



Challenges in the Financial Management of the Municipality of Sablan

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Abstract— This study examines the challenges and proposed solutions in the financial management of the Municipality of Sablan, with a particular focus on local development initiatives. Using a quantitative approach, the study gathered data through a Likert-scale survey distributed to relevant stakeholders, including local government officials and staff. The results reveal that the most critical challenges include the lack of accurate and reliable data, which impedes effective decision-making in budget allocation (mean: 4.62, SD: 0.64), and the absence of transparent processes, which complicates the fair and efficient distribution of funds (mean: 4.44, SD: 0.74). Conversely, the least agreed-upon challenges were the sufficiency of financial resources to support local initiatives (mean: 2.91, SD: 0.95) and inadequate monitoring and evaluation mechanisms (mean: 3.44, SD: 0.85). In terms of solutions, the findings emphasize the importance of mitigating political interference through strong policy frameworks (mean: 4.50, SD: 0.65) and fostering transparency via the regular publication of financial reports (mean: 4.44, SD: 0.77). However, less emphasis was placed on contingency planning and capacity-building programs. These results highlight the need for structural reforms to enhance transparency, accountability, and resource optimization. The study concludes that addressing these key areas will significantly improve financial management practices and contribute to the effective implementation of local development initiatives in the municipality.

Keywords— Financial management, local development, transparency, accountability, Municipality of Sablan, resource allocation, policy frameworks, monitoring and evaluation.

I. INTRODUCTION

Globally, effective financial management is essential for public sector organizations to ensure funds are allocated efficiently and drive sustainable development. However, many countries face substantial challenges in this area, particularly in low-income and developing regions. These challenges often include limited financial resources, a shortage of skilled personnel, inefficient budgeting practices, and a lack of transparency (United Nations Development Programme [UNDP], 2019). Governments worldwide struggle with resource allocation due to budget constraints, which are heightened by high public debt levels, especially in developing nations. This often forces reliance on external funding that may not align with local priorities (Bird & Slack, 2019).

Another global challenge in public financial management is ensuring transparency and accountability. Weak institutional frameworks and opaque processes in some regions contribute to corruption, inefficiency, and public distrust. These issues complicate oversight and can lead to the misappropriation of funds (UNDP, 2019). Capacity building also remains a pressing need, as many public sector organizations lack trained financial professionals to



execute accurate budgeting, planning, and oversight (World Bank, 2021). Furthermore, as countries move toward decentralization, the empowerment of local governments can expose capacity gaps, as smaller local entities often lack the resources and expertise to manage complex financial responsibilities (Asian Development Bank [ADB], 2020).

In the Philippines, Local Government Units (LGUs) play a crucial role in implementing community development programs and services. However, these LGUs face unique financial management challenges. A primary issue is limited funding and revenue generation. Although LGUs can collect local taxes and fees, many—especially those in rural or poorer areas—are highly dependent on the Internal Revenue Allotment (IRA) from the national government. This dependence on external funds can limit their ability to effectively address local needs (World Bank, 2021). Bureaucratic hurdles also pose a challenge, as budget approval, fund allocation, and auditing processes are often complex and can delay project implementation, leading to unspent funds even when there are pressing local needs (Department of the Interior and Local Government [DILG], 2022).

Capacity gaps and resource limitations further impede LGUs' ability to manage finances effectively. Many smaller LGUs lack the skilled personnel and technology needed for precise budgeting, auditing, and financial reporting, which are essential for transparency and accountability (ADB, 2020). Political interference can further complicate financial management, as local spending may be influenced by short-term political goals rather than long-term development priorities. Although transparency mechanisms such as the Full Disclosure Policy mandate LGUs to publicly disclose budget and financial documents, compliance varies, often due to technical limitations or lack of training (DILG, 2022).

Finally, the Philippines' decentralized government structure, while empowering in theory, has posed challenges in practice. LGUs are expected to exercise greater financial autonomy, but many struggle with these responsibilities due to insufficient financial and technical support (ADB, 2020). Addressing these financial management challenges requires reforms focused on improving planning, transparency, and capacity building while streamlining bureaucratic processes and enhancing local revenue generation. Ensuring that LGUs are well-equipped to manage their finances is essential to achieving effective governance and sustainable development (World Bank, 2021).

