

Budget Utilization, Workforce Competence and Satisfaction

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ABSTRACT—This study examined budget utilization, workforce competence, and workforce satisfaction among Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, during Fiscal Year 2025. A total of 68 respondents were included through total enumeration sampling, covering Rank-and-File, Supervisory, and Managerial staff from offices in Iloilo City, Roxas City Capiz, and San Jose, Antique. Official records of data were obtained from the Human Resource Office. Descriptive statistics such as mean, percentage, and frequency were used to organize and present the data, while inferential tests including the Mann-Whitney U Test, Kruskal-Wallis H Test, and Spearman's rho were applied. Data analysis was conducted using SPSS at a 0.05 significance level. Respondents were predominantly young, female, bachelor's degree holders, rank-and-file employees, and based in Iloilo. Findings revealed that budget utilization was upheld "to a very great extent", with highest ratings in financial audits, accountability, and alignment with organizational goals. Workforce competence was "very high", particularly in integrity, communication, and teamwork, while workforce satisfaction was also "very high", with workplace safety, supportive culture, and skill encouragement rated highest. Across demographic and organizational classifications, no significant differences were found in budget utilization, competence, or satisfaction, underscoring uniform practices across OWWA offices. Educational attainment, however, showed a significant difference in competence, with master's degree holders demonstrating stronger capabilities. There were significant relationships among budget utilization, workforce competence, and satisfaction in OWWA Region VI offices affirming that integrated financial, professional, and organizational practices reinforced employee performance and satisfaction, sustaining OWWA's mission of welfare service excellence.

Keywords— Budget Utilization, Workforce Competence, Workforce Satisfaction

I. INTRODUCTION

Background of the Study

In contemporary governance, budget utilization, workforce competence, and employee satisfaction

are central to effective public service. Their interdependence shapes outcomes, strengthens accountability, and fosters resilience. Efficient budget use ensures resources are maximized to achieve institutional goals, while poor utilization leads to delays and unmet objectives (Department of Budget and Management, 2023).

Workforce competence equips employees with the skills and knowledge needed to deliver quality services. Defined as demonstrable characteristics that enhance job performance (Wong, 2020), competence underpins merit-based appointments and integrity (Civil Service Commission, 2020). It also fosters resilience and links directly to satisfaction, as confident employees contribute to organizational success.

Workforce Satisfaction refers to the overall contentment of employees with their roles, shaped by pay, benefits, leadership, workload, and the work environment. It extends beyond compensation to include intangible aspects such as leadership support and workplace conditions (Ong et al., 2020). Anderson (2024) highlights that satisfaction, rooted in knowledge, skills, and behaviors, strengthens morale and overall organizational performance.

In the Philippine public sector, The Overseas Workers Welfare Administration (OWWA) plays a vital role in protecting the welfare of overseas Filipino workers (OFWs). In Region VI, limited resources and rising service demands highlight the importance of effective budget utilization, workforce competence, and employee satisfaction. However, delays and underspending have constrained program delivery (Department of Budget and Management, 2023). While national competency standards are emphasized (Civil Service Commission, 2020), little is known about how OWWA employees sustain competence through training and development. Likewise, although satisfaction is recognized as a driver of performance (Candelario, et. al, 2020),

research on OWWA Region VI employees remains scarce, especially amid increasing workplace pressures (De Leon et. al, 2022).

With this premise, the study examines the relationship among budget utilization, workforce competence, and employee satisfaction in OWWA Region VI, aiming to inform policies that enhance resource management, strengthen workforce capabilities, and promote employee well-being.

II. STATEMENT OF THE PROBLEM

This study aimed to determine the budget utilization, workforce competence, and satisfaction in the Overseas Workers Welfare Administration (OWWA) Offices in Region VI, Philippines, for Fiscal Year 2025.

Specifically, this study sought to answer the following questions:

1. What is the profile of respondents in terms of age, sex, educational attainment, position, years of service, and province?
2. What is the extent of budget utilization in the OWWA offices, as assessed by the respondents when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province?
3. What is the level of workforce competence in the OWWA offices as assessed by the respondents when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province?
4. What is the level of workforce satisfaction in the OWWA offices as assessed by the respondents when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province?
5. Are there significant differences in the extent of budget utilization in the OWWA offices, as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province?
6. Are there significant differences in the level of workforce competence in the OWWA offices as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province?
7. Are there significant differences in the level of workforce satisfaction in the OWWA offices as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province?
8. Are there significant relationships among budget utilization, workforce competence, and satisfaction in OWWA offices?

Hypotheses

1. There are no significant differences in the extent of budget utilization in the OWWA offices, as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province.
2. There are no significant differences in the level of workforce competence in the OWWA offices as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province.
3. There are no significant differences in the level of workforce satisfaction in the OWWA offices as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province.
4. There are no significant relationships among budget utilization, workforce competence, and satisfaction in OWWA Region VI.

Theoretical Framework

This study was anchored to three theories, each relating to budget utilization, workforce competence, and employee satisfaction among public sector employees. These theories included Budget Theory in the Public Sector (Khan & Hildreth, 2002), McClelland's Competency Theory (1973), and Herzberg's Two-Factor Theory of Job Satisfaction (1959).

For budget utilization, the study was anchored on Budget Theory in the Public Sector by Khan and Hildreth (2002). This theory posits that budgeting is not merely a technical exercise but a political and managerial process that reflects accountability, efficiency, and responsiveness in government. Proper utilization of funds ensures that resources are allocated effectively to meet organizational goals and public needs.

Applied to OWWA, this theory explained how transparent and efficient budget utilization strengthened service delivery, enhanced trust in government institutions, and ensured that programs for overseas workers were adequately funded.

For workforce competence, this study used McClelland's Competency Theory (1973).

McClelland argued that traditional measures such as intelligence tests were insufficient predictors of job performance. Instead, he emphasized competencies observable and measurable skills, knowledge, and behaviors that directly contribute to effective performance.

Applied to OWWA employees, this theory underscored how competence in technical skills, policy knowledge, and interpersonal communication enabled staff to meet organizational demands, uphold standards, and deliver quality services to overseas workers.

For workforce satisfaction, this study was anchored on Herzberg's Two-Factor Theory (1959). Herzberg distinguished between motivators (recognition, achievement, responsibility) that lead to satisfaction, and hygiene factors (salary, working conditions, policies) that prevent dissatisfaction. Both sets of factors are necessary to create a productive and committed workforce.

Applied to OWWA, this theory explained how satisfaction was shaped by fair compensation, supportive leadership, and opportunities for growth. Employees who felt valued and recognized were more likely to remain motivated, loyal, and committed to organizational success.

Conceptual Framework

This study aimed to determine the budget utilization, workforce competence, and satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Fiscal Year 2025. These organizational concepts were examined in relation to selected demographic attributes to identify patterns that described respondents' evaluations of budget utilization, workforce competence, and satisfaction.

As to age, respondents were categorized into "19–39 years old (Young)" and "40 years old and above (Old)." Younger respondents were considered more adaptable and open to new practices, while older respondents demonstrated stronger competence through accumulated experience. These distinctions were expected to show differences in satisfaction and budget utilization.

As to educational attainment, respondents were grouped into "Master's Degree," and "Doctoral

Degree." Those with higher educational attainment demonstrated higher competence through advanced knowledge and training, which related to satisfaction and budget utilization. Respondents with lower educational attainment faced limited opportunities, which could lower satisfaction levels.

As to position, respondents were categorized into "Rank-and-File," "Supervisory," and "Managerial." Rank-and-file respondents encountered challenges in workload management and limited decision-making authority, while supervisory respondents balanced administrative responsibilities with staff oversight. Managerial respondents focused on strategic planning and organizational accountability. These distinctions were expected to show relationships with competence, satisfaction, and budget utilization.

As to years of service, respondents were classified into "Less than 5 years," "6–10 years," and "11 years and above." Those with longer service demonstrated stronger competence through experience and exposure to organizational processes, while newer respondents were still adjusting to OWWA systems. These distinctions were expected to show how competence and satisfaction related to budget utilization over time.

As to province, respondents were grouped according to their OWWA office location within Region VI. OWWA Region VI maintained offices in Iloilo City (Regional Office), Roxas City (Capiz), Kalibo (Aklan), and San Jose (Antique). Respondents in provinces with larger workloads, such as Iloilo, viewed budget utilization differently compared to those in smaller offices. Provincial distinctions were expected to show relationships with competence development and satisfaction due to varying resource availability and service demands.

Lastly, the researcher noted that budget utilization was related to workforce competence, as proper resource allocation enabled respondents to perform efficiently. In turn, both budget utilization and competence were related to satisfaction, since competent respondents with adequate support were more likely to remain motivated and committed. These relationships highlighted the need to align demographic attributes with organizational practices to sustain competence, ensure efficient budgeting, and promote satisfaction among OWWA employees.

These concepts are illustrated in **Figure 1**.

