of the Study

Respondents to this study were 320 public school teachers in both the Damulog North and South Districts in the Division of Bukidnon for the school year 2024-2025. Respondents were randomly sampled using a proportionate sample design. Overall, 45% of the total number of respondents came from schools located within the Damulog North District; 55% of the respondents came from schools in the Damulog South District. The distribution of respondents by district is shown below:

**Table 1. Distribution of the respondents of the study**

Name of District	Number of Respondents	Percentage
1. Damulog North District	144	55%
2. Damulog South District	176	45%
Total	320	100%

### Data Gathering Procedure

The data collection process of the study took place in July of 2025. Teachers from the districts in Damulog were approached to participate in the research through a Google Forms. Each teacher was given detailed explanations of the study, the purposes of the study and the role that each teacher would play in the research. Prior to participating, the teachers were reminded of the strict confidentiality of the result, ensuring that they will understand the objectives of the research and willingly agreed to participate. The Google Forms served as a convenient and efficient method for gathering responses from the teachers. After that, the questionnaires were retrieved, and then the data were tabulated and analyzed statistically in order to properly analyze and interpret the results. Lastly, the findings were communicated back to the participants and stakeholders to provide insights and contribute to the educational community in Damulog.

### Research Instrument

There were three (3) sets of instruments adopted by the researcher. The first instrument was used to measure the level of professional learning communities in terms of shared and supportive leadership, shared values and vision, collective learning and application, shared personal practice, supportive conditions- relationships and supportive conditions- structure. This was adopted from the study of Elona (2019) on Organizational Culture, Professional Learning Community, Corporate Social Responsibilities, and Teachers' Performance of Adventist Schools. It comprised of fifty-two (52) items and had a Cronbach alpha of 0.981; hence, it was valid and reliable. The following scale was used to discuss and interpret the data:

Scale	Range	Descriptive Rating	Qualitative Interpretation
1	1.00-1.50	Strongly Disagree	Not Engaged
2	1.51-2.50	Disagree	Less Engaged
3	2.51-3.50	Undecided	Moderately Engaged
4	3.51-4.50	Agree	Highly Engaged
5	4.51-5.00	Strongly Agree	Very Highly Engaged

The second part highlighted the financial literacy of teachers. The instrument was adopted from the study of Ermac (2019) entitled Professional Development, Organizational Learning and Financial Literacy on Teachers' Performance. The scale consists of twenty (20) items on financial attitude, twenty (20) items for financial behavior, and ten (10) items for financial knowledge and had a cronbach alpha of 0.982. Data were interpreted using the scale, range, descriptive rating, and qualitative interpretation.

Scale	Range	Descriptive Rating	Qualitative Interpretation
1	1.00-1.50	Never	Very low
2	1.51-2.50	Seldom	Low
3	2.51-3.50	Occasionally	Moderately High
4	3.51-4.50	Often	High
5	4.51-5.00	Always	Very High

The third questionnaire was utilized to measure the research capability of basic education teachers that will determine the level of research skills. The instrument was adopted from Padua-Castañeda and Manalang (2023) on their study, *Research Capability of Public Elementary School Teachers: Inputs to Basic Educational Development Plan*, which consists of sixty (60) items. The authors underwent a rigorous validation process and piloted the survey questionnaires prior to distribution to the intended respondents; therefore, they have established that this survey questionnaire has high validity and reliability. The following scale will be employed:

Scale	Range	Descriptive Rating	Qualitative Interpretation
1	1.00-1.50	Rarely	Least Capable
2	1.51-2.50	Seldom	Slightly Capable
3	2.51-3.50	Sometimes	Moderately Capable
4	3.51-4.50	Often	Capable
5	4.51-5.00	Always	Highly Capable

### **Ethical Considerations**

In this study the researcher maintained ethical standards and ethical concerns which included anonymity, confidentiality and informed consent. In order to conduct the research using humans as respondents in an ethical and responsible manner, the researcher obtained a permit from the Research Ethics Committee (REC) at the University. Also, the researcher asked for formal permission to conduct the study from the Schools Division Superintendent of the Division of Bukidnon and from the District Offices of Damulog North and Damulog South before distributing the survey questionnaires to the respondents. The researcher's procedures followed all applicable laws, regulations and ethical standards so that the findings of the research are available to the general public in a clear and open format.

### **Statistical Technique**

The collected data were examined through a variety of statistical methods. The descriptive statistics was utilized to examine the level of PLCs engaged by basic education teachers, level of financial literacy practiced and the level of research capabilities of basic education teachers. Descriptive statistics involved calculating central tendency measures for example means or averages of the collected data. Pearson's Correlation Coefficient (Pearson  $r$ ) was also used to evaluate the relationships between the independent and dependent variables. In addition, Linear Regression Analysis was used to determine which of the independent variables are the most significant predictors of the dependent variable.

### **Presentation, Analysis, Interpretation, And Summary of Data**

This chapter presents the analysis and interpretation of the data gathered. This include the discussion on the influence of PLCs, financial literacy and research capability of basic education teachers.

### **Professional Learning Communities**

Table 2-8 reveal the engagement of teachers in PLCs in terms of the following: shared and supportive leadership, shared values and vision, collective learning and application, shared personal practice, supportive conditions- relationships, and supportive conditions- structure.

### **Shared and Supportive Leadership**

Table 2 shows the mean scores of PLCs in terms of shared and supportive leadership. The level of shared and supportive leadership was shown through the mean score, and followed by a qualitative interpretation.

It has been shown that two (2) items with the highest mean are, “Staff members use multiple sources of data to make decisions about teaching and learning.” (4.47) and “Stakeholders assume shared responsibility and accountability for student learning without evidence of imposed power and authority.” (4.42). These two items are within the qualitative interpretation of “Highly Engaged”.

On the other hand, it also shows two (2) items with the lowest mean; these are: “Staff members have accessibility to key information.” (4.29) and “Staff members are consistently involved in discussing and making decisions about most school issues.” (4.23). Both obtained the qualitative interpretation indicating a “Highly Engaged”.

The overall mean of shared and supportive leadership in terms of PLCs is “4.37”. This can be qualitatively interpreted as “Highly Engaged.” Participants appear to perceive a strong sense of shared and supportive leadership from their PLC’s. This suggests that in the context of Damulog North and South Districts, the presence of collaborative leadership is likely to create an environment in which teachers are able to interact more collaboratively, learn from one another, and as a whole be more committed to developing better instruction. This type of collaboration is likely to give teachers the encouragement they need to take on new initiatives, share best practices and enhance their sense of being part of the profession in their own schools.

**Table 2. Mean Scores of Professional Learning Community in Terms of Shared and Supportive Leadership**

Indicators	Mean	Qualitative Interpretation
Staff members use multiple sources of data to make decisions about teaching and learning.	4.47	Highly Engaged
Stakeholders assume shared responsibility and accountability for student learning without evidence of imposed power and authority.	4.42	Highly Engaged
The principal shares responsibility and rewards for innovative actions.	4.39	Highly Engaged
Decision-making takes place through committees and communication across grade and subject areas.	4.39	Highly Engaged
The principal is proactive and addresses areas where support is needed.	4.38	Highly Engaged
Leadership is promoted and nurtured among staff members.	4.38	Highly Engaged
The principal incorporates advice from staff members to make decisions.	4.38	Highly Engaged
The principal participates democratically with staff sharing power and authority.	4.35	Highly Engaged
Opportunities are provided for staff members to initiate change.	4.34	Highly Engaged
Staff members have accessibility to key information.	4.29	Highly Engaged
Staff members are consistently involved in discussing and making decisions about most school issues.	4.23	Highly Engaged
Overall Mean	4.37	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged
1.51-2.50	Disagree	Less Engaged
1.00-1.50	Strongly Disagree	Not Engaged

The results from this study are consistent with the findings of Carr (2024) that a PLC can only be successful if it has a form of distributed leadership; when teacher leadership is distributed throughout the team of teachers, it leads to each member feeling as though they own the development of the collaborative inquiry process and thus increases their level of engagement. The findings also supported by the study of Roldan (2020), who completed an investigation into teacher empowerment in the Philippines and concluded that when teachers have a shared level of accountability and authority regarding decision making, there is a positive impact upon both the engagement and collective efficacy levels of teachers working collaboratively within their PLCs. Lastly, Garcia (2019) explained that school leaders who create relational trust through open communication create a psychologically safe environment for teachers to take risks, share their challenges, and collectively develop new solutions.

### Shared Values and Vision

Table 3 shows the mean scores of PLCs in terms of shared values and vision. The level of shared values and vision was shown through the mean score, and followed by a qualitative interpretation.