Local government units (LGUs) in the Philippines are at the forefront of delivering essential services and implementing development projects in their respective jurisdictions. The Municipality of Sablan, as one among the 5th class LGUs, faces a variety of challenges in financial management, particularly in allocating resources for local development initiatives. These challenges often stem from limited financial resources, bureaucratic inefficiencies, and a need for stronger transparency and accountability mechanisms (Asian Development Bank [ADB], 2020; Department of the Interior and Local Government [DILG], 2022).

Financial management in LGUs refers to the planning, directing, monitoring, organizing, and controlling of monetary resources to ensure the successful implementation of programs and services (UNDP, 2019). For Sablan, effective financial management is crucial to facilitate local development initiatives such as infrastructure projects, health services, and education programs. However, the municipality's limited revenue base and reliance on



external funding further complicate the implementation of essential services (World Bank, 2021; Bird & Slack, 2019).

Likewise, capacity issues, such as lack of trained personnel in financial management impair the ability of local governments to properly manage finances. This situation aggravates misallocation of resources and delays in project implementation (Gabriel & Castillo, 2020). A study in Cotabato City, for example, highlighted the importance of continuous training for LGU officials to improve financial management practices and ensure the successful execution of programs (Salam & Sedik-Salam, 2018).

Research on financial management in LGUs has consistently highlighted the importance of effective budgeting, financial reporting, and audit practices in ensuring that local development initiatives are properly funded and executed. However, studies also reveal that smaller municipalities, such as Sablan, often struggle with these aspects due to their smaller fiscal base and a lack of expertise in financial management. The financial limitations faced by LGUs like Sablan often result in delayed or incomplete development projects, which, in turn, impact the overall quality of public services delivered to residents (Gabriel & Castillo, 2020) and (Salam & Sedik-Salam, 2018).

Moreover, issues of transparency and accountability further adds to the financial management challenges in Sablan. Weak internal control systems and the absence of strong mechanisms for citizen participation in budgeting processes create an environment where mismanagement of funds is more likely to occur. Addressing these challenges is crucial for ensuring that the limited financial resources available to Sablan are used effectively to achieve sustainable local development (Saldaen et al., 2021).

This study aims to examine the financial management challenges faced by the Municipality of Sablan in its efforts to implement local development initiatives. By identifying the key issues, this research will provide recommendations for improving financial management practices to enhance the municipality's capacity to deliver on its development goals.

The primary objective of this study is to examine the challenges in the financial management of the Municipality of Sablan, particularly in relation to local development initiatives. Specifically, the study seeks to answer the following questions:

1. What are the challenges encountered by the municipality of Sablan in managing its finances?
2. What are the recommended suggestions to address the challenges encountered in managing the finances of the municipality of Sablan?

The significance of this study lies in its potential to improve the financial management practices of the Municipality of Sablan, ultimately leading to better implementation of local development initiatives. For local government officials, the findings of this study will provide valuable insights into the financial challenges they face and offer practical solutions to enhance their financial management capacity. The study may also inform policymakers at both the local and national levels about the need for reforms in LGU financial management policies to support smaller municipalities.



Additionally, this study will contribute to the existing body of literature on financial management in LGUs, particularly in the context of local development. It may serve as a reference for future research on similar topics, particularly in other small municipalities in the Philippines.

For the residents of Sablan, the study's recommendations could lead to improved service delivery and infrastructure development, as better financial management practices will ensure that public funds are used efficiently and effectively. In this way, the study will have a direct impact on the quality of life in Sablan by promoting sustainable local development.

II. METHODOLOGY

This study used a descriptive research design specifically a quantitative research method. This approach is chosen because it enables a thorough and objective analysis of the financial management challenges faced by the municipality of Sablan, particularly in relation to local development initiatives. The quantitative method is well-suited for this research as it facilitates the collection and analysis of numerical data, allowing for the identification of patterns, relationships, and trends. Through measurable variables, the study offered a clear depiction of the financial management issues within the local government unit (LGU). Additionally, quantitative research was vital for generating statistically significant results, which can be generalized or serve as a foundation for policy recommendations and enhancements in financial strategies.