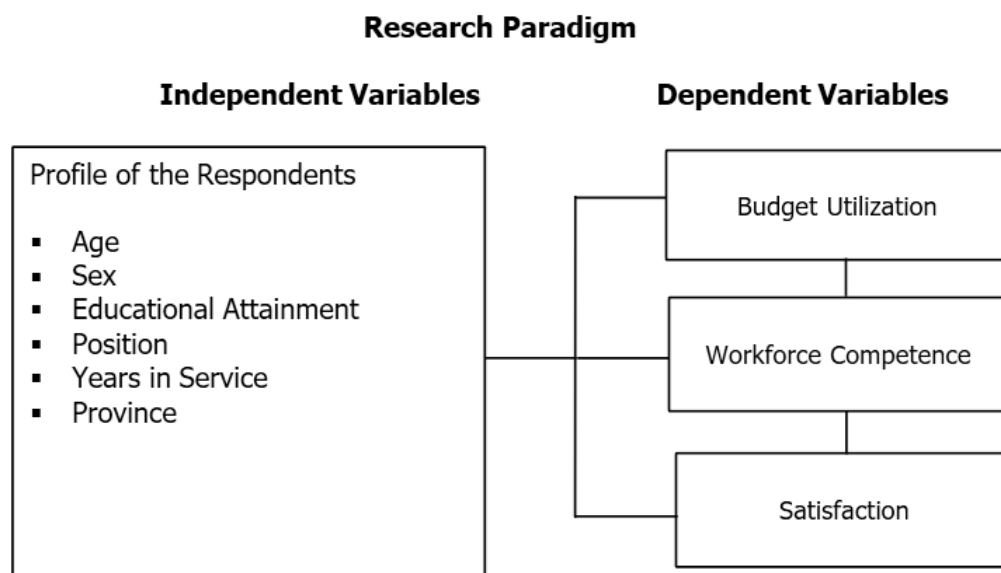


Figure 1. *Schematic Diagram Showing the Relationship between the Independent and the Dependent Variables of the Study*

Significance of the Study

This study on budget utilization, workforce competence, and satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI has significant implications for different stakeholders:

OWWA Administrators. The results guide decision-makers in designing and enhancing financial management practices, workforce development programs, and organizational policies. By identifying key factors that shaped competence and satisfaction, administrators are able to prioritize resources, strengthen accountability mechanisms, and implement strategies that sustain organizational efficiency and service delivery.

OWWA Employees. Employees at all levels benefit from clearer insights into how budget utilization and competence relate to their satisfaction and professional well-being. The study highlights organizational practices and support systems that help employees perform their roles more effectively, build competence, and sustain motivation in serving overseas workers.

Human Resource and Training Officials. The research provides evidence-based insights into aligning training programs, performance evaluation, and employee support initiatives with the needs of OWWA staff. Human resource officers apply the

findings to improve recruitment, onboarding, and professional development policies, ensuring that interventions are responsive, inclusive, and strategically designed to enhance competence and satisfaction.

Policy Makers in the Labor and Welfare Sector. The findings support evidence-based policymaking to strengthen workforce sustainability in government service. Recommendations shape revisions of budgetary policies, staffing standards, and employee welfare directives that directly relate to competence and satisfaction. This ensures that OWWA offices remain effective and capable of delivering quality services to overseas workers and their families.

Educational Institutions and Training Center Administrators. Schools and training providers offering public administration, social work, and management programs apply the insights to update curricula and training modules. By integrating competence-building and satisfaction-enhancing strategies into education, institutions prepare graduates for the realities of government service and organizational resource management.

Overseas Filipino Workers (OFWs) and Their Families. Indirectly, the study benefits OFWs and

their families by strengthening the capacity of OWWA employees to deliver services. Improved budget utilization, competence, and satisfaction among staff translate into more efficient programs, better welfare support, and enhanced trust in government institutions.

Civil Society and Community Organization Officials. The findings inform NGOs and advocacy groups that partner with OWWA in delivering welfare programs. By understanding how internal workforce dynamics relate to service quality, these organizations collaborate more effectively and advocate for reforms that sustain employee satisfaction and competence.

Researcher. The researcher, who is currently an employee of the Overseas Workers Welfare Administration (OWWA), benefited from the study as it provided a valuable reference for administrators, employees, policymakers, and academic institutions in sustaining competence, ensuring efficient budgeting, and promoting satisfaction among OWWA employees. The findings also served as a professional resource for the researcher, offering deeper understanding of organizational practices and workforce dynamics that could be applied in daily responsibilities, career growth, and future academic endeavors.

Future Researchers. The study provides a foundation for further inquiry into public sector workforce management. It invites future researchers to explore additional variables and methodologies that deepen understanding of budget utilization, competence, and satisfaction, thereby supporting the development of more effective interventions and sustainable organizational practices.

Definition of Terms

To provide clarity on key terms used in this study, the following definitions are presented both conceptually and operationally:

Budget Utilization. the effective allocation and use of financial resources to achieve organizational goals and ensure accountability in public service (Khan and Hildreth, 2002).

In this study, budget utilization referred to the extent to which OWWA employees in Region VI, for Fiscal Year 2025, assessed financial resources as being appropriately allocated and effectively used within their offices, consistent with the principle that proper

utilization supports organizational efficiency and accountability. Respondents evaluated budget utilization using a five-point Likert scale: 5 – To a Very Great Extent, 4 – To a Great Extent, 3 – To a Moderate Extent, 2 – To a Small Extent, and 1 – To a Very Small Extent

Workforce Competence. the knowledge, skills, and behaviors that enable employees to perform their roles effectively, contributing to organizational success and morale (Anderson, 2024).

In this study, workforce competence referred to the capacity of OWWA employees in Region VI, during Fiscal Year 2025, to fulfill their responsibilities with efficiency, professionalism, and consistency in service delivery. It emphasized their ability to apply knowledge and skills in achieving organizational goals while maintaining high standards of performance. Respondents assessed workforce competence using a five-point Likert scale: 5 – Very High, 4 – High, 3 – Moderate, 2 – Low, and 1 – Very Low.

Workforce Satisfaction. refers to the overall contentment of employees with their roles, shaped by pay, benefits, leadership, workload, and the work environment. It extends beyond compensation to include intangible aspects such as leadership support and workplace conditions (Ong et al., 2020).

In this study, workforce satisfaction referred to the extent to which OWWA employees in Region VI, during Fiscal Year 2025, experienced fulfillment and motivation in their work, consistent with the idea that satisfaction is linked to morale and performance in relation to budget utilization and workforce competence. Respondents assessed their satisfaction using a five-point Likert scale: 5 – Very High, 4 – High, 3 – Moderate, 2 – Low, and 1 – Very Low.

Scope and Limitations of the Study

This study focused on assessing the levels of budget utilization, workforce competence, and satisfaction among personnel of the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the fiscal year 2025. The respondents included 68 employees across different positions such as Rank-and-File, Supervisory, and Managerial, representing OWWA offices located in Iloilo City (Regional Office), Roxas City (Capiz), and San Jose (Antique).

Respondents were covered through the total enumeration sampling technique, meaning all qualified OWWA employees within Region VI were included in the study. The list of respondents was

based on official records provided by the Human Resource Office of OWWA Region VI. A researcher-made questionnaire, adopted from established theories, frameworks, and relevant literature (Khan & Hildreth, 2002; McClelland, 1973; Herzberg, 1959; Department of Budget and Management reports; Ong et al., 2020; Amadi, 2024), served as the primary data-gathering instrument. The questionnaire consisted of four parts: Part I gathered the personal profile of the respondents (age, sex, educational attainment, position, years of service, and province); Part II measured the extent of budget utilization; Part III assessed workforce competence; and Part IV evaluated employee satisfaction.

The instrument was validated by a panel of experts from Guimaras State University, composed of specialists in research, statistics, public administration, business management, and language studies. It was subsequently subjected to reliability testing, with the reliability of the survey instrument determined using Cronbach's alpha. Descriptive statistics, including mean, percentage, and frequency, were used to organize and present the data. To further analyze the findings, inferential statistical tests such as the Mann-Whitney U Test, Kruskal-Wallis H Test, and Spearman's rho were applied. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS), with the significance level set at 0.05.

The study was confined to OWWA offices within Region VI, excluding other regions in the Philippines. Respondents were limited to OWWA employees, excluding external stakeholders such as overseas Filipino workers and their families. Findings were also restricted to assessments made during Fiscal Year 2025, which may not capture changes over time or in different organizational contexts

III. REVIEW OF RELATED LITERATURE AND STUDIES

This section presents the literature and studies, concepts and research relevant to the study on budget utilization, workforce competence and satisfaction for the year 2025.

Conceptual Literature

On Budget Utilization Among Overseas Workers Welfare Administration (OWWA) Offices

Budget utilization was considered a vital element of organizational performance, especially in government agencies responsible for public service delivery. For the Overseas Workers Welfare Administration (OWWA), the careful allocation and management of financial resources ensured that welfare programs were implemented effectively and reached their intended beneficiaries. Responsible use of funds supported operational efficiency while reinforcing accountability and public trust. According to the Overseas Workers Welfare Administration (2020), OWWA is a national government agency attached to the Department of Migrant Workers, tasked with developing and implementing welfare programs for overseas Filipino workers (OFWs) and their families. Within this mandate, the effective use of financial resources becomes essential to ensure that programs reach their intended beneficiaries.

The Department of Budget and Management (DBM, 2020) defines a budget as the government's financial program that outlines appropriations and expenditures to support development priorities, infrastructure, and social services. It serves as a tool for accountability and resource allocation. Similarly, the Organisation for Economic Co-operation and Development (OECD, 2021) describe the budget as a central instrument of public finance that reflects government priorities, allocates resources, and ensures fiscal discipline in delivering programs and services.

Building on this, Liwanag (2024) explains utilization as the process by which local government units employ their allocated budgets to deliver programs and services, with effectiveness measured by the extent of funds used relative to appropriations. In the Philippine context, budget utilization is often assessed through the ratio of obligations and disbursements against available allotments, ensuring that resources are allocated and spent in line with organizational goals and public accountability (DBM, 2020).

The Congressional Policy and Budget Research Department (CPBRD, 2021) further emphasizes that budget utilization is a measure of how national government agencies use appropriations, allotments, and disbursements to implement programs and services. This perspective highlights utilization as both a financial and operational indicator of government performance.