**Table 3. Mean Scores of Professional Learning Community in Terms of Shared Values and Vision**

Indicators	Mean	Qualitative Interpretation
Data are used to prioritize actions to reach a shared Vision.	4.51	Very Highly Engaged
Policies and programs are aligned to the school's vision.	4.51	Very Highly Engaged
A collaborative process exists for developing a shared vision among staff.	4.48	Highly Engaged
Decisions are made in alignment with the school's values and vision.	4.46	Highly Engaged
A collaborative process exists for developing a shared sense of values among staff.	4.45	Highly Engaged
Stakeholders are actively involved in creating high expectations that serve to increase student achievement.	4.45	Highly Engaged
Shared values support norms of behavior that guide decisions about teaching and learning.	4.45	Highly Engaged
Staff members share visions for school improvement that have an undeviating focus on student learning.	4.44	Highly Engaged
School goals focus on student learning beyond test scores and grades.	4.44	Highly Engaged
Overall Mean	4.47	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged
1.51-2.50	Disagree	Less Engaged
1.00-1.50	Strongly Disagree	Not Engaged

Two (2) items with the highest mean are, "Data are used to prioritize actions to reach a shared vision." and "Policies and programs are aligned to the school's vision." Both got a mean of "4.51" and are within the qualitative interpretation of "Very Highly Engaged.

It also shows two (2) items with the lowest mean, these are: "Staff members share visions for school improvement that have an undeviating focus on student learning." and "School goals

focus on student learning beyond test scores and grades.” both obtained a mean of “4.44” and interpreted as “Highly Engaged”.

Shared values and vision in terms of PLCs overall mean is “4.47” and interpreted as “Highly Engaged”. This finding indicates that participants agree regarding the presence of a common set of values and a clear, shared vision within their PLCs. The level of agreement by the teachers of Damulog North and South Districts may indicate a significant degree of alignment concerning their educational goals and priorities; therefore, this could be an indicator of a common purpose and a unified effort among the group.

The finding of this study corresponds with the findings of Kociuruba (2017), who also demonstrated that a collectively-owned and clearly defined vision greatly increases teacher collaboration and participation in school-wide initiatives. Additionally, DuFour and DuFour (2017), known as the leading researchers on PLCs, stated that a shared mission, vision, and values are essential components in establishing the work of a PLC. Teachers working toward the same objectives will be more willing to engage in discussions about best practices and student-learning when they share a common goal. Shared values and vision serve as the "glue" that enables the creation of a strong, collaborative, and trusting team environment. In turn, this environment enables the "good things" to occur in the work place, ultimately increasing teacher effectiveness (Mydin, Xia, & Long, 2024).

### **Collective Learning and Application**

Table 4 shows the mean scores of PLCs in terms of collective learning and application. The level of collective learning and application was shown through the mean score, and followed by a qualitative interpretation.

“Professional development focuses on teaching and learning.” (4.53) and “School staff members are committed to programs that enhance learning.” (4.50) are the indicators who got the highest mean. Both are within the qualitative interpretation of “Very Highly Engaged”.

Conversely, it also shows two (2) items with the lowest mean, these are: “Staff members share visions for school improvement that have an undeviating focus on student learning.” (4.43) and “Members work together to seek knowledge, skills and strategies and apply this new learning to their work.” (4.42). Both obtained a qualitative interpretation of “Highly Engaged”.

**Table 4. Mean Scores of Professional Learning Community in Terms of Collective Learning and Application**

Indicators	Mean	Qualitative Interpretation
Professional development focuses on teaching and learning.	4.53	Very Highly Engaged
School staff members are committed to programs that enhance learning.	4.50	Very Highly Engaged
Staff members collaboratively analyze student work to improve teaching and learning.	4.49	Highly Engaged
A variety of opportunities and structures exist for collective learning through open dialogue.	4.48	Highly Engaged
Collegial relationships exist among staff members that reflect commitment to school improvement efforts.	4.48	Highly Engaged
Staff members collaboratively analyze multiple sources of data to assess the effectiveness of instructional.	4.46	Highly Engaged
Staff members plan and work together to search for solutions to address diverse student needs.	4.45	Highly Engaged
Staff members engage in dialogue that reflects a respect for diverse ideas that lead to continued inquiry.	4.44	Highly Engaged
School staff members and stakeholders learn together and apply new knowledge to solve problems.	4.43	Highly Engaged

Members work together to seek knowledge, skills and strategies and apply this new learning to their work.	4.42	Highly Engaged
Overall Mean	4.47	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged
1.51-2.50	Disagree	Less Engaged
1.00-1.50	Strongly Disagree	Not Engaged

The overall mean of collective learning and application in terms of PLCs is “4.47” and interpreted as “Highly Engaged”. This high score suggests that teachers from Damulog North and South Districts are not only sharing knowledge and strategies, but they are also actively applying what they learn in their classrooms. When teachers are highly engaged in collective learning and application, it helps create a positive, forward-moving school community.

As highlighted by Brown, Horn, and King (2018), this collaborative approach is a core part of PLCs, as it allows educators to prioritize professional growth by jointly creating and implementing better teaching methods in their classrooms. The research has demonstrated that while both the individual training sessions and ongoing collaboration among PLC members can create positive impacts on how teachers teach and think about teaching, it is the latter that creates the most sustainable and enduring effects on teachers' practice (Nkengbeza, Maemeko, & Mashebe, 2023). Therefore, collective learning represents a critical component of long-term professional growth and educational success globally. Similarly, Mydin et al. (2024), reported that there was a strong positive correlation between the collective learning and application by PLC members with respect to their own performance as educators.

### Shared Personal Practice

Table 5 shows the mean scores of PLCs in terms of shared personal practice. The level of shared personal practice was shown through the mean score, and followed by a qualitative interpretation.

**Table 5. Mean Scores of Professional Learning Community in Terms of Shared Personal Practice**

Indicators	Mean	Qualitative Interpretation
Individuals and teams have the opportunity to apply learning and share the results of their practices.	4.52	Very Highly Engaged
Staff members collaboratively review student work to share and improve instructional practices.	4.50	Very Highly Engaged
Staff members provide feedback to peers related to instructional practices.	4.50	Very Highly Engaged
Staff members regularly share student work to guide overall school improvement.	4.48	Highly Engaged
Staff members informally share ideas and suggestions for improving student learning.	4.48	Highly Engaged
Opportunities exist for coaching and mentoring.	4.47	Highly Engaged
Opportunities exist for staff members to observe peers and offer encouragement.	4.43	Highly Engaged
Overall Mean	4.48	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged

1.51-2.50 Disagree Less Engaged  
 1.00-1.50 Strongly Disagree Not Engaged

Two (2) items with the highest mean are, “Individuals and teams have the opportunity to apply learning and share the results of their practices.” (4.52) and “Staff members collaboratively review student work to share and improve instructional practices.” (4.50). Both are within the qualitative interpretation of “Very Highly Engaged”.

In another regard, two (2) items with the lowest mean are: “Opportunities exist for coaching and mentoring.” (4.47) and “Opportunities exist for staff members to observe peers and offer encouragement.” (4.43). Both obtained a qualitative interpretation of “Highly Engaged”.

The overall mean of shared personal practice in terms of PLCs is “4.48” and interpreted as “Highly Engaged”. It’s clear that teachers from Damulog North and South Districts in this setting are not just working side by side, but are genuinely open to sharing their classroom experiences, successes, and challenges with one another. This high level of engagement suggests a strong sense of trust and collegiality among the group, where teachers feel comfortable discussing their teaching methods and seeking feedback.

This result is supported by the research conducted by Kim and Seidel (2018) which demonstrated that when highly effective and successful educators serve as mentors and share their expertise with their peers, it results in enhanced teaching practices, and ultimately better student outcomes. Internationally, this reflective and transparent nature of collaboration has been identified as being key to building trust and to advancing collaborative learning (Olmo-Extremera, et al., 2025). This is also consistent with the study of Sepulveda-Escobar (2023) who found that this willingness to collaborate, provide and receive constructive feedback among colleagues develops a sense of trust and cohesion and makes educators feel they have the support to try new approaches for improving students' learning.

### **Supportive Conditions- Relationships**

Table 6 shows the mean scores of PLCs in terms of supportive conditions- relationships. The level of supportive conditions- relationships was shown through the mean score, and followed by a qualitative interpretation.

It has been shown that two (2) items with the highest mean are, “A culture of trust and respect exists for taking risks.” (4.50) and “Caring relationships exist among staff and students that are built on trust and respect.” (4.49). The first item is within the qualitative interpretation of “Very Highly Engaged” and the second is “Highly Engaged”.

Two (2) items with the lowest mean are: “Relationships among staff members support honest and respectful examination of data to enhance teaching and learning.” (4.44) and “School staff and stakeholders exhibit a sustained and unified effort to embed change into the culture of the school.” (4.42). Both obtained a qualitative interpretation of “Highly Engaged”.

**Table 6. Mean Scores of Professional Learning Community in Terms of Supportive Conditions- Relationships**

Indicators	Mean	Qualitative Interpretation
A culture of trust and respect exists for taking risks.	4.50	Very Highly Engaged
Caring relationships exist among staff and students that are built on trust and respect.	4.49	Highly Engaged
Outstanding achievement is recognized and celebrated regularly in our school.	4.49	Highly Engaged
Relationships among staff members support honest and respectful examination of data to enhance teaching and learning.	4.44	Highly Engaged

School staff and stakeholders exhibit a sustained and unified effort to embed change into the culture of the school.	4.42	Highly Engaged
Overall Mean	4.47	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged
1.51-2.50	Disagree	Less Engaged
1.00-1.50	Strongly Disagree	Not Engaged

The overall mean of supportive conditions- relationships in terms of PLCs is “4.47” and interpreted as “Highly Engaged”. This high score suggests that the schools in Damulog North and South Districts have cultivated an environment where relationships are valued and nurtured, making it easier for teachers to collaborate, seek help, and share ideas openly. When teachers know they can rely on each other and feel genuinely supported, it not only boosts morale but also encourages risk-taking and innovation in teaching practices.