The population for this study consists of employees and officials from the Local Government Unit (LGU) of Sablan, particularly those involved in financial management, budgeting, planning, and development. To gather relevant data, the study has employed a purposive sampling technique, focusing on personnel directly involved in the financial and development processes. The researcher considered at least two personnel from each department to include most specially, the Municipal Budget Office, the Accounting Office, and the Planning and Development Office. There were 34 respondents included, depending on the size of these departments, to ensure that sufficient data is collected for meaningful analysis.

A structured questionnaire served as the primary instrument for data collection. This tool is designed to capture the perceptions, experiences, and assessments of respondents on various aspects of financial management within the local government unit (LGU) of Sablan. It was divided into two sections. The first section was focused on the challenges in financial management, specifically exploring issues such as budget allocation and disbursement, the monitoring and evaluation of expenditures, and compliance with government regulations and policies. The second section determined the possible solutions to the challenges in financial management of the said LGU. The questionnaire has featured Likert scale items, allowing respondents to rate their agreement or disagreement (e.g., strongly agree to strongly disagree) on various statements related to the identified challenges in financial management and the possible solutions. This approach would help quantify their perceptions and provide measurable insights for analysis.

The researcher recognized the critical importance of ensuring both the validity and reliability of the research instrument. To establish content validity, the structured questionnaire has undergone thorough review process conducted by two (2) experts with significant expertise in the field of financial management and local government



operations. These experts had evaluated the structured questionnaire to ensure that the questions are relevant, clear, and comprehensive in addressing the research objectives. Their feedback was used to refine the instrument, ensuring that it accurately captures the intended data and aligns with the specific challenges and issues related to financial management in the municipality of Sablan. This expert review process has helped enhance the instrument's overall quality, ensuring that it effectively gathers valid and reliable information. In addition, before full distribution, the questionnaire has undergone pilot testing with a small sample from the target population, ideally individuals involved in financial management in similar settings. Pilot testing allowed the researcher to identify and adjust any ambiguous questions that may lead to inconsistencies. This test was measured using the Cronbach Alpha Adjustments were made based on feedback from the pilot test to further align the questionnaire with the study's objectives, reducing the likelihood of variance in responses due to unclear questions.

Upon the approval of the research, the researcher would first secure the necessary permissions from the Local Government Unit (LGU) of Sablan to conduct the study. This involved formal communication with relevant officials to explain the purpose, scope, and significance of the research, ensuring that all required ethical and administrative approvals are obtained before data collection begins.

The questionnaires had been distributed to the selected respondents, either in physical form or digitally, depending on their accessibility and preferences. Physical distribution was conducted by personally delivering the questionnaires to the offices of key personnel, while digital distribution was conducted through email or other online platforms to accommodate those who prefer electronic submission.

To ensure a high response rate, the researcher actively monitored the collection process, conducted follow-ups with respondents who have not yet completed the questionnaire. This was administered by sending reminder emails, making phone calls, and visiting offices, if necessary to encourage timely participation and completion of the survey.

The data collected from the questionnaires will be analyzed using descriptive statistics to provide a comprehensive understanding of the challenges in financial management and their perceived impact on local development initiatives.

Descriptive statistics will be used to summarize and organize the data, making it easier to understand and interpret the overall trends in the respondents' answers. Specifically, Mean and standard deviation will be applied to quantify the central tendency and the variability of the respondents' perceptions of financial management challenges. The mean will provide the average score for each item on the Likert scale, while the standard deviation will indicate how much the responses vary from the mean, showing whether opinions are consistent or widely spread. Descriptive statistics help simplify large amounts of data into manageable summaries that are easy to interpret (Creswell & Creswell, 2018).

Measures of Central Tendency: particularly the mean, give an overview of respondents' general perceptions or experiences regarding financial management challenges. For Likert-scale questions, such as those rating



agreement with various financial management issues, the mean response offers insight into general trends. (Tabachnick & Fidell, 2019).

Measures of Dispersion, specifically standard deviation, assess the variability in responses, indicating whether views on specific challenges are unified or divided. Standard deviation is particularly useful for Likert-scale items, where a low value would suggest consensus on an issue like "budget transparency." Conversely, a high standard deviation for "fund allocation efficiency" might indicate varied opinions, showing that some respondents view it positively while others do not (Cohen, Manion, & Morrison, 2018).