More recently, DBM (2022) noted that budget utilization performance reflects the absorptive

capacity of agencies to use appropriations for operations and program implementation. In 2023, DBM reported that utilization is tracked through the Statement of Appropriations, Allotments, Obligations, Disbursements, and Balances (SAAODB), which monitors agency capacity to spend appropriations effectively.

Finally, DBM (2024, 2025) underscored that budget utilization serves as a key tool for assessing efficiency, identifying whether low utilization is due to unreleased appropriations or unobligated allotments. It is ultimately defined as the conscientious use of appropriated funds to meet government priorities, sustain growth, and deliver social services effectively.

On Workforce Competence Among Overseas Workers Welfare Administration (OWWA) Offices
Workforce competence was regarded as a vital factor in sustaining organizational performance, particularly in agencies responsible for public service delivery. It represented the capacity of employees to apply their knowledge, skills, and behaviors in fulfilling responsibilities and maintaining service quality. Within the Overseas Workers Welfare Administration (OWWA), competence ensured that staff carried out their roles effectively while adjusting to the evolving demands of the organization. According to Wong (2020), competence encompasses the knowledge, skills, and behaviors that enable employees to perform their roles effectively. It is considered a foundation for organizational success, as competent employees contribute to higher productivity and improved service delivery. Within this framework, workforce competence is essential in ensuring that employees meet the demands of their positions and adapt to evolving organizational needs.

According to Bemmami et. al, (2021), workforce competence was conceptualized as a holistic model in work situations, integrating cognitive, functional, and psychosocial dimensions. Their framework stressed that competence is context-dependent and involves consistent performance across domains, supporting adaptability and organizational growth. According to Salman et. al, (2020), workforce competence was defined as the demonstrable cluster of knowledge, skills, traits, motives, and self-concept that enable employees to achieve superior performance. Their thematic review emphasized that competence is both a strategic organizational

resource and a personal attribute that can be nurtured through human resource development.

According to Wong (2020), workforce competence was described as the enduring personal traits and qualitative behaviors that predict superior on-the-job performance, including leadership, interpersonal skills, communication, patience, and goal-setting ability. This definition highlighted that competence goes beyond cognitive skills to encompass personality variables that drive workplace success.

According to Le Deist and Winterton (2020, revisited in Salman et al.'s review), workforce competence was conceptualized as a multidimensional construct combining cognitive, functional, social, and meta-competence. This framework stressed that competence is not limited to technical skills but integrates broader capabilities that support adaptability and organizational growth.

Arifin (2021) further clarifies that competence and competencies are often misunderstood in theory and practice, but at their core, they represent the ability of individuals to apply knowledge and skills in specific contexts. This distinction highlights that workforce competence is not only about technical expertise but also about the capacity to integrate skills with organizational values and expectations.

Building on this, Ali et al. (2021) emphasize that competency frameworks in human resource management provide structured approaches to hiring, training, and performance evaluation. These frameworks ensure that employees are aligned with organizational goals and that their capabilities are continuously developed to meet future challenges.

The United Nations Committee of Experts on Public Administration (2022) underscores that public sector workforce competence requires agile, data-driven, and citizen-centered mindsets. Competence in this context extends beyond technical skills to include adaptability, collaboration, and resilience, which are critical in managing crises and delivering sustainable development goals.

More recently, Bernardo, Albert, Vizmanos, and Muñoz (2024) from the Philippine Institute for Development Studies (PIDS) found that Filipino workers often lack transversal competencies such as adaptability and collaboration, leaving them ill-prepared for the digital age. This study highlights the importance of continuous training and

development to sustain workforce competence in rapidly changing environments.

Finally, AscentHR (2024) reported that competency practices in the Philippines are being reinvented to enhance talent management. Their survey emphasized that workforce competence must be continuously assessed and strengthened through competency-based frameworks, ensuring that employees remain competitive and capable of meeting organizational and societal demands.

On Workforce Satisfaction Among Overseas Workers Welfare Administration (OWWA) Offices Satisfaction in the workplace has been widely examined as a key factor influencing employee morale, motivation, and organizational success, with scholars offering diverse perspectives on how it is defined and measured. This concept continues to evolve as researchers highlight different dimensions that shape how employees experience their roles and responsibilities.

According to Ong et al. (2020), workforce satisfaction was described as the overall contentment of employees with their roles, shaped by pay, benefits, leadership, workload, and the work environment. This definition emphasized that satisfaction was not limited to compensation but also included intangible aspects such as leadership support and workplace conditions.

According to Liu (2020), workforce satisfaction was defined as an emotional state resulting from employees' subjective appraisal of multiple facets of their job experiences, particularly in relation to the fulfillment of their needs and wants. This perspective emphasized that satisfaction extends beyond tangible rewards such as pay and benefits, encompassing intangible aspects like leadership support, workplace conditions, and opportunities for growth.

According to Wyrwa and Kaźmierczyk (2020), workforce satisfaction was described as the overall evaluation of employees' job experiences, shaped by both extrinsic factors such as compensation and intrinsic factors such as autonomy and recognition. Their systematic review highlighted that satisfaction is multidimensional and influenced by organizational culture and employee expectations.

According to Madrid et al. (2020), workforce satisfaction was explained as a positive emotional state fostered by employees' ability to regulate emotions and engage in affect-improving behaviors at work. This definition underscored the role of psychological processes, showing that satisfaction is

not only about external conditions but also about how employees manage their internal emotional experiences.

According to Bhati et. al, (2020), workforce satisfaction was defined as employees' emotional response to their workplace and job tasks, influenced by compensation, workplace culture, managerial empathy, and opportunities for growth. Their study highlighted that satisfaction directly impacts performance, turnover, and organizational commitment.

According to Judge et. al, (2020), workforce satisfaction was conceptualized as one of the most studied job attitudes in organizational psychology, reflecting employees' positive or negative judgments about their work and predicting outcomes such as performance, organizational citizenship behavior, and turnover. This definition emphasized its central role in organizational effectiveness.

Building on this, Alrefaei (2020) defined job satisfaction as an organizational measure that reflected how employees' satisfaction with their work environment influenced efficiency, performance, and overall success. This perspective highlighted satisfaction as a measurable factor directly tied to productivity and organizational outcomes.

Tentama et al. (2020) further explained workforce satisfaction as a condition closely tied to motivation, noting that higher levels of motivation often led to greater satisfaction among employees. This view underscored the psychological connection between motivation and satisfaction, showing how one reinforced the other in workplace settings.

Expanding this view, Punna and Dixit (2021) stated that job satisfaction represented the level of contentment employees felt with their job, extending beyond daily duties to include satisfaction with colleagues, managers, organizational policies, and the impact of work on personal life. Their perspective illustrated the multidimensional nature of satisfaction, encompassing both professional and personal aspects.

In the Philippine context, De Leon et. al, (2022) explained that job satisfaction among government employees was determined by work values, fairness, and organizational culture, which in turn affected motivation and retention. This localized perspective showed how cultural and institutional factors shaped satisfaction in the public sector.

Similarly, Muwanguzi, et. al, (2022) defined workforce satisfaction as a multidimensional variable denoting a pleasurable or positive emotional state of workers, an attitudinal response that measured how a person felt about one's job as well as an affective reaction to it. Their definition reinforced the emotional and behavioral dimensions of satisfaction, highlighting its role as both a feeling and a response.

More recently, Renders and Sheykhi (2024) emphasized employee satisfaction as a critical driver of organizational performance, noting distinct patterns between white-collar and blue-collar employees. Their findings illustrated how satisfaction manifested differently across workforce groups, reflecting the diverse realities of modern organizations.

Related Studies

Foreign Studies

Research on budget utilization, workforce competence, and satisfaction has been widely explored in different international contexts, offering valuable insights that strengthen the theoretical foundation of this study. Dumessa Gurmesssa (2020) emphasized that proper budget utilization was essential for organizational efficiency. At Jimma University, challenges such as inadequate data, weak accountability, strict procedures, and staff turnover hindered effective use, while decentralization, automation, and monitoring systems were identified as strengths that supported financial management.

In a related study, Donna and Ningsih (2020) examined budget usage and budgetary slack in Surabaya's Regional Working Units. Their findings revealed a negative relationship between usage and slack, with participation and emphasis mediating the link. This provided practical insights into how budget participation systems could be improved to reduce inefficiencies.

Turning to workforce competence, Wong (2020) traced the origins of the concept, reviewed definitions, and highlighted its role as a predictor of superior performance. He noted gaps between theory and practice and stressed the importance of competency-based assessment in modern human resource management.

Building on this, Arifin (2021) clarified the distinctions between competence, competency, and competencies, presenting categories and a diagram to differentiate the terms. His work underscored the need for precise definitions to strengthen HRM theory and practice.

Ali et. al, (2021) advanced this discussion by examining the development of a generic competency framework. They argued that competence provided competitive advantage but was often underutilized due to complexity and lack of general frameworks. Their study proposed a structured methodology for creating adaptable frameworks applicable across diverse jobs.

Complementing these perspectives, Ong et. al, (2020) investigated job satisfaction among academic staff in Malaysia. They found significant positive relationships between pay, benefits, work environment, leadership, workload, and satisfaction, with leadership emerging as the strongest factor. The study recommended adopting effective leadership styles to enhance satisfaction and performance.

Similarly, Alrefaei (2020) emphasized that job satisfaction directly influenced efficiency, performance, and organizational success. Drawing lessons from the Institute of Public Administration in Saudi Arabia, he highlighted the importance of cultivating satisfaction through supportive work environments.