Studies have shown, when teachers participate in collaborative relationships based on trust, respect, and mutual support, they report higher levels of work engagement, confidence, and persistence with challenging situations, which enhances their teaching performance (Reynolds, 2016). The supportive environment within PLCs, characterized by trust, mutual respect, and collaboration, also supports teachers' engagement and professional growth according to Long et al. (2024). Studies have demonstrated that a shared vision within PLCs, and an environment that is supportive, contribute to teachers feeling passionate about their profession, contributing to their sense of belonging, and contributing to them feeling valued, encouraged, and empowered. Carr (2024), furthered this idea by stating that PLCs create a culture of trust, respect, and support among members; providing a safe place for educators.

#### Supportive Conditions- Structure

Table 7 shows the mean scores of PLCs in terms of supportive conditions- structure. The level of supportive conditions- structure was shown through the mean score, and followed by a qualitative interpretation.

**Table 7. Mean Scores of Professional Learning Community in Terms of Supportive Conditions- Structure**

Indicators	Mean	Qualitative Interpretation
Resource people provide expertise and support for continuous learning.	4.48	Highly Engaged
Communication systems promote a flow of information among staff members.	4.48	Highly Engaged
The school facility is clean, attractive and inviting.	4.47	Highly Engaged
Appropriate technology and instructional materials are available to staff.	4.47	Highly Engaged
Fiscal resources are available for professional development.	4.46	Highly Engaged
Data are organized and made available to provide easy access to staff members.	4.45	Highly Engaged
Time is provided to facilitate collaborative work.	4.44	Highly Engaged
The school schedule promotes collective learning and shared practice.	4.44	Highly Engaged
The proximity of grade level and department personnel allows for ease in collaborating with colleagues.	4.43	Highly Engaged
Communication systems promote a flow of information across the entire school community including: central office personnel, parents, and community members.	4.40	Highly Engaged
Overall Mean	4.45	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged
1.51-2.50	Disagree	Less Engaged
1.00-1.50	Strongly Disagree	Not Engaged

It has been shown that two (2) items with the highest mean are, “Resource people provide expertise and support for continuous learning.” and “Communication systems promote a flow of information among staff members.”. Both got a mean of “4.48” and within the qualitative interpretation of “Highly Engaged”.

On the other hand, it also shows two (2) items with the lowest mean, these are: “The proximity of grade level and department personnel allows for ease in collaborating with colleagues.” (4.43) and “Communication systems promote a flow of information across the entire school community including: central office personnel, parents, and community members.” (4.40). Both obtained a qualitative interpretation of “Highly Engaged”.

The overall mean of supportive conditions- structure in terms of PLCs is “4.45” and interpreted as “Highly Engaged”. This high score suggests that teachers from Damulog North and South Districts have access to the time, resources, and clear processes they need to collaborate effectively. When the structure around PLCs is strong, it helps teachers focus on meaningful work together, rather than being bogged down by confusion or lack of support.

This finding is in accordance with those reported by Mory (2019) who highlighted that a positive, supportive working environment in PLCs significantly influences the level of teacher motivation at school; the level of teachers who are confident in their capacity to develop professionally and also believe that their colleagues and administrative staff will support them, are more likely to be motivated to pursue opportunities for professional growth. Long et al. (2024) indicated that the collaborative structure of PLCs that creates a positive educational environment, through building positive interpersonal connections between teachers and students, is essential for developing the intrinsic motivation that supports high levels of teacher involvement. As Ren et al. (2024) indicated, while structural components such as time, space, and resources are necessary to create an effective PLC, they are insufficient to provide all the desired results for PLCs, such as improving school readiness for young children.

### Summary of the Professional Learning Communities

Table 8 presents the summary of the mean scores of PLCs in terms of shared and supportive leadership, shared values and vision, collective learning and application, shared personal practice, supportive conditions- relationships, and supportive conditions- structure. The level of engagement in PLCs was shown through the mean score followed by a qualitative interpretation.

**Table 8. Summary of the Mean Scores of Professional Learning Communities**

Indicators	Mean	Qualitative Interpretation
Shared Personal Practice	4.48	Highly Engaged
Supportive Conditions - Relationships	4.47	Highly Engaged
Collective Learning and Application	4.47	Highly Engaged
Shared Values and Vision	4.47	Highly Engaged
Supportive Conditions - Structures	4.45	Highly Engaged
Shared and Supportive Leadership	4.37	Highly Engaged
Overall Mean	4.45	Highly Engaged

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Strongly Agree	Very Highly Engaged
3.51-4.50	Agree	Highly Engaged
2.51-3.50	Undecided	Moderately Engaged
1.51-2.50	Disagree	Less Engaged
1.00-1.50	Strongly Disagree	Not Engaged

It has been shown that two (2) sub-variables of the PLCs with the highest mean are, “Shared Personal Practice” (4.48), and “Supportive Conditions - Relationships” (4.47). These two items are within the qualitative interpretation of “Highly Engaged”.

On the other hand, it also shows two (2) sub-variables with the lowest mean, these are: “Supportive Conditions - Structures” (4.45), and “Shared and Supportive Leadership” (4.37). Both obtained the qualitative interpretation of “High”.

The overall mean of the level of engagement in PLCs is “4.45” and interpreted as “Highly Engaged”. This high score reflects not just regular attendance, but active participation, meaningful collaboration, and a genuine interest in learning from and supporting one another. When engagement is strong, PLCs become vibrant spaces for sharing ideas, solving problems, and growing together as educators.

This is supported by Salvador (2024) who emphasized that PLCs can assist teachers to overcoming the isolation of their profession through collaborative work sharing knowledge and best practices in instruction. However, despite PLCs being a means to grow professionally, there are several barriers including time constraints, lack of trust among peers and internal obstacles that may impede the success of PLCs (Tayag, 2020). Nevertheless, when these challenges are effectively addressed, the result of the successful implementation of PLCs will be an increase in participation of teachers, an increase in support from colleagues (Alfonso, 2023).

### **Financial Literacy of Teachers**

Table 9-12 reveal the level of financial literacy of teachers in in terms of the following: financial attitude, financial behavior and financial attitude.

#### **Financial Attitude**

Table 9 presents the mean scores of financial literacy practices of teachers in terms of financial attitude. The level of financial attitude was shown through the mean score, and followed by a qualitative interpretation.

**Table 9. Mean Scores of Financial Literacy of Teachers in Terms of Financial Attitude**

Indicators	Mean	Qualitative Interpretation
It is important to set goals for the future.	4.76	Very High
I am willing to spend money on things that are important to me.	4.62	Very High
I believe the way I manage my money will affect my future.	4.22	High
Thinking about where you will be financially in 5 or 10 years in the future is essential for financial.	4.18	High
I like to buy things, because it makes me feel good.	4.13	High
It is really essential to plan for the possible disability of a family wage.	4.03	High
It Is important for a family to develop a regular pattern of saving and stick to it.	4.02	High
I should really concentrate on the present when managing their finances.	3.85	High

After making a decision about money, I tend to worry too much about my decision.	3.62	High
I do not worry about the future, I live only in the present.	3.25	Moderately High
I think it is more satisfying to spend money than save it for future.	3.13	Moderately High
Money is made to be spent.	3.01	Moderately High
Keeping records of financial matters is too time-consuming to worry.	2.97	Moderately High
It is hard to build a family spending plan.	2.72	Moderately High
Having a financial plan makes it difficult to make financial investment decisions.	2.28	Low
Saving is impossible for our family.	2.27	Low
Financial planning for retirement is not necessary for assuring one's security during old age.	1.73	Low
Planning is an unnecessary distraction when families are just trying to get by today.	1.72	Low
Having a savings plan is not really necessary in today's world in order to meet one's financial needs.	1.71	Low
Saving is not really important.	1.55	Low
<b>Overall Mean</b>	<b>3.19</b>	<b>Moderately High</b>

**Legend:**

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Very High
3.51-4.50	Often	High
2.51-3.50	Occasionally	Moderately High
1.51-2.50	Seldom	Low
1.00-1.50	Never	Very Low

It has been shown that two (2) items with the highest mean are, “It is important to set goals for the future.” (4.76), and “I am willing to spend money on things that are important to me.” (4.62). These two items are within the qualitative interpretation of “Very High”.

On the other hand, it also shows two (2) items with the lowest mean, these are: “Having a savings plan is not really necessary in today's world in order to meet one's financial needs.” (1.71), and “Saving is not really important.” (1.55). Both obtained the qualitative interpretation of “Low”.

The overall mean of the financial attitude in terms of financial literacy of teachers is “3.19” and interpreted as “Moderately High”. This implies that Damulog North and South Districts teachers’ financial literacy, specifically regarding their attitudes toward money management, is present but not deeply rooted. Strengthening teachers’ financial attitudes could lead to improved personal financial well-being and may also positively affect their professional lives by reducing stress related to financial concerns.