Data Visualization tools, such as bar charts, make interpreting and communicating findings more accessible. Bar charts might show the frequency of each financial challenge distribution trends. (Saunders, Lewis, & Thornhill, 2019).

Finally, a Narrative Summary of Findings synthesizes the results of the descriptive statistics, allowing for a discussion of key challenges and their implications. These narrative highlights trends and insights. This summary not only presents the data but also explores the implications for improving financial management practices in Sablan (Yin, 2018).

This study will adhere to precise ethical standards throughout the research process to ensure the rights and well-being of all participants are respected. Informed consent will be obtained from all respondents prior to their participation in the study. Each respondent will receive detailed information about the purpose of the research, the procedures involved, and their role in the study. They will also be informed of their right to withdraw from the study at any point without any repercussions.

Confidentiality and anonymity will be strictly maintained throughout the research process. All personal information collected, including demographic details, will be treated as confidential and used only for the purposes of this study. No identifiable information, such as names or positions, will be attached to the data, and responses will be reported in aggregate form to prevent any possibility of tracing responses back to individual participants. Data will be stored securely, accessible only to the researchers, and will be disposed of responsibly after the completion of the study.

Additionally, the research will comply with established ethical guidelines for both data collection and analysis. This includes ensuring that the research design minimizes harm or discomfort to participants and that the data collected is analyzed objectively without manipulation. The study will follow the ethical principles outlined by professional organizations such as the American Psychological Association (APA, 2017), ensuring fairness, integrity, and transparency throughout the research process.

III. RESULTS AND DISCUSSION

The following sections present the key issues reported by respondents, shedding light on the limitations and obstacles that hinder effective financial governance in the municipality.



The results of the study reveal significant insights into the challenges and recommended solutions for financial management in the Municipality of Sablan. Among the identified challenges, the least agreed-upon was the statement, "The LGU has sufficient resources to implement local development initiatives," with a mean score of 2.91 (SD: 0.95). This suggests that respondents perceive a lack of resources as a critical limitation in driving development initiatives. The next least agreed challenge was the perception that there is a "lack of monitoring and evaluation in tracking how funds are utilized," which had a mean score of 3.44 (SD: 0.85). On the other hand, the most agreed-upon challenges were related to data accuracy and transparency. Specifically, the statement, "Incomplete or inaccurate data can lead to poor decision-making in budget allocation," received the highest agreement with a mean score of 4.62 (SD: 0.64), highlighting the importance of reliable data for effective budgeting. Similarly, "Without transparent processes, it can be difficult to ensure that funds are allocated fairly and effectively," was strongly agreed upon, with a mean score of 4.44 (SD: 0.74).

Table 1. Challenges encountered by the Municipality of Sablan in managing its finances

Challenges encountered by the Municipality of Sablan in managing its finances		
Indicators	Weighted Mean	Standard Deviation
1. Available financial resources are limited, making it difficult to allocate sufficient funds to all necessary areas.	4.03	0.82
2. Deciding which projects or departments get prioritized can lead to tough choices and potential conflicts.	4.09	0.85
3. Predicting future revenues and expenses can be challenging, leading to either overestimating or under estimating budget needs.	3.74	0.98
4. Economic conditions can change unexpectedly, impacting the availability of funds and causing disruptions in planned allocations.	3.91	0.82
5. Political agendas and social pressures can affect how budgets are allocated, sometimes prioritizing less critical areas due to external influences.	4.26	0.92
6. Balancing the expectations of various stakeholders, including government officials, the public, and interest groups, can complicate the allocation process.	4.09	0.89
7. Complex bureaucratic processes can slow down decision-making and hinder efficient allocation.	3.62	0.91
8. Without transparent processes, it can be difficult to ensure that funds are allocated fairly and effectively	4.44	0.74
9. As new issues arise or priorities change, reallocating the budget can be difficult and may cause disruptions in ongoing projects.	4.18	0.66