More recently, Renders and Sheykhi (2024) analyzed over two million employee reviews to explore satisfaction among white- and blue-collar workers. Their findings revealed distinct patterns: white-collar satisfaction was positively linked to market value (Tobin's Q), while blue-collar satisfaction correlated with profitability (ROA). Both groups prioritized intrinsic motivators such as job fulfillment and growth opportunities over extrinsic rewards, underscoring the importance of tailoring strategies to meet intrinsic needs.

Local Studies

In the Philippine context, Licudan et. al, (2022) assessed job satisfaction and quality of work life among government employees in Liloy, Zamboanga del Norte. Results showed that employees were highly satisfied and valued their work life, with a significant relationship between satisfaction and quality of work life. The study emphasized that

supportive management strategies and improved work environments enhanced both satisfaction and well-being.

Rodriguez and Dela Fuente (2024) developed WebPy-BudgetAnalytics, a monitoring tool for universities and colleges. Their study showed that digital analytics improved budget tracking and accountability, offering a replicable model for higher education institutions worldwide.

Liwanag (2024) analyzed the budget utilization of thirty barangays in Concepcion, Tarlac from 2020 to 2022. Results revealed underspending, late approval of annual budgets, and reduced allocations in 2021 due to the COVID-19 pandemic. While barangays complied with mandated funds, utilization was restricted, with spending concentrated on current appropriations and limited use of continuing appropriations.

Wong (2020) traced the origins of competency and reviewed definitions and concepts proposed by scholars, emphasizing its role as a valid predictor of superior performance. He highlighted gaps between theory and practice, noting misperceptions in the literature and underscoring the importance of competency-based assessment in modern HRM.

De Leon et. al, (2022) examined job satisfaction and work values among government employees in Cavite. They found employees generally satisfied, though work activity was only moderately rated. Work values were considered highly important, and a significant relationship emerged between satisfaction and values, showing that improvements in one reinforce the other. The study emphasized that cultivating satisfaction and strong work values is essential for achieving organizational goals in local government units.

Candelario et. al, (2020) investigated organizational commitment and job satisfaction among 50 government employees in Northern Philippines. Results revealed that highly committed employees were also highly satisfied, with commitment serving as a strong predictor of satisfaction. The study highlighted that loyalty and motivation are sustained when employees' needs and values are addressed.

Relevance of Related Literature and Studies

The review of related literature underscored the importance of budget utilization, workforce

competence, and employee satisfaction, both from conceptual and empirical perspectives.

Budget utilization was central to organizational efficiency, as it ensured that appropriated funds were conscientiously used to meet government priorities and deliver essential services. Conceptual frameworks from the Department of Budget and Management (2020, 2022, 2024) and the OECD (2021) highlighted the budget as a tool for accountability, fiscal discipline, and resource allocation. Empirical studies, such as those by Liwanag (2024) and the Congressional Policy and Budget Research Department (2021), revealed challenges of underspending, delayed approvals, and absorptive capacity, emphasizing that utilization was not merely financial but also operational in nature. These insights demonstrated that effective budget use was a prerequisite for sustaining growth and ensuring timely service delivery.

Workforce competence, meanwhile, emerged as a foundation for organizational success. Wong (2020) and Arifin (2021) defined competence as the integration of knowledge, skills, and behaviors aligned with organizational values. Ali et al. (2021) and the United Nations Committee of Experts on Public Administration (2022) extended this view by stressing competency frameworks and adaptive mindsets as essential for resilience and innovation in public service. Empirical evidence from Bernardo et al. (2024) highlighted gaps in Filipino workers' transversal competencies, particularly adaptability and collaboration, underscoring the need for continuous training in the digital age. These studies affirmed that competence was not static but evolved with organizational and societal demands.

Employee satisfaction was equally critical, shaping motivation, retention, and overall organizational performance. Ong et al. (2020), Alrefaei (2020), and Tentama et al. (2020) described satisfaction as a multidimensional construct influenced by pay, benefits, leadership, and motivation. Punna and Dixit (2021) expanded this by linking satisfaction to organizational policies and work-life balance. Local studies, such as those by De Leon et al. (2022), emphasized the role of work values and fairness in shaping satisfaction among government employees, while Candelario et al. (2020) highlighted the strong connection between organizational commitment and satisfaction. More recent findings by Renders and

Sheykhi (2024) confirmed that satisfaction patterns varied across employee groups but remained a critical driver of performance.

Taken together, the reviewed literature showed that budget utilization, workforce competence, and employee satisfaction are interconnected pillars of organizational effectiveness. Conceptual frameworks provided theoretical grounding, while empirical studies offered practical insights across local and foreign contexts. Together, these perspectives emphasized that efficient resource use, competent employees, and satisfied workers enhance institutional performance and service delivery, guiding policymakers and managers in promoting fiscal responsibility, adaptive competencies, and a motivated workforce for modern governance.

IV. RESEARCH METHODOLOGY

This part encompasses a thorough discussion of the research design, the study's respondents, reliability testing, instrument validity, data collection instruments, data gathering procedures, and the statistical tools to be employed.

Research Design

A quantitative method of research was employed, utilizing a descriptive correlational research design. This approach was chosen to systematically describe the current conditions and examine the relationships among the variables without manipulating them. As Saunders, Lewis, and Thornhill (2019) emphasize, descriptive research provides an accurate profile of events, persons, or situations. It may serve as an extension of exploratory research or as a precursor to explanatory studies. Descriptive research requires a clear understanding of the phenomenon being studied before data collection begins. Hamaker et al. (2020) further explain that descriptive research outlines the characteristics of a group or individual, predictive research projects future outcomes, and explanatory research seeks to understand causal mechanisms.

The primary objective of descriptive studies is to depict individuals, events, or conditions as they naturally exist. Researchers do not alter any variables but instead describe the sample being studied (Siedlecki, 2020). In this study, data were gathered, described, and summarized to generate meaningful insights and determine the relationships among

budget utilization, workforce competence, and satisfaction among OWWA employees in Region VI.

This research design was appropriate for the study, as it allowed the researcher to observe and analyze the existing conditions within OWWA offices in the Philippines, providing a comprehensive understanding of how budget utilization, workforce competence, and satisfaction are shaped by demographic and organizational factors.

Respondents of the Study

The respondents of this study consisted of all 68 employees of the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines. The study, which was conducted in 2025, aimed to evaluate the levels of budget utilization, workforce competence, and satisfaction among personnel occupying Rank-and-File, Supervisory, and Managerial positions. Respondents represented OWWA offices located in Iloilo City (Regional Office), Capiz, and San Jose (Antique).

To ensure comprehensive coverage of the target population, the study employed the total enumeration sampling technique. Under this approach, all qualified OWWA employees in Region VI were included as respondents. The official workforce records provided by the Human Resource Office of OWWA Region VI served as the basis for identifying the respondents. This method guaranteed inclusiveness and accuracy, thereby allowing the study to capture the full range of perspectives across the provincial offices.

The distribution of respondents is shown in Table 1.

Table 1. Distribution of Respondents

Province	N	%
1. Iloilo	54	79.41 %
2. Antique (San Jose)	3	4.41 %
3. Capiz (Roxas City)	11	16.18 %
Total	68	100 %

Data Gathering Instrument

The researcher utilized a researcher-developed questionnaire, adopted from relevant literature and established theoretical frameworks, to collect data for the study. The instrument consisted of four parts. Part I gathered the demographic profile and pertinent information of the respondents. Part II elicited responses from OWWA employees regarding the extent of budget utilization in their offices. Part III

captured responses on workforce competence, while Part IV obtained responses on employee satisfaction. Parts II, III, and IV of the questionnaires were carefully adopted from established instruments and prior studies (Khan & Hildreth, 2002; McClelland, 1973; Herzberg, 1959; Department of Budget and Management reports; Ong et al., 2020; Amadi, 2024) to align with the specific objectives and organizational context of the present research. The items were selected, refined, and contextualized to ensure applicability to the OWWA Region VI setting.

Respondents were asked to answer the questionnaire using a five-point Likert scale of agreement. The scale employed the following numerical weights and corresponding descriptions: 5 – Strongly Agree, 4 –

Agree, 3 – Uncertain, 2 – Disagree, and 1 – Strongly Disagree.

This uniform scale was applied across all parts of the questionnaire to measure budget utilization, workforce competence, and employee satisfaction. The use of a single response format ensured consistency in data collection and facilitated clearer interpretation of results. After the data-gathering procedure was completed, the researcher analyzed, tabulated, and interpreted the data. Inferences were drawn from the findings, providing insights into the relationship between budget utilization, workforce competence, and satisfaction among OWWA employees in Region VI.

To interpret the scores, the researcher employed the following scale of means and corresponding interpretations:
Budget Utilization

Scale of Means	Description	Interpretation
4.21 – 5.00	To a Very Great Extent	All OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.
3.41 – 4.20	To a Great Extent	Most OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.
2.61 – 3.40	To a Moderate Extent	Some OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.
1.81 – 2.60	To a Low Extent	Few OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.
1.00 – 1.80	To a Very Low Extent	Very few OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.

Workforce Competence

Scale of Means	Description	Interpretation
4.21 – 5.00	Very High	All employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.
3.41 – 4.20	High	Most employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.
2.61 – 3.40	Moderate	Some employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.
1.81 – 2.60	Low	Few employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.

1.00 – 1.80	Very Low	Very few employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.
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Workforce Satisfaction

Scale of Means	Description	Interpretation
4.21 – 5.00	Very High	All OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.
3.41 – 4.20	High	Most OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.
2.61 – 3.40	Moderate	Some OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.
1.81 – 2.60	Low	Few OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.
1.00 – 1.80	Very Low	Very few OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.