The studies of Bustos and Marapao (2025) confirm that teachers who are financially literate on an “attitude” scale and yet cannot apply their knowledge practically; therefore, they suffer many problems such as overspending, poor debt management, and inadequate skills for saving and budgeting. In short, there is a gap between what teachers know and what they do. According to Permejo, Enfermo, and Lumpas (2024) teachers who experience financial instability due to financial struggles will also experience increased levels of stress at work and will be distracted from work; the tendency, they will perform poorly. Similarly, Guira (2020) found that teachers have a moderate level of financial literacy, but still find it difficult to apply the same principles on a consistent basis.

**Financial Behavior**

Table 10 presents the mean scores of financial behavior practices of teachers in terms of financial attitude. The level of financial behavior was shown through the mean score, and followed by a qualitative interpretation.

These items, which have the highest mean scores were "I pay my bills on time" (4.33), and "Before I buy something, I always examine if I can afford it" (4.30). These items fall into the qualitative interpretation of "High".

**Table 10. Mean Scores of Financial Literacy of Teachers in Terms of Financial Behavior**

Indicators	Mean	Qualitative Interpretation
I pay my bills on time.	4.33	High
Before buying anything, I carefully check whether I am able to pay for it.	4.30	High
I save a part of my income every month.	4.29	High
I avoid buying on impulse and use shopping as a form of entertainment.	4.17	High
I set goals to guide my financial decisions.	4.09	High
I usually reach the goals I set when managing my money.	4.05	High
I save some money I receive each month for a future need.	4.04	High
I compare prices when making a purchase.	4.01	High
I have a spending/budget plan.	3.99	High
I discuss with my family about how I spend our month.	3.97	High
I save money regularly to achieve long-term financial goals such as, e.g. my children's education, purchasing a home, retirement.	3.97	High
I make notes and control my personal spending (e.g. monthly spreadsheet of income and expenses).	3.97	High
I am able to identify the costs I pay to buy a product on credit.	3.94	High
I keep organized financial records and I can find documents easily.	3.94	High
I pay the credit card invoices in full to avoid interest charges.	3.88	High
Every month I have enough money to pay all expenses of my own and fixed household expenses.	3.85	High
I have my money invested in more than one kind of investment (real estate, stocks, bonds, and savings).	3.84	High
My income is not enough to cover my expenses.	3.62	High
I spend money before getting it.	2.86	Moderately High
I often asks family or friends to borrow me money to pay my bills.	2.16	Low
Overall Mean	3.86	High

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Very High
3.51-4.50	Often	High
2.51-3.50	Occasionally	Moderately High
1.51-2.50	Seldom	Low
1.00-1.50	Never	Very Low

Among all items, it also shows two (2) items with the lowest mean, these are: "I spend money before getting it." (2.86), and "I often asks family or friends to borrow me money to pay my bills." (2.16). The first item is within the qualitative interpretation of "Moderately High" and the second is "Low".

The overall mean of the financial behavior in terms of financial literacy of teachers is "3.86" and interpreted as "High". This indicates that teachers from the Damulog North and South Districts are regularly engaging in positive financial habits. In other words, most teachers from these Districts are often making responsible financial choices, such as saving, budgeting, and managing their money wisely.

These results are supported by other research that has identified the value of using good personal finance habits for educators; including making smart money decisions like budgeting effectively, being able to save money, and be in control of your debt. According to research conducted by Manala et al., (2023), practicing good personal finance habits will help the person to reduce the amount of financial stress. In addition to reducing the amount of stress, practicing good personal finance habits will also enhance your ability to feel financially stable; which can improve the quality of your life, as well as your ability to focus on your profession. Bustos and Marapao (2025) stated that, a teacher's financial behavior can positively or negatively affect their performance, there is a need to provide continuous support and intervention. Also, Tumaliuan (2025) suggested that implementing these types of strategies will allow educators to target certain areas where they may need to improve their financial stability.

### Financial Knowledge

Table 11 presents the mean scores of financial literacy practices of teachers in terms of financial knowledge. The level of financial knowledge was shown through the mean score, and followed by a qualitative interpretation.

The findings indicated that "the two (2) items which have the largest means are; "I analyze my bills prior to purchasing a major item." (4.12), and "I know the percentage of income I pay in taxes." (4.00). The two (2) items were classified qualitatively as high.

The findings also revealed that "there are two (2) items which have the smallest mean: "I am very worried about my personal financial situation." (3.53), and "I am financially successful." (3.53). Both were classified qualitatively as high.

**Table 11. Mean Scores of Financial Literacy of Teachers in Terms of Financial Knowledge**

Indicators	Mean	Qualitative Interpretation
I analyze my bills before making a large purchase.	4.12	High
I know the percentage   pay as income tax.	4.00	High
I can calculate my assets, liabilities and net worth correctly.	3.98	High
When deciding on which financial products and loans I will use, I consider the options from various companies/banks.	3.98	High
I can access my real properties fair market value.	3.91	High
I have a financial reserve equal to or greater than 3 times my monthly expenses, and it can be quickly accessed.	3.83	High
I feel contented and satisfied about current financial situation.	3.78	High
I feel secured about my personal finances for retirement.	3.76	High
I am so stressed about my personal finances.	3.53	High
I am financially well off.	3.53	High
Overall Mean	3.84	High

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Very High
3.51-4.50	Often	High
2.51-3.50	Occasionally	Moderately High
1.51-2.50	Seldom	Low
1.00-1.50	Never	Very Low

The overall mean of the financial attitude in terms of financial knowledge is "3.84" and interpreted as "High". This suggests that most teachers from Damulog North and South Districts are confident and responsible when making financial decisions, reducing the likelihood of stress related to personal finances.

This is supported by Ubiña (2025) who states that "financial literacy is important for all professionals." By reducing the amount of financial stress they experience, these teachers will be able to give their full attention to their teaching responsibilities. Teachers who have a strong understanding of personal finance are also more likely to spend additional time planning lessons and continuing to grow professionally. Martinez & Andal (2022) further note that the ability to understand and use the best practices related to personal finance management is essential to being an effective educator. Estojero, Abellan, and Orongan (2025) cited Smith & Doe (2019), who explained that when teachers understand and are proficient in the use of financial knowledge, they will most likely dedicate their time developing lesson plans and pursuing their own professional development.

### Summary of the Financial Literacy of Teachers

Table 12 presents the summary of the mean scores of financial literacy practiced by teachers in terms of the following: financial attitude, financial behavior and financial attitude. The level of financial literacy was shown through the mean score followed by a qualitative interpretation.

**Table 12. Summary of the Mean Scores of Financial Literacy of Teachers**

Indicators	Mean	Qualitative Interpretation
Financial Behavior	3.86	High
Financial Knowledge	3.84	High
Financial Attitude	3.19	Moderately High
Overall Mean	3.59	High

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Very High
3.51-4.50	Often	High
2.51-3.50	Occasionally	Moderately High
1.51-2.50	Seldom	Low
1.00-1.50	Never	Very Low

It has shown that the sub-variable with the greatest mean value was "Financial Behavior" (3.86) which falls in the Qualitative Interpretation of "High". Conversely, "Financial Attitude" (3.19) has the lowest mean value among all sub-variables; thus, it received a Qualitative Interpretation of "Moderately High".

The overall mean of the level of financial literacy of teachers is "3.59" and interpreted as "High". This result suggests that most teachers from the Damulog North and South Districts are frequently making informed and responsible decisions about money management, budgeting, saving, and planning. Teachers who are financially literate may experience less financial stress and distraction, allowing them to focus better on their instructional duties and classroom management.

The results from this study align with the findings of Guira (2020) who indicated that teachers who are both financially literate and financially stable are able to provide high-quality educational experiences because the financial stability reduces the teacher's financial stress allowing him or her to be able to focus on the instructional aspects of his or her role. Teachers that have higher levels of financial literacy can manage their classrooms better, as demonstrated by Estojero et al. (2025). Also, they are also more engaged and productive in their positions than those that do not possess such skills. According to Letari et al. (2024), individuals with high levels of financial literacy will be less stressed at work, and this will correlate to improved job satisfaction and productivity. Maribao and Narido (2025) demonstrate that a lack of

financial education will lead to making poorer decisions and cause an individual to experience more stress, which will result in negative effects on job performance.

### **Research Capability of Basic Education Teachers**

The succeeding tables presents the data gathered with regards to the level of research capability of basic education teachers. There were six (6) identified sub-variables that were examined and described, these sub-variables are: conceptualization of a research project, formulating of research problem and hypotheses, searching for materials/resources of related literature, research methodology and design, formulating the results, conclusions, and recommendations, and ability to apply the research findings.

#### **Conceptualization of a Research Project**

Table 13 presents the mean scores of research capability of basic education teachers in terms of conceptualization of a research project. The level of conceptualization of a research project was shown through the mean score, and followed by a qualitative interpretation.

Among all items, the two (2) with the highest mean are, “Validating knowledge to address an issue or problem.” (3.62), and “Explaining the need to conduct the research to understand a phenomenon.”(3.59). These two items are within the qualitative interpretation of “Capable”.