10. Unexpected expenses, such as natural disasters or emergencies, can strain the budget and necessitate reallocation of funds.	3.59	1.00
11. Incomplete or inaccurate data can lead to poor decision-making in budget allocation.	4.62	0.64
12. Without proper metrics and analysis tools, it can be challenging to assess the effectiveness of past allocations and make informed decisions.	4.38	0.59
13. Resistance from within the organization can hinder efforts to reallocate funds or adopt new budgeting practices.	3.94	0.73
14. Cultural attitudes towards budgeting and spending can influence how funds are allocated and managed.	3.62	0.80
15. The budget allocation process is efficient and timely	3.88	0.72
16. The LGU has sufficient resources to implement local development initiatives.	2.91	0.95
17. There is a lack of monitoring and evaluation in tracking how funds are utilized.	3.44	0.85
18. Interdepartmental coordination is effective in managing financial activities.	3.94	0.73
19. The municipality consistently complies with government financial regulations and policies.	3.79	0.72
20. There is transparency and accountability in the financial management process.	3.71	0.71

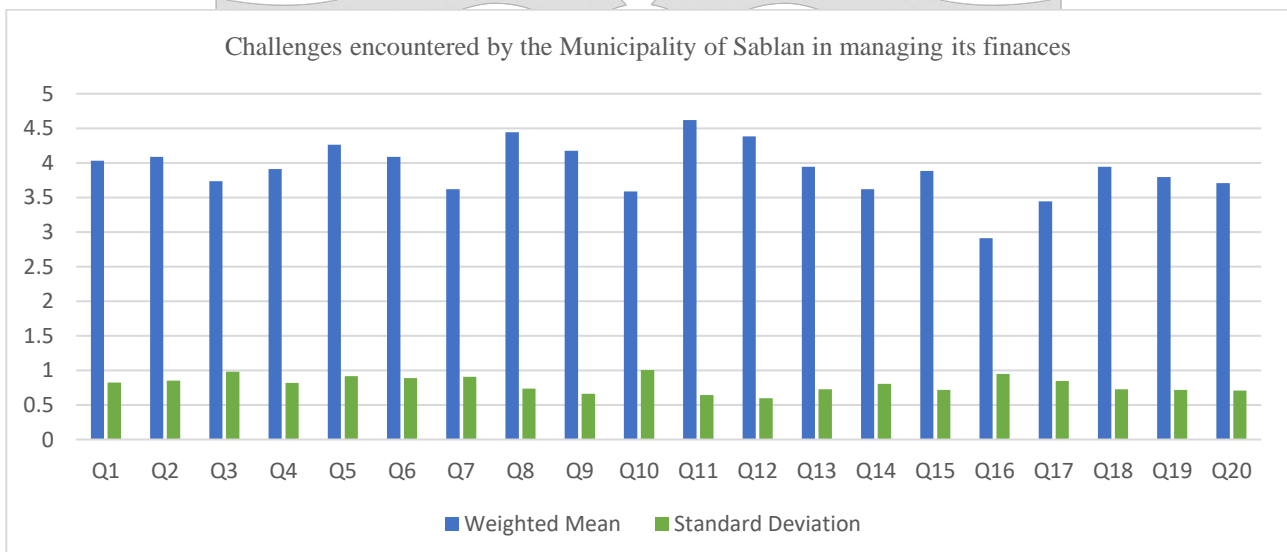


Figure 1. Challenges encountered by the Municipality of Sablan in managing its finances

To address the financial management challenges identified in the Municipality of Sablan, various strategic recommendations have been proposed. The study's findings highlight a range of solutions aimed at enhancing resource allocation, financial oversight, data accuracy, and transparency. The following sections present the key recommendations, based on respondent feedback, to improve the municipality's financial governance and foster a more sustainable and efficient financial management system.

The recommended solutions, the least endorsed was the suggestion to "Address changing priorities and unforeseen expenses by setting aside contingency funds," which had a mean score of 3.76 (SD: 0.88). Another lower-rated recommendation was to "Enhance training and capacity building by conducting regular training programs, workshops, and seminars," with a mean score of 3.97 (SD: 0.92). Conversely, the most highly recommended solutions focused on mitigating political interference and improving transparency. The statement, "Mitigate political influence through strong policy frameworks that minimize political interference in financial decision-making," received the highest support, with a mean score of 4.50 (SD: 0.65). Additionally, "Foster transparency and accountability through regular publishing of financial reports," was strongly recommended, with a mean score of 4.44 (SD: 0.77).