Validity of the Research Instrument

The researcher prepared a questionnaire, which was adopted and developed from previous studies and relevant literature (Khan & Hildreth, 2002; McClelland, 1973; Herzberg, 1959; Department of Budget and Management reports; Ong et al., 2020; Amadi, 2024). This instrument was submitted for validation with the assistance of the dissertation panelists, was submitted for validation with the assistance of dissertation panelists. A research expert, statistician, business and management specialist, and a language specialist evaluated the instrument using the Good and Scates Criteria, which considered clarity, relevance, substance, representation, appropriateness, and comprehensiveness. The Good and Scates Criteria for validation were applied to assess whether the items were appropriate, clear, reasonable, non-superficial, typical, and sufficiently inclusive, with an expected average rating of 5.0. The instrument was refined to align with the study's objectives, drawing insights from related literature. It was then reviewed and validated by a panel of jurors chosen for their expertise in research methodology, testing and assessment, and the English language.

Validity referred to the appropriateness, meaningfulness, correctness, and usefulness of the inferences drawn by the researcher (Fraenkel & Wallen, 2017). The comments, corrections, and suggestions of the validators were carefully

considered and incorporated into the final version of the questionnaire before reliability testing was conducted.

Reliability of the Instrument

To determine the reliability of the questionnaire designed to measure Budget Utilization, Workforce Competence, and Satisfaction, the instrument was pilot tested among 30 OWWA employees from Bacolod City. These individuals were not part of the actual survey population but shared similar demographic characteristics with the intended respondents. The pilot testing was conducted to refine the questionnaire for clarity, ease of completion, and accurate recording of responses during the actual data collection phase.

The data gathered from the pilot test were tallied and subjected to a reliability analysis using Cronbach's alpha. This statistical method evaluated the internal consistency of responses across a set of related items within each construct. A Cronbach's alpha coefficient of 0.80 or higher was considered acceptable, indicating that the items reliably measured the intended concept. According to Saunders, Lewis, and Thornhill (2019), alpha values range from 0 to 1, with higher values reflecting stronger internal consistency.

The reliability results of the questionnaire demonstrated strong internal consistency across all three constructs. The Budget Utilization scale yielded a Cronbach's alpha of 0.87, the Workforce Competence scale registered 0.89, and the Satisfaction scale produced a coefficient of 0.91. These values exceeded the acceptable threshold of 0.80, confirming that the instrument was a reliable tool for assessing budget utilization, workforce competence, and satisfaction among OWWA employees in Bacolod City.

Data Gathering Procedure

After the validity and reliability of the data-gathering instrument had been established, the questionnaire was reproduced and prepared for fielding. The researcher personally administered the instrument to the respondents. To guarantee ethical conduct throughout the research process, the researcher ensured that respondents' names were not mentioned in any part of the study. Respondents were also assured that they would not be subjected to any emotional or physical harm. Proper documentation of dates and materials used in the study was maintained to avoid copyright infringement and plagiarism. A communication letter was presented to individuals who assisted in the validation and verification of the questionnaire items, ensuring that the final instrument was well-organized and ethically sound.

In the Post-Investigation Phase, the collected data were encoded and processed using Microsoft Excel and the Statistical Package for the Social Sciences (SPSS) software.

Statistical Tools Used

This study employed several statistical tools to analyze the data gathered from the respondents. These tools included frequency count, percentage, mean, Mann-Whitney U Test, Kruskal-Wallis H Test, and Spearman's rho. Each tool was applied to address specific aspects of the research problem and to ensure accurate interpretation of the results.

Frequency Count. This was used to determine the distribution of respondents based on demographic variables such as age, sex, educational attainment, position, years of service, and province. It also identified the frequency of responses for each item in the questionnaire.

Percentage. This was applied to present the proportion of respondents within each demographic

category, offering a comparative view of the sample composition and the rate index of the given variables.

Mean. This was employed to determine the overall assessment of budget utilization, workforce competence, and satisfaction among OWWA employees when taken as a whole and when classified according to demographic variables such as age, sex, educational attainment, position, years of service, and province.

Mann-Whitney U Test. This was used to determine whether there were significant differences in the levels of budget utilization, workforce competence, and satisfaction between groups with two categories, such as age, sex, educational attainment and years of service.

Kruskal-Wallis H Test. This was applied to assess significant differences in the levels of budget utilization, workforce competence, and satisfaction among groups with more than two categories, such as position, and province.

Spearman's rho. This was utilized to measure the significant relationships among the study's key variables, specifically budget utilization, workforce competence, and satisfaction among OWWA employees.

All statistical analyses were conducted at the 0.05 level of significance to ensure statistical reliability.

V. PRESENTATION, ANALYSIS, AND INTERPRETATION OF DATA

This part presents, analyzes, and interprets the results of the study on the budget utilization, workforce competence, and satisfaction in Overseas Workers Welfare Administration offices.

Profile of the Respondents

The respondents of this study comprised a total enumeration of 68 employees from the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines. Conducted during Fiscal Year 2025, the study examined budget utilization, workforce competence, and employee satisfaction within the organization. The respondents represented a mix of managerial, supervisory, and rank-and-file staff who collectively deliver welfare services to Overseas Filipino Workers (OFWs) and their families across Western Visayas.

In terms of age, the majority of respondents (73.5%) were below 40 years old, while 26.5% were 41 years

old and above. This indicates that the OWWA workforce in Region VI is predominantly young, with a smaller group of older employees contributing their experience and institutional knowledge.

In terms of sex, 58.8% of respondents were female, while 41.2% were male. This shows that women comprised the majority of the workforce, reflecting sex diversity in OWWA offices.

In terms of educational attainment, most respondents (88.2%) were bachelor's degree holders, while 11.8% had master's degrees. This composition highlights a workforce largely equipped with undergraduate qualifications, complemented by a smaller group with advanced academic training.

In terms of position, the majority (85.3%) were rank-and-file employees, followed by 10.3% in supervisory roles, and only 4.4% in managerial positions. This distribution underscores that most employees are engaged in operational-level work, with fewer occupying leadership roles.

In terms of years of service, 63.2% had served for 5 years and below, while 36.8% had been in service for 6 years and above. This shows a workforce with a significant proportion of relatively new employees, balanced by a group with longer tenure who provide continuity and organizational stability.

Finally, in terms of province, most respondents (79.4%) were from Iloilo, followed by 16.2% from Capiz, and 4.4% from Antique. This shows that Iloilo accounted for the largest share of the sample, with smaller contributions from neighboring provinces.

Overall, the results show that the OWWA workforce in Region VI is predominantly young, female, and bachelor's degree educated, concentrated in rank-and-file positions, and largely based in Iloilo. This profile reflects a workforce characterized by youthful energy, sex diversity, and strong undergraduate educational backgrounds, forming the basis for examining budget utilization, workforce competence, and employee satisfaction in OWWA offices across Western Visayas.

Table 2. Profile Of the Respondents

Profile	Frequency (F)	Percentage (%)
Age		
Below 40 Years Old (Young)	50	73.5
41 Years Old and Above (Old)	18	26.5
Sex		
Male	28	41.2

Female	40	58.8
Educational Attainment		
Master's Degree	8	11.8
Bachelor's Degree	60	88.2
Position		
Managerial	3	4.4
Supervisory	7	10.3
Rank and File	58	85.3
Years Of Service		
5 Years and Below	43	63.2
6 Years and Above	25	36.8
Province		
Iloilo	54	79.4
Antique	3	4.4
Capiz	11	16.2
Entire Group	68	100.0

Extent Of Budget Utilization in the OWWA Offices, As Assessed By The Respondents When Taken As A Whole

Table 3 presents the extent of budget utilization in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, as assessed by the respondents in the year 2025. "Overall, the total mean score of $M = 4.61$ reflects that OWWA offices upheld budget utilization 'To a Very Great Extent.'" This indicates that, all OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.

The highest ratings on the extent of budget utilization in OWWA offices, as assessed by the respondents, were observed in financial audits conducted to ensure proper use of funds ($M = 4.78$), budget utilization supporting organizational goals ($M = 4.71$), and strict accountability in the use of funds ($M = 4.69$). All aspects of budget utilization were assessed "to a very great extent", highlighting the highest emphasis on financial integrity, organizational alignment, and accountability.

Other budget utilization practices such as proper planning and alignment of budget allocations ($M = 4.68$), compliance with government rules and regulations ($M = 4.66$), and budget utilization driving improved productivity ($M = 4.66$) were likewise rated "To a Very Great Extent." These findings reflect consistent adherence to standards and effective use of resources to achieve measurable outcomes.

Meanwhile, items such as regular monitoring of expenditures ($M = 4.63$), accurate and timely preparation of reports ($M = 4.62$), and transparency

in financial transactions ($M = 4.62$) also received high ratings, underscoring the importance of oversight and openness in financial operations. Lower ratings, though still within the “Very Great Extent” category, were noted in fair distribution of resources across units ($M = 4.46$) and timely disbursement of funds ($M = 4.41$). These areas, while positively assessed, indicated opportunities for further strengthening equitable allocation and operational efficiency. Overall, the results show that budget utilization in OWWA offices was consistently upheld to a very great extent, marked by strict financial audits,

accountability, compliance, and transparency. This reflected a well-managed financial system that supported organizational goals and ensured efficient delivery of programs and services for Overseas Filipino Workers and their families. These findings aligned with the Department of Budget and Management (2020, 2022, 2024), which emphasized budget utilization as a tool for accountability and fiscal discipline, and with the Congressional Policy and Budget Research Department (2021), which highlighted utilization as both a financial and operational indicator of government performance.