The findings also indicate the two (2) items with the lowest mean scores, which are: “Having the availability of information as evidence to support the subject matter.” (3.51), and “Pushing myself to research, investigate or inquire about it with full motivation.” (3.51). Both obtained the qualitative interpretation of “Capable”.

**Table 13. Mean Scores of Research Capability of Basic Education Teachers in Terms of Conceptualization of a Research Project**

Indicators	Mean	Qualitative Interpretation
Validating knowledge to address an issue or problem.	3.62	Capable
Explaining the need to conduct the research to understand a phenomenon.	3.59	Capable
Stating the policy implications of the topic.	3.59	Capable
Showing in-depth critical analysis of the situation.	3.58	Capable
Having rich background knowledge about the topic.	3.57	Capable
Presenting a general description of the topic or focus of inquiry.	3.57	Capable
Having self-determination to unravel the mystery or intriguing thing behind it.	3.55	Capable
Having an interest in the subject matter.	3.53	Capable
Having the availability of information as evidence to support the subject matter.	3.51	Capable
Pushing myself to research, investigate or inquire about it with full motivation.	3.51	Capable
Overall Mean	3.56	Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable
3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

The overall mean of the research capability of basic education teachers in terms of conceptualization of a research project is “3.56” and interpreted as “Capable”. it appears that most teachers from Damulog North and South Districts are generally able to identify research problems and develop research questions or plans. This level of capability suggests that these

teachers have a foundational understanding of how to begin a research project and can apply this knowledge in practice, at least to a moderate extent.

This is in assonance with the study of Fongkanta et al. (2021), who found that educators from Thailand demonstrated an increase in their research skills following participation in a structured professional development program, demonstrating that when provided adequate support, educators can utilize their existing knowledge to conduct research in the classroom. Many teachers know the basic elements of a research project, however, they often experience difficulty in using their knowledge in writing and designing research projects (Palad, 2022) which illustrates that educators' knowledge will likely need to be supported and developed through further professional development or training programs. However, many educators do not know much about research and many do not feel confident in their abilities to conduct research, therefore, creating a demand for training programs that provide educators with encouragement and access to the tools necessary to develop these skills (Mertler, 2021).

### Formulating of Research Problem and Hypotheses

Table 14 presents the mean scores of research capability of basic education teachers in terms of formulating of research problem and hypotheses. The level of formulating of research problem and hypotheses was shown through the mean score, and followed by a qualitative interpretation.

**Table 14. Mean Scores of Research Capability of Basic Education Teachers in Terms of Formulating of Research Problem and Hypotheses**

Indicators	Mean	Qualitative Interpretation
Basing research questions on the review of related literature.	3.65	Capable
Determining the extent or limit of the data collected.	3.65	Capable
Convincing solutions to research problems or answers to research questions.	3.63	Capable
Being guided by the acronym SMART (specific, measurable, attainable, realistic, time-bound in formulating the research question.	3.62	Capable
Stating research questions in such a way that they include all dependent and independent variables.	3.61	Capable
Gauging the people's current understanding or unfamiliarity about the topic.	3.60	Capable
Formulating research questions that can arouse curiosity.	3.57	Capable
Establishing a clear relation between the research questions and the problem or topic.	3.57	Capable
Avoiding research questions with yes or no and use the how questions only in quantitative research.	3.57	Capable
Letting the set of research questions or sub-problems be preceded by one question expressing the main problem of research.	3.55	Capable
Overall Mean	3.60	Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable
3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

It has been shown that two (2) items with the highest mean are, “Basing research questions on the review of related literature.” (3.65), and “Determining the extent or limit of the data collected.”(3.65). These two items are within the qualitative interpretation of “Capable”.

In contrast, the results also reveal the two (2) items with the lowest mean, namely: “Avoiding research questions with yes or no and use the how questions only in quantitative research.”

(3.57), and “Letting the set of research questions or sub-problems be preceded by one question expressing the main problem of research.” (3.55). Both obtained the qualitative interpretation of “Capable”.

The overall mean of the research capability of basic education teachers in terms of formulating of research problem and hypotheses is “3.60” and interpreted as “Capable”. This means that most of the teachers from Damulog North and South Districts have the practical knowledge to recognize and formulate important research issues and to develop suitable hypotheses to test them. Their capability to do so implies they know what the first few steps are for conducting research and can use their knowledge in real settings.

This is in assonance with the findings of Torres (2024) who stated that one of the major barriers for teachers to be successful with qualitative research methods is due to lack of experience or inadequate training in conducting qualitative research studies. Torres (2024) found that the first few stages of developing a research study were also barriers to teacher-researchers, along with feeling rejected, heavy demands of time, limiting their ability to set priorities, selecting theories that fit their study, lacking prior knowledge of theories, weak writing objectives, little methods/techniques, failing to complete the pre-notification process and weak data analysis. Despite these obstacles, many teachers still believe that they possess the necessary skills to conduct research, as noted by Magnaye (2022). Similarly, Jose (2023) has found that teacher-researchers often find that their self-assessment of their own competency as researchers, differs from the barriers they experience as researchers conducting studies, such as the availability of technical support and their anxiety while completing the data analysis portion of the study.

### Searching for Materials/Resources of Related Literature

Table 15 presents the mean scores of research capability of basic education teachers in terms of searching for materials/resources of related literature. The level of searching for materials/resources of related literature was shown through the mean score, and followed by a qualitative interpretation.

Among all items, the two (2) with the highest mean scores are, “According to courtesy and respect for people or institutions from where the data will come.” (3.69), and “Planning a manner of obtaining the data and where to get the data.” (3.68). These two items are within the qualitative interpretation of “Capable”.

**Table 15. Mean Scores of Research Capability of Basic Education Teachers in Terms of Searching for Materials/Resources of Related Literature**

Indicators	Mean	Qualitative Interpretation
According to courtesy and respect for people or institutions from where the data will come.	3.69	Capable
Planning a manner of obtaining the data and where to get the data.	3.68	Capable
Using keywords in doing literature searches.	3.68	Capable
Collecting and obtaining data based on the research questions.	3.67	Capable
Looking for the needed information from all sources of knowledge like the internet, books, journals, and periodicals.	3.66	Capable
Summarizing gathered data from different sources.	3.66	Capable
Determining the methodological soundness of the research studies.	3.64	Capable
Determining data, studies, or sources of knowledge that are valuable and warrant a reasonable decision.	3.63	Capable
Having a clear understanding of the research questions.	3.61	Capable
Using specific standards in searching for reviews or related literature.	3.60	Capable
Overall Mean	3.65	Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable
3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

The findings also indicate the two items with the lowest mean, these are: “Having a clear understanding of the research question.” (3.61), and “Using specific standards in searching for reviews or related literature.” (3.60). Both obtained the qualitative interpretation of “Capable”.

The overall mean of the research capability of basic education teachers in terms of searching for materials/resources of related literature is “3.65” and interpreted as “Capable”. It can be understood that most teachers from Damulog North and South Districts are generally able to find and use relevant research sources when preparing for or conducting research. This level of capability suggests that these teachers have a practical understanding of how to locate literature, likely using both digital and physical resources, and can apply this skill to support their research projects.

This is consistent with the study of Almonicar (2022) who found that teachers were capable to complete the title, conceptual framework and problem statement components of the project; however, many of them were unable to complete the literature review component of the project effectively. Some of the teachers actually abandoned their research projects because of the large volume of literature to be reviewed and analyzed. Similar to the results of Bongco, Capulong, and Gonzales (2023) reported that in addition to having difficulty in conducting a literature review, teachers also experience difficulties in analyzing data, interpreting findings and using proper statistical methods to analyze their data. Gonzales, Corpuz and Dellosa (2020), also reported that teachers in Nueva Ecija possess moderate research skills for developing frameworks, summaries, conclusions and recommendations. This is particularly true for teachers who have a greater degree of education and/or experience in national-level training.

### Research Methodology and Design

Table 16 presents the mean scores of research capability of basic education teachers in terms of research methodology and design. The level of research methodology and design was shown through the mean score, and followed by a qualitative interpretation.

**Table 16. Mean Scores of Research Capability of Basic Education Teachers in Terms of Research Methodology and Design**

Indicators	Mean	Qualitative Interpretation
Explaining the appropriateness of the data gathering method.	3.68	Capable
Giving the general description of the data gathering methods.	3.68	Capable
Describe the research instrument used and attach it in the appendix.	3.68	Capable
Showing the appropriateness of selected methods of data analysis.	3.68	Capable
Describing details of data gathering methods.	3.67	Capable
Stating the number of participants and other sources of data and information.	3.67	Capable
Presenting comprehensively the details of the research instrument.	3.64	Capable
Elaborating the purpose of the study and the research questions.	3.64	Capable
Describing the detail of the techniques and tools utilized.	3.63	Capable
Explaining comprehensively the gathering method and purpose of the study.	3.63	Capable
Overall Mean	3.66	Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable

3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

It has been shown that two (2) items with the highest mean are, “Explaining the appropriateness of the data gathering method.” (3.68), and “Giving the general description of the data gathering methods.” (3.68). These two items are within the qualitative interpretation of “Capable”.

On the other hand, it also shows two (2) items with the lowest mean, these are: “Describing the detail of the techniques and tools utilized.” (3.63), and “Explaining comprehensively the gathering method and purpose of the study.” (3.63). Both obtained the qualitative interpretation of “Capable”.