Table 2. Challenges encountered by the Municipality of Sablan in managing its finances

Recommended suggestions to address the challenges encountered in managing the finances of the municipality of Sablan.		
Indicators	Weighted Mean	Standard Deviation
1. Improve Resource Allocation by prioritizing essential services and projects and diversifying revenue sources	4.29	0.75
2 Enhance training and capacity building by conducting regular training programs and workshops and seminars.	3.97	0.92
3. Strengthening revenue collection by implementing more efficient tax collection system	4.32	0.76
4. Educate residents and businesses by conducting public awareness campaigns.	4.35	0.76
5. Foster transparency and accountability through regular publishing of financial reports.	4.44	0.77
6. Mitigate political influence through strong policy frameworks that minimize political interference in financial decision-making	4.50	0.65
7. Engage various stakeholders in budgeting process to ensure diverse perspectives and reduce bias.	4.09	0.82
8. Invest in modern financial management software to streamline budgeting tracking and reporting processes	4.18	0.86
9. Address changing priorities and unforeseen expenses by setting aside contingency funds	3.76	0.88
10. Engage community through public consultation and implementing feedback mechanisms.	4.26	0.88

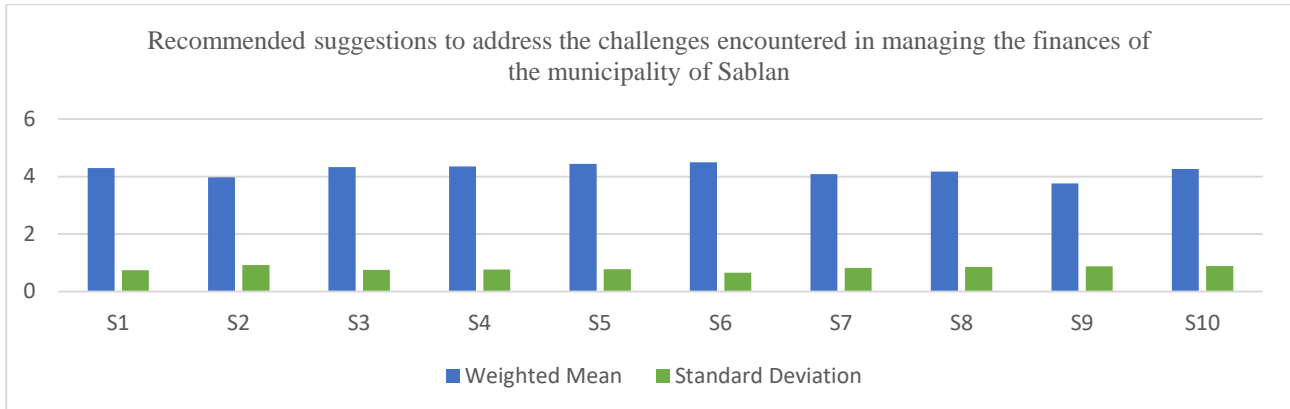


Figure 2. Challenges encountered by the Municipality of Sablan in managing its finances

The challenges and solutions identified resonate with established perspectives, emphasizing the importance of transparency, accountability, and robust systems in addressing financial management issues in local government units (LGUs). The findings that highlight the insufficiency of financial resources for implementing local development initiatives align with the United Nations Development Programme (UNDP, 2019), which emphasizes that resource limitations remain a persistent barrier for LGUs in achieving sustainable development goals. The study corroborates the UNDP's assertion that the effective mobilization of local resources is essential for fostering inclusive growth and supporting local initiatives. Similarly, Bird and Slack (2019) argue that fiscal constraints in local governments often stem from structural inefficiencies, such as weak revenue collection systems and overdependence on intergovernmental transfers, issues that appear to be mirrored in the Municipality of Sablan.

The study's finding regarding the lack of monitoring and evaluation mechanisms aligns with the World Bank's (2021) observations on the necessity of robust tracking systems for fund utilization. The World Bank stresses that without effective monitoring, financial leakage, inefficiencies, and poor prioritization often hinder local development efforts. This supports the need for Sablan to enhance its monitoring frameworks, as highlighted in this study, to improve accountability and ensure that funds are utilized effectively.