Table 3. Extent Of Budget Utilization In The OWWA Offices, As Assessed By The Respondents When Taken As A Whole

Items	Mean	Description
financial audits are conducted to ensure proper use of funds.	4.78	Very Great Extent
budget utilization supports the achievement of organizational goals.	4.71	Very Great Extent
accountability in the use of funds is strictly maintained.	4.69	Very Great Extent
budget allocations are properly planned and aligned with organizational priorities.	4.68	Very Great Extent
budget utilization practices comply with government rules and regulations.	4.66	Very Great Extent
budget utilization drives improved productivity and measurable organizational outcomes.	4.66	Very Great Extent
expenditures are monitored regularly to avoid overspending.	4.63	Very Great Extent
budget utilization reports are prepared accurately and submitted promptly.	4.62	Very Great Extent
transparency in financial transactions is consistently observed.	4.62	Very Great Extent
financial resources are utilized efficiently to support programs and services.	4.60	Very Great Extent
adjustments to budget allocations are made strategically when necessary.	4.60	Very Great Extent
personnel are encouraged to suggest improvements in budget management.	4.56	Very Great Extent
personnel are informed about budget guidelines and policies.	4.54	Very Great Extent
resources are distributed fairly across different units or departments.	4.46	Very Great Extent
funds are disbursed on time to ensure smooth operations.	4.41	Very Great Extent
Total Mean	4.61	Very Great Extent

Scale: 4.21 – 5.00 To A Very Great Extent (VGE), 3.41 – 4.20 To A Great Extent (GE),
2.61 – 3.40 To A Moderate Extent (ME), 1.81 – 2.60 To A Small Extent (SE),
1.00 – 1.80 To A Very Small Extent (VSE)

Extent of Budget Utilization in OWWA Offices As Assessed by the Respondents When Classified

According to Age, Sex, Educational Attainment, Position, Years of Service, and Province

Table 4 presents the extent of budget utilization in the Overseas Workers Welfare Administration (OWWA) offices as assessed by the respondents in Region VI, Philippines, for the Year 2025, when classified according to age, sex, educational attainment, position, years of service, and province. Using the five-point scale, the overall mean score of $M = 4.61$ reveals that budget utilization was upheld “To a Very Great Extent.” This indicates that, all OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.

When classified according to age, both employees below 40 years old and those 41 years old and above rated budget utilization “to a very great extent.” It shows that, younger employees highlighted the consistent conduct of financial audits, proper alignment of funds with organizational goals, and accountability measures, while older employees emphasized the same practices reinforced by their longer service and institutional knowledge. Both groups demonstrated that financial discipline, transparency, and responsible resource management are firmly upheld in OWWA offices regardless of age category.

When classified according to sex, both male and female respondents rated budget utilization to a very great extent, with males giving a slightly higher mean than females. This consistency across sex classifications shows that financial audits, alignment of funds with organizational goals, and accountability measures were favorably observed by both groups, demonstrating that budget utilization practices are upheld uniformly regardless of sex.

When classified according to educational attainment, master’s degree holders rated the highest mean ($M = 4.73$), while bachelor’s degree holders assessed $M = 4.60$. Both groups rated budget utilization “To a Very Great Extent,” with master’s degree holders showing higher assessment of budget utilization practices.

When classified according to position, managerial employees assessed a mean of $M = 4.67$, supervisory employees rated $M = 4.60$, and rank-and-file employees rated $M = 4.61$. All groups evaluated

budget utilization “to a very great extent”, indicating consistency across organizational levels. Managerial employees emphasized strict accountability and alignment of funds with organizational goals, supervisory employees highlighted the conduct of financial audits and monitoring practices, while rank-and-file employees underscored adherence to clearly defined processes and proper use of resources.

When classified according to years of service, employees with five years and below rated budget utilization at $M = 4.62$, while those with six years and above assessed it at $M = 4.61$. Both groups rated to a very great extent, showing that tenure did not significantly alter the evaluation of financial audits, accountability measures, and alignment of funds with organizational goals. Employees with shorter service emphasized adherence to established processes and proper use of resources, while those with longer tenure reinforced these practices through their experience and continuity in organizational standards.

Finally, when classified according to province, respondents from the OWWA office located in Capiz recorded the highest mean ($M = 4.73$), followed by those from Iloilo ($M = 4.59$) and Antique ($M = 4.56$). All provinces rated budget utilization “To a Very Great Extent,” with Capiz showing higher assessment compared to the other provinces.

Taken together, the data showed that budget utilization in OWWA offices was consistently observed “To a Very Great Extent” across all classifications. Higher ratings were noted among master’s degree holders, managerial employees, and respondents from Capiz, while bachelor’s degree holders, supervisory employees, and those from Antique recorded relatively lower means. Overall, the findings provided a clear profile of how budget utilization was upheld across demographic and organizational categories. This aligned with Liwanag (2024), who emphasized that effective utilization ensured resources were allocated and spent in line with organizational goals, and with Dumessa Gurmessa (2020), who highlighted that proper budget utilization was essential for organizational efficiency.

Table 4. Extent Of Budget Utilization In The OWWA Offices, As Assessed By The Respondents, When Classified According To Age, Sex, Educational Attainment, Position, Years Of Service, And Province

Profile	Mean	Description
Age		

Below 40 Years Old (Young)	4.61	Very Great Extent
41 Years Old and Above (Old)	4.62	Very Great Extent
Sex		
Male	4.64	Very Great Extent
Female	4.60	Very Great Extent
Educational Attainment		
Master's Degree	4.73	Very Great Extent
Bachelor's Degree	4.60	Very Great Extent
Position		
Managerial	4.67	Very Great Extent
Supervisory	4.60	Very Great Extent
Rank and File	4.61	Very Great Extent
Years Of Service		
5 Years and Below	4.62	Very Great Extent
6 Years and Above	4.61	Very Great Extent
Province		
Iloilo	4.59	Very Great Extent
Antique	4.56	Very Great Extent
Capiz	4.73	Very Great Extent
Total Mean	4.61	Very Great Extent

Scale: 4.21 – 5.00 To A Very Great Extent (VGE), 3.41 – 4.20 To A Great Extent (GE), 2.61 – 3.40 To A Moderate Extent (ME), 1.81 – 2.60 To A Small Extent (SE), 1.00 – 1.80 To A Very Small Extent (VSE)

Level Of Workforce Competence In The OWWA Offices When Taken As A Whole

Table 5 presents the level of workforce competence in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, as assessed by the respondents in 2025. Using the five-point scale, the overall mean score of $M = 4.70$ reflects a “Very High” level of workforce competence. This indicates that all employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.

The highest ratings on workforce competence were observed in upholding integrity, accountability, and ethical standards in all tasks ($M = 4.84$), communicating clearly and professionally with colleagues and clients ($M = 4.79$), and working cooperatively with colleagues to achieve shared objectives ($M = 4.79$), all aspects were assessed “Very High.” These results highlight emphasis on ethical conduct, communication, and teamwork.

Other competencies such as active listening and responsiveness to feedback ($M = 4.78$), embracing new ideas and innovative practices ($M = 4.78$), and demonstrating proficiency in technical aspects of the job ($M = 4.76$) were likewise rated “Very High.” These findings reflect adaptability, openness to

innovation, and technical expertise among employees.

Meanwhile, items such as analyzing problems logically and proposing solutions ($M = 4.59$), contributing positively to team discussions ($M = 4.59$), and preparing accurate reports on time ($M = 4.57$) also received high ratings, underscoring the importance of problem-solving, collaboration, and documentation in daily operations.

Lower ratings, though still within the “Very High” category, were noted in making sound decisions that contribute to organizational goals ($M = 4.50$) and adapting strategies when faced with unexpected challenges ($M = 4.63$). These areas, while positively assessed, suggest opportunities for further strengthening decision-making and strategic adaptability.

Overall, the results showed that workforce competence in OWWA offices was consistently rated “Very High,” highlighted by strong ethical standards, communication skills, teamwork, and technical proficiency. This reflects a capable and professional workforce that supported organizational objectives and ensured effective delivery of welfare services to Overseas Filipino Workers and their families. These findings aligned with Wong (2020), who emphasized

competence as the integration of knowledge, skills, and behaviors essential for organizational success, and with Ali et al. (2021), who underscored the role

of competency frameworks in strengthening employee capabilities and aligning them with institutional goals.

Table 5. Level Of Workforce Competence In The OWWA Offices When Taken As A Whole

Items	Mean	Description
uphold integrity, accountability, and ethical standards in all tasks.	4.84	Very High
communicate clearly and professionally with colleagues and clients.	4.79	Very High
work cooperatively with colleagues to achieve shared objectives.	4.79	Very High
listen actively and respond appropriately to feedback.	4.78	Very High
embrace new ideas and innovative practices to improve performance.	4.78	Very High
demonstrate proficiency in the technical aspects of my job.	4.76	Very High
utilize available tools and resources effectively to accomplish tasks.	4.74	Very High
adjust quickly to changes in work assignments or procedures.	4.74	Very High
apply organizational policies and procedures accurately in my work.	4.72	Very High
respect diverse perspectives and encourage inclusivity in the workplace.	4.66	Very High
adapt my strategies when faced with unexpected challenges.	4.63	Very High
analyze problems logically and propose effective solutions.	4.59	Very High
contribute positively to team discussions and planning.	4.59	Very High
prepare accurate reports and documentation on time.	4.57	Very High
make sound decisions that contribute to organizational goals.	4.50	Very High
Total Mean	4.70	Very High

Scale: 4.21 – 5.00 *Very High (VH)*, 3.41 – 4.20 *High (H)*, 2.61 – 3.40 *Moderate (M)*, 1.81 – 2.60 *Low (L)*, 1.00 – 1.80 *Very Low (VL)*

Level of Workforce Competence in OWWA Offices When Classified According to Age, Sex, Educational Attainment, Position, Years of Service, and Province

Table 6 presents the level of workforce competence in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, when classified according to age, sex, educational attainment, position, years of service, and province. Using the five-point scale, the overall mean score of $M = 4.70$ reflects a “Very High” level of workforce competence. This indicates that all employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.