The overall mean of the research capability of basic education teachers in terms of research methodology and design is “3.66” and interpreted as “Capable”. It is evident that most teachers from Damulog and North Districts possess a practical understanding of how to plan and structure a research study. This level of capability suggests that these teachers can generally select appropriate research methods and design studies that are suited to their educational context, though there may still be some challenges or gaps in applying advanced or specialized research techniques.

The results from this study are also consistent with the findings of Adeoye (2023) who emphasized that understanding and developing research methodology provides researchers with a systematic process to create studies that are valid, reliable, and replicable, creating a solid foundation for producing legitimate academic papers. Kouam (2024) also noted that selecting an applicable research approach that fits the research objective(s) and the environment where the study will take place is significant for establishing both validity and reliability; however, many still experience challenges in combining fragmented information into well-designed studies. Whereas Froilan and Morillos (2020) noted that many teachers struggle to complete the more complex aspects of research, including data analysis and report preparation.

### **Formulating the Results, Conclusions, and Recommendations**

Table 17 presents the mean scores of research capability of basic education teachers in terms of formulating the results, conclusions, and recommendations. The level of formulating the results, conclusions, and recommendations was shown through the mean score, and followed by a qualitative interpretation.

**Table 17. Mean Scores of Research Capability of Basic Education Teachers in Terms of Formulating the Results, Conclusions, and Recommendations**

Indicators	Mean	Qualitative Interpretation
Presenting findings in graphical presentation or written discussion.	3.66	Capable
Suggesting actions to be undertaken by the stakeholders.	3.64	Capable
Discussing and interpreting the results of the study.	3.64	Capable
Explaining the importance of the findings.	3.64	Capable
Stating the research contributions to knowledge, policy formulation, and practice improvement.	3.64	Capable
Applying the study’s potential utilization and adoption of the result of the study.	3.64	Capable
Presenting the summary of the findings that address the research problem.	3.63	Capable
Explaining critically the results of the study.	3.62	Capable
Addressing the research questions by merely presenting the results.	3.61	Capable
Discussing thematically or theoretically the gathered and analyzed data leads to a valid conclusion.	3.48	Moderately Capable

Overall Mean	3.62	Capable
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Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable
3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

Findings reveal that the two (2) items with the highest mean values are, “Presenting findings in graphical presentation or written discussion.” (3.66), and “Suggesting actions to be undertaken by the stakeholders.” (3.64). These two items are within the qualitative interpretation of “Capable”.

It also shows two (2) items with the lowest mean, these are: “Addressing the research questions by merely presenting the results.” (3.61), and “Discussing thematically or theoretically the gathered and analyzed data leads to a valid conclusion.” (3.48). The former item obtained the qualitative interpretation of “Capable”, while the latter interpreted as “Moderately Capable”.

The overall mean of the research capability of basic education teachers in terms of formulating the results, conclusions, and recommendations is “3.62” and interpreted as “Capable”. Thus, this suggests that Damulog North and South teachers have a moderate to high degree of competency in these fundamental research skills. Consequently, the implications of this finding would indicate that, although teachers have demonstrated an adequate capacity, there may still be opportunities for growth to further develop their research capabilities.

These findings also reflect those of Oestar and Marzo (2022) who stated, there is still need for growth in areas of Action Research, Data Analysis, and Dissemination of Results which can be accomplished through purposeful training workshops, and publication opportunities. Borreo (2023) found that, although the Research Coordinators at Infanta, Quezon, had a high level of competence in handling other aspects of Action Research, had the lowest level of competence in systematically developing conclusions based on findings, rating "Slightly Competent." Similarly, Capua et al. (2025), indicated that the Teachers in Alfonso Lista, Ifugao were only Slightly Competent in drawing conclusions and formulating recommendations. These results indicate that teachers have a good understanding of the concepts of analysis and interpretation, yet they do not have enough hands-on experience to successfully apply them.

### **Ability to Apply the Research Findings**

Table 18 presents the mean scores of research capability of basic education teachers in terms of ability to apply the research findings. The level of ability to apply the research findings was shown through the mean score, and followed by a qualitative interpretation.

It was found that the two (2) items with the highest mean scores are, “Presenting research findings will allow teachers to become independent evaluators of educational research.” (1.76), and “Teachers responsible for effectively using and interpreting research findings need to be presented with these findings clearly and concisely.” (1.70). These two items are within the qualitative interpretation of “Slightly Capable”.

In contrast, the results also reveal the two items with the lowest mean, namely: “Presenting research findings through the use of summary reports to the concerned authorities.” (1.53), and

“Delivering presentations on research findings in meetings and conferences.” (1.53). Both obtained the qualitative interpretation of “Slightly Capable”.

The overall mean of the research capability of basic education teachers in terms of ability to apply the research findings is “1.62” and qualitatively interpreted as “Slightly Capable” indicates that Damulog North and South Districts teachers currently have very limited skill in translating research results into practical actions or improvements in their teaching or school environment. This low score suggests that while these teachers may be able to conduct research and analyze data to some extent, they struggle to use these findings effectively to inform their practice or make meaningful changes.

**Table 18. Mean Scores of Research Capability of Basic Education Teachers in Terms of the Ability to Apply the Research Findings**

Indicators	Mean	Qualitative Interpretation
Presenting research findings will allow teachers to become independent evaluators of educational research.	1.76	Slightly Capable
Teachers responsible for effectively using and interpreting research findings need to be presented with these findings clearly and concisely.	1.70	Slightly Capable
Presenting research findings that are effective and powerful in developing the skills of teachers who can recognize scientifically based practices in the delivery of instruction.	1.69	Slightly Capable
Presenting research findings that converge with a research-based consensus in the scientific literature.	1.67	Slightly Capable
Presenting research findings to school officials that can bring reforms in the educational system, especially in instructional delivery.	1.64	Slightly Capable
Presenting research findings on educational policies, students' standardized test scores, and targeted social or emotional student behaviors.	1.59	Slightly Capable
Presenting research findings verbally or face-to-face or in a webinar format that focuses on the research topic's critical findings to parents, teachers, and other school authorities.	1.56	Slightly Capable
Presenting research findings to teachers concerning instructional methods that lead to student achievement.	1.56	Slightly Capable
Presenting research findings through the use of summary reports to the concerned authorities.	1.53	Slightly Capable
Delivering presentations on research findings in meetings and conferences.	1.53	Slightly Capable
Overall Mean	1.62	Slightly Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable
3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

The results of this study indicate an important disparity in the ability to utilize research in improving teacher quality and student success, and the ability to conduct that research. While there are many institutions that provide additional training and resources for teachers to increase their research capabilities, Libdan et al. (2023) found that teachers still encounter numerous challenges such as limited access to current and relevant research findings, a lack of understanding of how to interpret data, and a poor relationship with those in positions of authority that can facilitate the implementation of research into school programs. However, Mapa (2017) also mentioned that despite the existence of approved research on teacher

education, the majority of research is still underutilized by educators. Similarly, according to Oestar and Marzo (2022) many of the teachers in the Districts of Dolores are capable of reporting on the results of their Action Research in formal forums, there remains a significant gap between the teachers' ability to report and apply the results of their Action Research in their daily teaching practices.

### Summary of the Research Capability of Basic Education Teachers

Table 19 presents the summary of the mean scores of research capability of basic education teachers in terms of the following: conceptualization of a research project, formulating of research problem and hypotheses, searching for materials/resources of related literature, research methodology and design, formulating the results, conclusions, and recommendations, and ability to apply the research findings. The level of research capability of basic education teachers was shown through the mean score followed by a qualitative interpretation.

**Table 19. Summary of the Mean Scores of Research Capability of Basic Education Teachers**

Indicators	Mean	Qualitative Interpretation
Research Methodology and Design	3.66	Capable
Searching for Materials/Resources of Related Literature	3.65	Capable
Formulating the Results, Conclusions, and Recommendations	3.62	Capable
Formulating Research Project and Hypothesis	3.60	Capable
Conceptualization of Research Project	3.56	Capable
Ability to Apply the Research Findings	1.62	Slightly Capable
Overall Mean	3.29	Moderately Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
4.51-5.00	Always	Highly Capable
3.51-4.50	Often	Capable
2.51-3.50	Sometimes	Moderately Capable
1.51-2.50	Seldom	Slightly Capable
1.00-1.50	Rarely	Least Capable

It has been shown that two (2) sub-variables of the research capability of basic education teachers with the highest mean are, “Research Methodology and Design” (3.66), and “Searching for Materials/Resources of Related Literature” (3.65). These two items are within the qualitative interpretation of “Capable”.

On the other hand, it also shows two (2) sub-variables with the lowest mean, these are: “Conceptualization of Research Project” (3.56), and “Ability to Apply the Research Findings” (1.62). The first sub-variable is within the qualitative interpretation of “Capable” and the second is “Slightly Capable”.

The overall mean of the level of research capability of basic education teachers is “3.29” and interpreted as “Moderately Capable”. The implications of this finding indicate that enhancing teachers' research capabilities could lead to more effective teaching strategies and better educational outcomes. By investing in professional development focused on research skills, schools can empower educators to make more informed decisions and contribute to a culture of continuous improvement in teaching and learning.