The most strongly agreed-upon challenges in this study—data inaccuracy and lack of transparency—are consistent with the conceptual frameworks outlined by the Asian Development Bank (ADB, 2020) and Department of the Interior and Local Government (DILG, 2022). The ADB highlights that unreliable data significantly impairs budget allocation decisions, leading to suboptimal outcomes. Similarly, the DILG underscores that transparency is a cornerstone of good governance, advocating for open and participatory budgeting processes to ensure equitable resource distribution. The Municipality of Sablan's challenges with incomplete data and non-transparent processes reinforce these perspectives, demonstrating that these issues are not unique, but part of a broader pattern observed across developing regions.

Furthermore, the emphasis on mitigating political interference and fostering transparency through financial reporting as key solutions aligns with findings from Salam and Sedik-Salam (2018). Their research underscores that political interference often distorts resource allocation priorities, favoring patronage over public welfare. By implementing robust policy frameworks, as recommended in this study, LGUs like Sablan can minimize such

distortions and enhance decision-making objectivity. The call for regular financial reporting echoes Gabriel and Castillo (2020), who found that accessible and transparent reporting mechanisms significantly boost stakeholder confidence and ensure better compliance with financial protocols.

Interestingly, the lower agreement on solutions like contingency planning and capacity building may reflect challenges identified by Saldaen et al. (2021), who noted that LGUs often struggle with institutional inertia and limited technical expertise to adopt new practices. While these solutions are crucial, they require a foundational shift in organizational culture and stronger leadership advocacy to gain traction.

From a theoretical perspective, the study aligns well with the conceptual framework based on the principles of transparency and accountability as highlighted by the UNDP (2019) and the governance framework of the World Bank (2021). These frameworks posit that open governance mechanisms, coupled with strong institutional capacity, are critical to overcoming financial management challenges. The results also validate the multi-stakeholder approach advocated by the ADB (2020), which stresses the importance of collaborative decision-making in improving financial governance.

The results of the study provide valuable insights into the financial management challenges faced by the Municipality of Sablan and the potential solutions to address these issues. The data highlights the disparity between the most and least agreed-upon challenges, revealing critical areas for intervention. The findings emphasize the need to address resource limitations and enhance transparency as critical areas for improving financial management. Moreover, respondents highlighted the importance of robust policy frameworks and transparent reporting to ensure effective allocation and utilization of funds. The relatively lower agreement on solutions such as contingency planning and capacity building may indicate the need for further exploration of these areas to enhance their feasibility and perceived relevance.

IV. CONCLUSIONS

The perception of insufficient resources for implementing local development initiatives is a critical concern in the Municipality of Sablan. This aligns with the overall low agreement on the adequacy of funding, highlighting a pressing need for resource optimization and innovative revenue-generation strategies. Additionally, the moderate level of agreement regarding a lack of monitoring and evaluation mechanisms indicates that while some efforts may exist, they are insufficient or inadequately implemented. These issues point to systemic challenges in resource allocation and accountability, which hinder the effective utilization of available funds.

The highest-rated challenges, including the impact of incomplete or inaccurate data and the lack of transparent processes, underscore the importance of information reliability and open governance. These findings suggest that addressing data accuracy and fostering transparency are foundational steps toward improving financial management. The strong agreement on these challenges highlights a shared understanding among stakeholders of their critical role in ensuring equitable and effective budget allocation.

In terms of solutions, the emphasis on mitigating political influence through strong policy frameworks and fostering transparency through the regular publication of financial reports reflects a clear consensus on the need



for systemic reforms. These recommendations indicate that stakeholders prioritize long-term structural changes to create a more accountable and transparent financial management system. Conversely, the lower-rated solutions, such as setting aside contingency funds and enhancing training and capacity-building programs, suggest these areas may require additional advocacy or demonstration of their practicality to gain broader support.

Overall, the findings emphasize that improving financial management in the Municipality of Sablan requires a multi-pronged approach that prioritizes transparency, data accuracy, and the implementation of robust policy frameworks. Addressing resource constraints and enhancing monitoring mechanisms will also be essential to overcome the identified challenges. By focusing on these areas, the LGU can establish a more sustainable and effective financial management system that aligns with local development priorities and stakeholder expectations.

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