When classified according to age, employees below 40 years old assessed a mean of $M = 4.70$, while those 41 years old and above also rated $M = 4.70$. Both groups rated “Very High,” showing that competence was consistently observed regardless of age.

When classified according to sex, female respondents rated a slightly higher mean ($M = 4.72$) compared to male respondents ($M = 4.68$). Both groups rated “Very High,” reflecting consistency across sex classifications, with females showing marginally higher assessment.

When classified according to educational attainment, master’s degree holders rated the highest mean ($M = 4.91$), while bachelor’s degree holders assessed $M = 4.67$. Both groups rated “Very High,” with master’s degree holders showing higher assessment of workforce competence.

When classified according to position, employees with managerial roles assessed $M = 4.93$, supervisory employees $M = 4.78$, and rank-and-file employees $M = 4.68$. All groups rated “Very High,” indicating that competence was consistently upheld across organizational levels, with managerial employees showing the highest assessment.

When classified by years of service, employees with five years or less reported a mean rating of $M = 4.69$, while those with six years or more reported $M = 4.71$. Both groups rated workforce competence as “Very High,” indicating that tenure did not significantly contribute their assessment.

Finally, when classified according to province, respondents from Antique recorded the highest mean ($M = 4.84$), followed by those from Iloilo ($M = 4.71$) and Capiz ($M = 4.60$). All provinces rated “Very High,” with Antique showing stronger assessment compared to the other provinces.

Taken together, the data showed that level of workforce competence in OWWA offices was “Very High” across all classifications. Higher ratings were

noted among master’s degree holders, managerial employees, and respondents from Antique, while bachelor’s degree holders, rank-and-file employees, and those from Capiz recorded relatively lower means.

Overall, the findings provided a clear profile of how workforce competence was upheld across demographic and organizational categories. This aligned with Wong (2020), who emphasized competence as the integration of knowledge, skills, and behaviors essential for organizational success, and with Bernardo et al. (2024), who highlighted the need for continuous training to address gaps in adaptability and collaboration among Filipino workers.

Table 6. Level Of Workforce Competence In The OWWA Offices When Classified According To Age, Sex, Educational Attainment, Position, Years Of Service, And Province

Profile	Mean	Description
Age		
Below 40 Years Old (Young)	4.70	Very High
41 Years Old and Above (Old)	4.70	Very High
Sex		
Male	4.68	Very High
Female	4.72	Very High
Educational Attainment		
Master’s Degree	4.91	Very High
Bachelor’s Degree	4.67	Very High
Position		
Managerial	4.93	Very High
Supervisory	4.78	Very High
Rank and File	4.68	Very High
Years Of Service		
5 Years and Below	4.69	Very High
6 Years and Above	4.71	Very High
Province		
Iloilo	4.71	Very High
Antique	4.84	Very High
Capiz	4.60	Very High
Total Mean	4.70	Very High

Scale: 4.21 – 5.00 *Very High (VH)*, 3.41 – 4.20 *High (H)*, 2.61 – 3.40 *Moderate (M)*, 1.81 – 2.60 *Low (L)*, 1.00 – 1.80 *Very Low (VL)*

Level of Workforce Satisfaction in the OWWA Offices When Taken as a Whole

Table 7 presents the level of workforce satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, as assessed by the respondents in 2025. Using the five-point scale, the overall mean score of $M = 4.41$ reflects a “Very High” level of workforce satisfaction. This indicates that all OWWA

employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.

The highest ratings were obtained in feeling comfortable and safe in the workplace ($M = 4.75$), experiencing a supportive and respectful organizational culture ($M = 4.62$), and feeling encouraged to improve skills and knowledge ($M =$

4.59). These aspects were all assessed “Very High”, highlighting the centrality of safety, respect, and professional growth opportunities in sustaining workforce satisfaction. Employees clearly value an environment where they feel secure, respected, and supported in their development.

Other very high ratings were also observed in receiving adequate guidance and support from supervisors ($M = 4.56$), feeling appreciated for contributions ($M = 4.54$), and feeling motivated to give one’s best effort at work ($M = 4.51$). All of these items were assessed by the respondents as “Very High,” underscoring the role of supervisory support and recognition in reinforcing employee morale and encouraging consistent performance.

Satisfaction aspects such as trusting management to make fair and transparent decisions ($M = 4.46$), being valued for input and feedback ($M = 4.46$), and having opportunities for training and professional development ($M = 4.44$) further demonstrate that fairness, inclusivity, and continuous learning are firmly established within the organizational culture. Lower but still “Very High” ratings were noted in access to resources and facilities ($M = 4.35$), clear pathways for career advancement ($M = 4.35$), and recognition or rewards for good performance ($M = 4.31$). These areas point to aspects of organizational practice where employees experience satisfaction but also anticipate further strengthening, particularly in resource provision, career progression, and reward systems.

Workforce satisfaction related to compensation and benefits received comparatively lower ratings. Fairness and transparency of compensation policies ($M = 4.21$) remained within the “Very High”

category, while salary satisfaction ($M = 4.07$) and adequacy of benefits ($M = 3.96$) were assessed “High” by the respondents. These results indicate that although employees acknowledge fairness in compensation structures, salary levels and benefits are areas where satisfaction is less pronounced.

Taken together, the findings portray a workforce that is highly satisfied with its organizational environment, particularly in terms of safety, respect, supervisory support, and opportunities for growth. At the same time, compensation, benefits, and career advancement pathways emerge as areas requiring closer attention to sustain long-term motivation and retention.

These findings aligned with Ong et al. (2020), who emphasized that satisfaction was shaped by leadership, work environment, and support systems, and with De Leon et al. (2022), who found that fairness and organizational culture strongly influenced satisfaction among government employees. Together, these studies supported the present results that satisfaction was upheld but required further enhancement in specific areas to sustain employee motivation and retention.

These findings aligned with Ong et al. (2020), who emphasized that satisfaction was shaped by leadership, work environment, and support systems, and with De Leon et al. (2022), who found that fairness and organizational culture strongly influenced satisfaction among government employees. Together, these studies supported the present results that satisfaction was upheld but required further enhancement in specific areas to sustain employee motivation and retention.

Table 7. Level Of Workforce Satisfaction In The OWWA Offices When Taken As A Whole

Items	Mean	Description
feel comfortable and safe in the workplace.	4.75	Very High
experience a supportive and respectful organizational culture.	4.62	Very High
feel encouraged to improve our skills and knowledge.	4.59	Very High
receive adequate guidance and support from supervisors.	4.56	Very High
feel appreciated for the contributions we make to the organization.	4.54	Very High
feel motivated to give our best effort at work.	4.51	Very High
trust that management makes fair and transparent decisions.	4.46	Very High
feel valued by the administration in terms of our input and feedback.	4.46	Very High
have opportunities for training and professional development.	4.44	Very High
have access to the resources and facilities needed to perform our jobs well.	4.35	Very High
see clear pathways for career advancement in the organization.	4.35	Very High

receive recognition or rewards for good performance.	4.31	Very High
are content with compensation policies that are fair and transparent.	4.21	Very High
are satisfied with the salary received for the work performed.	4.07	High
receive adequate benefits (e.g., health, leave, allowances) that support our well-being.	3.96	High
Total Mean	4.41	Very High

Scale: 4.21 – 5.00 *Very High (VH)*, 3.41 – 4.20 *High (H)*, 2.61 – 3.40 *Moderate (M)*, 1.81 – 2.60 *Low (L)*, 1.00 – 1.80 *Very Low (VL)*

Level of Workforce Satisfaction in OWWA Offices When Classified According to Age, Sex, Educational Attainment, Position, Years of Service, and Province

Table 8 presents the level of workforce satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Fiscal Year 2025, when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province. Using the five-point scale, the overall mean score of $M = 4.41$ reflects a “Very High” level of workforce satisfaction. This indicates that all OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.

When classified according to age, employees below 40 years old recorded a mean of $M = 4.40$, while those 41 years old and above rated $M = 4.45$. Both groups rated “Very High,” showing that satisfaction was consistently observed regardless of age, with older employees reporting slightly higher satisfaction.

When classified according to sex, male respondents recorded a mean of $M = 4.45$ compared to female respondents at $M = 4.39$. Both groups recorded “Very High,” satisfaction reflecting consistency across sex classifications, with males showing marginally higher satisfaction.

When classified according to educational attainment, master’s degree holders recorded the highest mean ($M = 4.66$), while bachelor’s degree holders assessed $M = 4.38$. Both groups rated “Very High,” with master’s degree holders showing stronger satisfaction compared to those with bachelor’s degrees.

When classified according to position, employees with managerial roles assessed $M = 4.82$, supervisory employees $M = 4.46$, and rank-and-file employees $M = 4.39$. All groups rated “Very High,” indicating that satisfaction was consistently upheld across organizational levels, with managerial employees showing the highest assessment.

When classified according to years of service, those respondents with five years and below in service rated $M = 4.37$, while those with six years and above assessed $M = 4.49$. Both groups rated “Very High,” showing that tenure did not significantly alter satisfaction, though longer-serving employees reported slightly higher ratings.

Finally, when classified according to province, respondents from Capiz recorded the highest mean ($M = 4.48$), followed by those from Antique ($M = 4.47$) and Iloilo ($M = 4.40$). All OWWA offices from different provinces rated “Very High,” with Capiz showing higher satisfaction compared to the other provinces.