This finding supports the importance of teachers being able to improve their own research capabilities as a mechanism for developing and implementing effective instructional methods to create superior learning results. As Almonicar (2023) pointed out, participation in research

is now viewed as both a method of advancing professionally and creating positive changes in classroom practice. Teacher research is a base for evidence-based teaching and continued development in the field of education; it includes the ability to develop an argument through appropriate methodology, analyze the data, present that data to support or refute an argument, and continue to refine the practices through reflection and continuous professional learning.

Tamban and Maningas (2020) recommended that training also include action plan documents outlining resources available, desired outcomes and the names of those individuals who will facilitate each project. However, despite all the training opportunities and recommendations, the level of research productivity among teachers continues to be low; many teachers are struggling to adapt to the responsibilities of conducting research study on a regular basis. Therefore, Manila et al. (2022) recommended that districts may provide district wide workshops facilitated by subject matter experts to assist teachers throughout the entire process of researching, including identifying problems, and developing proposals.

### **Correlation of Research Capability of Basic Education Teachers, Professional Learning Communities and Financial Literacy**

In table 20, Pearson Product Moment Correlation was utilized in determining the existing relationship between the research capability of basic education teachers with that of their engagement in PLCs and financial literacy. The succeeding table presents the relationship of the earlier mentioned variables.

**Table 20. Correlation Analysis Showing Relationship of Independent Variable to the Research Capability of Basic Education Teachers**

Variables	DV: Research Capability	
	R-Value	Probability
Professional Learning Communities	.071	.207 ns
Shared and Supportive Leadership	.068	.224 ns
Shared Values and Vision	.092	.099 ns
Collective Learning and Application	.081	.906 ns
Shared Personal Practice	.084	.873 ns
Supportive Conditions- Relationships	.037	.833 ns
Supportive Conditions- Structure	.005	.926 ns
Financial Literacy	.106	.058 ns
Financial Attitude	.012	.834 ns
Financial Behavior	.144	.010**
Financial Knowledge	.114	.041*

\*\*Correlation is significant at the 0.01 level (2-tailed)

ns- not significant

The results show that there is no significant relationship between any aspect of PLCs, such as shared leadership, shared values and vision, collective learning, personal practice, and supportive conditions and the research capability of basic education teachers. All correlation values for these PLC variables are very low and their probability values are above 0.05, meaning the null hypothesis is not rejected. This suggests that, based on the data, engagement in PLCs does not directly influence teachers' ability to conduct research in this context. For PLCs, the strongest correlation was with "Shared Values and Vision," which had an R-value of 0.092 and a p-value of 0.099. This indicates a weak positive relationship, but it is not statistically significant. Other aspects, such as "Shared Personal Practice" ( $r=0.084$ ), "Shared and Supportive Leadership" ( $r=0.068$ ) and "Collective Learning and Application" ( $r=0.081$ ), also showed no significant relationships, suggesting that being part of PLCs may not directly improve teachers' research skills.

This implies that while teachers in the Damulog North and South Districts actively participate in PLC activities, these collaborations are likely to be focused toward instructional collaboration, lesson plans and classroom practices rather than research-related skills. It is possible that the nature of the collaborative activity or the specific activities engaged by the PLC members do not create many opportunities for applying or improving research-based tasks and therefore have little impact on a member's overall research capabilities.

Research consistently notes that PLCs often emphasize instructional strategies and collaboration, such as the study of Rosmin et al. (2025) in Malaysia, which indicate that PLCs provide a setting for teachers to collaborate by exchanging classroom practices and reflecting on their own teaching as a way to develop and improve their practice. In similar vein, Baroroh, Bunyamin, and Sudana (2025) also identify that improvement in the teaching of students occurs through peer interactions and team-based activities, indicating that PLCs rely heavily on the collaborative nature of working together and the sharing of knowledge among peers.

On the other hand, the findings are contradictory to the study of Sadido, Corpuz, and Gomez (2024) on the collaborative nature of PLC that create collective intelligence, foster creativity, and promote interdisciplinary collaboration, which may lead to increased research involvement and capabilities for teachers. Thus, in this context, collaboration allows researchers to interact with colleagues from diverse backgrounds, disciplines, and institutions, creating an environment where there is a rich diversity of perspectives and expertise leading to a broader comprehension of research areas and new innovative ways to approach and resolve research problems.

Meanwhile, the correlations with financial literacy shows a more meaningful connection to research capability. The overall correlation was  $r=0.106$ , with a  $p$ -value of 0.058, which suggests a possible relationship that is close to being significant. The correlation with "Financial Behavior" was stronger ( $r=0.144$ ,  $p=0.010$ ), indicating a significant relationship at the 0.01 level. This suggests that there is a meaningful connection between teachers' research capability and their financial behavior. Additionally, "Financial Knowledge" showed a significant correlation ( $R=0.114$ ,  $p=0.041$ ).

While teachers' financial attitude does not have a significant relationship with research capability, both financial behavior and financial knowledge are positively and significantly related. Specifically, financial behavior is significant at the 0.01 level and financial knowledge at the 0.05 level, indicating that teachers who have better money management skills and a stronger understanding of financial concepts tend to have higher research capability. Thus, the null hypothesis is rejected for financial behavior and knowledge, as these aspects of financial literacy are associated with improved research skills among teachers.

The null hypothesis concerning financial literacy, therefore may be rejected based on these results, especially with reference to both the financial knowledge and the financial behavior due to the fact that there are statistically significant relationships found between the variables. The null hypothesis pertaining to PLCs does show a statistically insignificant effect, therefore the null hypothesis cannot be rejected. This implies that while PLCs may support collaboration and professional development, they do not directly translate into enhanced research capability. The findings indicate that teachers from Damulog North and South Districts with stronger money management skills and deeper financial knowledge tend to demonstrate higher research capability. This suggests that financial literacy, particularly in the areas of behavior and knowledge, may contribute to essential skills such as critical thinking, problem-solving, and disciplined planning qualities that are also important in conducting research.

Teachers who practice good financial habits will experience less stress and more time for professional development because they can concentrate more clearly on their work due to the lessened stress caused by bad financial habits (Dadang & Ferenal, 2025). By making good financial choices, such as budgeting, saving, and financially being responsible through planning, teachers are able to make good decision about how to spend their money and will be able to afford to continue their education, which may include paying tuition fees, buying books or other study materials, and traveling to attend conferences, workshops, and trainings (Mutia & Ferenal, 2025).

Teachers who have a higher degree of understanding of personal finance will be able to approach research in a more systematic way due to the fact that the skills used to manage money, for example, critical thinking, solving problems and developing and implementing plans will be similar to the skills required to design, conduct and complete research projects. Teachers having a greater level of financial literacy will also make them more resourceful and more effective in managing the financial aspects of their research including collecting data, arranging logistics, and using digital tools and resources (Amanonce et al., 2025).

Research has shown that access to financial resources, along with having access to financial support help build teacher's confidence and ability to participate in research (Caingcoy, 2020). Being financially literate gives them the ability to create a long-term plan to complete research tasks, helps reduce financial stress, and motivates them to produce meaningful studies. When teachers are financially literate they are more likely to develop into capable researchers who are producing research that is based on evidence to provide continual improvements to educational practice in schools and communities (Repolito & Maloniso, 2025).

### **Predictors of Research Capability of Basic Education Teachers**

In table 21, the stepwise regression analysis was utilized showing the extent of influence or effect of the independent variables to research capability of basic education teachers. As revealed, research capability of basic education teachers was affected by one (1) variable specifically: financial behavior (t-value=2.595, p-value=0.010).

**Table 21. Regression Analysis on the Research Capability of Basic Education Teachers**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	p-value
(Constant)	2.505	.302		8.281	.000
Financial Behavior	.202	.078	.144	2.595	.010
R= .144      R <sup>2</sup> = .021      F-Value= 6.735      Prob= .010					

The predicted scores for each particular values of the mentioned independent variable are indicated in the beta weights ( $\beta$ ) of 0.144 which implies that each additional unit accounted by this variable would indicate an increase of research capability of basic education teachers, holding other variable constant.

Therefore, this suggest that the higher level of research capability of basic education teachers in terms of financial behavior would result to a higher teachers' research capability. This means that teachers who regularly practice responsible money management such as careful budgeting,

timely bill payment, and thoughtful financial decision-making are more likely to demonstrate strong research skills. The significant positive relationship between financial behavior and research capability suggests that disciplined financial habits may contribute to greater confidence, organization, and critical thinking, which are valuable traits for conducting research.

The  $R^2$  which is the measure of the total variation of the dependent variable with a value of consisted 2.1% of the differences in the research capability of basic education teachers is explained by the predictor variable, while the 97.9% is attributed to the variables not included in the study.

The effect of this variable is highly significant at 0.01 level ( $p < 0.000$ ) Hence, the null hypothesis which states that “there is no variable that singly or in combination, best predicts the research capability of basic education teachers” is rejected.

Based on the analysis, the model for the research capability of basic education teachers is as follows:

$$Y = 2.505 + 0.202 X_1$$

$$Y = B_0 + B_1 X_1$$

where:

Y = Research Capability of Basic Education Teachers

$B_0$  = Constant = 2.505

$X_1$  = Financial Behavior (Financial Literacy)

The result of the regression analysis explained that the coefficients of financial behavior has the greatest degree of influence considering its beta weight of 0.144 which can be inferred that financial behavior is the best predictor to research capability of basic education teachers. This means that, compared to other factors such as financial knowledge or attitude, improvements in teachers' financial behavior are more strongly associated with increases in their research capability. Since a higher beta weight signifies a greater impact, this result suggests that teachers who practice good financial habits such as careful budgeting and responsible money management are more likely to develop and demonstrate strong research skills.

Teachers that use good money management practices like making smart budgets will be more successful at developing good research practices. Ulla (2018) stated that teachers are very likely to have trouble doing research simply due to a lack of school funding. Many times, when they cannot get the funding needed for their research project, teachers lose the motivation to complete their research project. On the other hand, if a teacher knows how to properly handle his/her finances, then he/she will be able to keep working on the research project even when he/she has limited funds available. Temonio (2025) also stated that being financially literate was positively related to work engagement. A teacher that is able to properly manage their finances and feel confident in what they do with their money will experience less stress, be more engaged, and focused; all of which will help him/her do a better job overall, including conducting research.

Financial constraints are a key barrier to teacher participation in professional development activities, according to Guzman and Aguilar (2025). Because of the cost, many teachers cannot access training, workshops, or even graduate school, resulting in an inability to continually develop themselves and grow as professionals. Consistent with this, Kyaw (2021) found that providing teachers with financial support, along with encouraging them, leads to an increase in their research engagement. This indicates that when financial burdens are appropriately

addressed, teachers can be more productive in developing their research skills and research output.

Additionally, Dadang and Ferenal (2024) indicated that financially literate teachers make better decisions, create plans, and identify potential resources for both their instructional responsibilities and research needs. Both of these characteristics are important to conducting research effectively, as it requires considerable organizational and planning efforts. Finally, Martinez & Andal (2022) reinforced that the quality of a teacher's personal finances and ability to make responsible financial decisions contribute positively to the teacher's professional qualities, including confidence and productivity.

On the other hand, no single indicator from PLCs predicts the research capability of basic education teachers. The findings indicate that while Damulog North and South districts continue to engage in PLCs activities, it is possible that teachers from these districts will need additional, specific, targeted support, as well as possibly some specific tools and resources to assist them in developing their research skills. Even though PLC participation can improve teacher's effectiveness, it may not necessarily increase teacher's capability for research.

The assertion that no single indicator in PLCs predicts the research capability of basic education teachers is challenged by numerous studies that emphasized the importance of collaboration and mentoring in producing quality research. According to Mockler and Groundwater-Smith (2021), research networks fostered in PLCs support both shared inquiry and collegial learning for teachers, they also provide teachers with the confidence and motivation to pursue research. In the Philippine context, Bongcayao (2023) showed how collaborative action research buddies programs strengthen the research capacity of teachers by fostering a culture of cooperation, facilitating mutual reflection among teachers, and providing support for peers with similar research interests leading to an increase in research output.

The ability of teachers to make good financial decisions can greatly contribute to increasing the research capabilities of teachers in the Damulog North and South Districts. Due to a lack of financial support and limited research materials, it is extremely important for teachers in the Damulog North and South Districts to have strong financial discipline and literacy skills so that they can be able to fund, plan, and continue with their research projects. Teachers that have good financial management skills will experience less financial stress which allows them to focus more on personal or professional development and pursue academic interests. Strengthening the financial behaviors of teachers in Damulog North and South Districts, teachers will become more confident, productive and willing to participate in research, thus creating a stronger culture of research in the districts mentioned.

### **Summary, Conclusions and Recommendations**

This chapter presents the summary of the study, the major findings and conclusions, and the recommendations based on the results.

#### **Summary**

Presented below is the summary of how PLCs and financial literacy contribute to enhancing research capability among basic education teachers:

The study explored how certain factors influence the research capability of basic education teachers in the Damulog North and South Districts, Division of Bukidnon in the school year 2024-2025. Low level of research capability has made it challenging for teachers to apply evidence-based practices and adapt to changing educational needs. Strengthening PLCs and

financial literacy is viewed as key to improving teachers' research competence and promoting a culture of continuous learning.

The findings revealed that the level of engagement of teachers in PLCs in terms of shared personal practice ( $X=4.48$ ), supportive conditions–relationships ( $X=4.47$ ), collective learning and application ( $X=4.47$ ), shared values and vision ( $X=4.47$ ), supportive conditions–structures ( $X=4.45$ ), and shared and supportive leadership ( $X=4.37$ ) was high, with an overall mean of 4.45 interpreted as highly engaged. Teachers' involvement in PLCs supports the belief that creating and sustaining collaborative work environments in schools will create sustained professional growth and improved student achievement.

The study found that teachers demonstrated a consistent practice of financial literacy, especially in financial behavior ( $X=3.86$ ) and financial knowledge ( $X=3.84$ ), both interpreted as high. In contrast, financial attitude ( $X=3.19$ ) was moderately high. The overall mean of 3.59 suggests that teachers generally practiced financial literacy most of the times. An increase in financial awareness and mindset of teachers could improve the degree of financial stability experienced by teachers, which could also enhance their ability to maintain focus, confidence and perform well at work.

The results indicated that basic education teachers demonstrated a moderate level of research capability, with an overall mean of 3.29. They were found capable in research methodology and design ( $X=3.66$ ), searching for related literature ( $X=3.65$ ), formulating results, conclusions, and recommendations ( $X=3.62$ ), formulating research projects and hypotheses ( $X=3.60$ ), and conceptualizing research projects ( $X=3.56$ ). However, teachers were only slightly capable in applying research findings ( $X=1.62$ ). The availability of more accessible and applicable research training may improve teachers' ability to use research as part of their instructional practices and decision-making processes.

The correlation analysis revealed that among the variables tested, only financial literacy showed a significant relationship with the research capability of basic education teachers. Specifically, financial behavior ( $r=0.144$ ,  $p=0.010$ ) and financial knowledge ( $r=0.114$ ,  $p=0.041$ ) were found to have significant correlations at the 0.01 and 0.05 levels, respectively. In contrast, PLCs and their dimensions, as well as financial literacy in terms of financial attitude, did not show a significant relationship with research capability. This indicates that teachers' financial literacy, particularly in behavior and knowledge, plays a meaningful role in enhancing their research capability.

Lastly, the regression analysis revealed that financial behavior emerged as the strongest predictor of research capability among basic education teachers, as indicated by its highest beta weight ( $\beta = 0.144$ ). This suggests that teachers who demonstrate better financial behavior tend to exhibit higher levels of research capability. The promotion of good financial behaviors by teachers is important for improving their individual financial health, and increasing their production and participation in educational research.

## **Conclusions**

Based on the findings, the following conclusions are drawn:

There is a high level of engagement from teachers with respect to professional learning communities, and this includes positive levels of collaboration, shared leadership, and support among teachers which contributes to their continued development as professionals.

Teachers have demonstrated a solid foundation of financial literacy; they practice financially responsible behavior on a consistent basis, and apply the knowledge they possess about

finance; however, they still have room for improvement in terms of how they view and manage money.

Teachers at the basic education level have a moderate capacity for research. Teachers demonstrate capacity for conducting research in many areas; however, most need additional development in applying research results to their instructional practice.

The financial literacy particularly in behavior and knowledge of teachers has a strong relationship with their research capacity. Financial management skills are important in providing support for teacher's research participation and resource utilization, and ultimately contributing to a culture of continuous improvement when teachers are able to participate in research.

Financial behavior serves as the best predictor of teachers' research capability, indicating that those that can better control and manage their money will be more successful when it comes to doing research related work.

### **Recommendations**

Based on the conclusion given, the following statements are then drawn as recommendations for this study:

Teachers may participate in activities involved in a PLCs regularly to share ideas, trade strategies, and learn from colleagues. Sometimes that might help teachers keep current on effective practices in the classroom and strengthen research skills in collaboration and discussion. Division offices key officials may continue promoting and institutionalizing PLCs across all schools. Regular professional learning sessions, such as collaborative expertise, peer mentoring, and collaboration projects may be supported through policy and resources to sustain teachers' motivation and professional growth.

DepEd and division offices may design and implement financial management seminars and capacity-building programs. These initiatives may help teachers develop positive financial literacy, make wiser financial decisions such as investing in professional development through graduate studies, and reduce financial stress, enabling them to focus more effectively on teaching and research.

School administrators and research coordinators may strengthen research capability-building programs such as workshops, mentoring, and research grant opportunities. Encouraging participation in district, division and regional research congresses or colloquium will also help teachers enhance their research skills and confidence in applying findings to classroom practices.

DepEd leaders and school heads may integrate financial education into professional development programs. Providing access to financial planning tools and guidance may help teachers manage research funds effectively and engage more actively in educational innovation.

Teachers and school stakeholders may practice responsible financial habits and budgeting. Parents and local stakeholders may also support school programs that promote teacher empowerment and research engagement, fostering a more sustainable and research-oriented educational community.

Further studies are recommended with different factors that may affect research capability of basic education teachers.

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