Taken together, the data showed that workforce satisfaction in OWWA offices was consistently observed “Very High” across all classifications. Higher ratings were noted among master’s degree holders, managerial employees, and respondents from Capiz, while bachelor’s degree holders, rank-and-file employees, and those from Iloilo recorded relatively lower means. Overall, the findings provided a clear profile of how workforce satisfaction was upheld across demographic and organizational categories. This aligned with Ong et al. (2020), who emphasized that satisfaction was shaped by leadership, work environment, and support systems, and with De Leon et al. (2022), who highlighted the role of work values and fairness in sustaining satisfaction among government employees.

Table 8. Level Of Workforce Satisfaction In The OWWA Offices When Taken As A Whole And When Classified According To Age, Sex, Educational Attainment, Position, Years Of Service, And Province

Profile	Mean	Description
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Age		
Below 40 Years Old (Young)	4.40	Very High
41 Years Old and Above (Old)	4.45	Very High
Sex		
Male	4.45	Very High
Female	4.39	Very High
Educational Attainment		
Master's Degree	4.66	Very High
Bachelor's Degree	4.38	Very High
Position		
Managerial	4.82	Very High
Supervisory	4.46	Very High
Rank and File	4.39	Very High
Years Of Service		
5 Years and Below	4.37	Very High
6 Years and Above	4.49	Very High
Province		
Iloilo	4.40	Very High
Antique	4.47	Very High
Capiz	4.48	Very High
Total Mean	4.41	Very High

Scale: 4.21 – 5.00 *Very High (VH)*, 3.41 – 4.20 *High (H)*, 2.61 – 3.40 *Moderate (M)*, 1.81 – 2.60 *Low (L)*, 1.00 – 1.80 *Very Low (VL)*

Differences in the Extent of Budget Utilization in OWWA Offices When Classified According to Age, Sex, Educational Attainment, and Years of Service

Table 9 presents the differences in the extent of budget utilization in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, when classified according to age, sex, educational attainment, and years of service, using the Mann-Whitney U test. The statistical results revealed that none of the variables showed significant differences, as all computed p-values were greater than the 0.05 level of significance.

When classified according to age, employees below 40 years old obtained a mean rank of 34.46, while those 41 years old and above recorded a mean rank of 34.61. The computed U value (448.00) and p value (.978) indicate that the differences were not statistically significant. These results show that budget utilization was consistently assessed across age categories, with both younger and older employees recognizing comparable practices in financial audits, accountability, and alignment of funds with organizational goals.

When classified according to sex, male respondents recorded a higher mean rank (37.18) compared to female respondents (32.63). The computed U value (485.00) and p value (.348) indicate that the differences were not statistically significant. These results confirm that budget utilization was consistently assessed across sex classifications, with both male and female employees rating efficiency in fund management and adherence to financial processes at similar levels.

When classified according to educational attainment, master's degree holders recorded the highest mean rank (40.00), while bachelor's degree holders obtained a mean rank of 33.77. The computed U value (196.00) and p value (.400) indicate that the differences were not statistically significant. These results show that budget utilization was generally consistent across educational attainment categories, with both bachelor's and master's degree holders affirming strong practices in financial discipline, though master's degree holders gave slightly higher recognition.

When classified according to years of service, employees with five years and below recorded a mean rank of 35.03, while those with six years and above obtained a mean rank of 33.58. The computed U value (514.50) and p value (.769) indicate that the differences were not statistically significant. These

results confirm that budget utilization was consistently assessed across tenure categories, with newer employees acknowledging proper fund management practices and longer-serving employees reinforcing continuity in financial accountability.

Therefore, the null hypothesis stating that there is no significant difference in the extent of budget utilization when classified according to age, sex, educational attainment, and years of service was not rejected for all variables. This indicates that budget utilization in OWWA offices was consistently applied across demographic and organizational groups. Younger and older employees, male and female respondents, bachelor's and master's degree holders, and both shorter- and longer-tenured staff all provided comparable "Very High" ratings. These

findings highlight that standardized procedures promoted fairness, accountability, and transparency in financial operations regardless of age, sex, education, or years of service.

Supporting this, Liwanag (2024) emphasized that effective utilization of government funds was essential for aligning resources with organizational goals, while Dumessa Gurmessa (2020) highlighted that proper budget utilization strengthened efficiency despite challenges in accountability. These studies reinforced the present results, affirming that conscientious and standardized financial management practices sustained organizational performance and service delivery.

Table 9. Differences In The Extent Of Budget Utilization In The OWWA Offices, As Assessed By The Respondents When Classified According To Age, Sex, Educational Attainment, And Years Of Service

Variables	Mean Rank	Sum of Ranks	U-Value	p-Value	Interpretation
Age					
Below 40 Years Old (Young)	34.46	1723.0	448.00	.978	Not Significant
41 Years Old and Above (Old)	34.61	623.0			
Sex					
Male	37.18	1041.0	485.00	.348	Not Significant
Female	32.63	1305.0			
Educational Attainment					
Master's Degree	40.00	320.0	196.00	.400	Not Significant
Bachelor's Degree	33.77	2026.0			
Years Of Service					
5 Years and Below	35.03	1506.5	514.50	.769	Not Significant
6 Years and Above	33.58	839.5			

* $p < .05$ Level of Significance

Differences In The Extent Of Budget Utilization In The OWWA Offices, As Assessed By The Respondents When Classified According To Position, And Province

Table 10 presents the differences in the extent of budget utilization in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, when classified according to position and province, using the Kruskal-Wallis H test. The statistical results revealed that none of the variables showed significant differences, as all computed p-values were greater than the 0.05 level of significance.

When classified according to position, managerial employees obtained a mean rank of 36.00, supervisory employees recorded 33.29, and

rank-and-file employees obtained 34.57. The computed H value (.045) and p value (.978) indicate that the differences were not statistically significant. These results show that budget utilization was generally consistent across organizational positions, with managerial, supervisory, and rank-and-file employees all recognizing comparable practices in financial accountability, resource allocation, and adherence to established procedures.

When classified according to province, respondents from Capiz recorded the highest mean rank (39.77), followed by Antique (35.50) and Iloilo (33.37). The computed H value (.976) and p value (.614) indicate that the differences were not statistically significant. These results confirm that budget utilization was consistently assessed across provincial offices, with employees from Capiz, Antique, and Iloilo all

providing high ratings of financial discipline and transparency, showing that standardized practices were applied uniformly across regional offices.

Therefore, the null hypothesis that there is no significant difference in the extent of budget utilization when classified according to position and province was not rejected. This outcome suggests that OWWA offices implemented budget utilization practices in a consistent manner across both organizational roles and geographic locations. Such uniformity reflects the presence of standardized financial procedures that promoted fairness, accountability, and transparency, ensuring that all

groups adhered to the same standards regardless of position or provincial assignment.

Supporting this, Liwanag (2024) emphasized that effective utilization of government funds was essential for aligning resources with organizational priorities, while Donna and Ningsih (2020) highlighted that participatory monitoring and clear accountability mechanisms reduced inefficiencies in budget use. These studies reinforced the present results, affirming that standardized financial management practices sustained organizational efficiency and equitable service delivery.

Table 10. Differences In The Extent Of Budget Utilization In The OWWA Offices, As Assessed By The Respondents When Classified According To Position, And Province

Variables	Sum of Ranks	H-Value	p-Value	Interpretation
Position				
Managerial	36.00	.045	.978	Not Significant
Supervisory	33.29			
Rank and File	34.57			
Province				
Iloilo	33.37	.976	.614	Not Significant
Antique	35.50			
Capiz	39.77			

* $p < .05$ Level of Significance

Differences In The Level Of Workforce Competence In The OWWA Offices When Classified According To Age, Sex, Educational Attainment, And Years Of Service

Table 11 presents the comparative analysis of workforce competence in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Fiscal Year 2025, when classified according to age, sex, educational attainment, and years of service, using the Mann-Whitney U test. The statistical results revealed that only educational attainment yielded a significant difference, while age, sex, and years of service demonstrated no statistical differences.

When classified according to age, employees below 40 years old obtained a mean rank of 34.20, while those 41 years old and above recorded 35.33. The computed U value (435.00) and p value (.833) indicate that the differences were not statistically significant. This denotes that workforce competence was consistently evaluated across age categories. Younger respondents highlighted adaptability and compliance with organizational standards, while older respondents emphasized accountability and

experience, yet both groups assessed competence at comparable levels.

When classified according to sex, male respondents recorded a mean rank of 34.09, compared to female respondents at 34.79. The computed U value (548.50) and p value (.885) indicate that the differences were not statistically significant. Similar to age, sex classifications did not show differences in competence ratings. Both male and female respondents consistently assessed competence in terms of service delivery, resource management, and adherence to organizational standards, reflecting uniform evaluation across male and female groups.

When classified according to educational attainment, master's degree holders recorded the highest mean rank of 51.50, while bachelor's degree holders obtained 32.23. The computed U value (104.00) and p value (.009) indicate that the differences were statistically significant. Unlike age and sex, where results were consistent, educational attainment revealed clear differences in competence assessment. Respondents with master's degrees demonstrated stronger competence compared to those with bachelor's degrees, reflecting the contribution of

advanced academic preparation to higher recognition of skills, efficiency, and professional accountability.

When classified according to years of service, employees with five years and below recorded a mean rank of 33.85, while those with six years and above obtained 35.62. The computed U value (509.50) and p value (.719) indicate that the differences were not statistically significant. The years of service categories did not show differences in competence ratings. Respondents with shorter service acknowledged established standards of performance, while those with longer service reinforced continuity and institutional knowledge, but both groups assessed competence consistently.

Therefore, the null hypothesis stating that there is no significant difference in the level of workforce competence when classified according to age, sex, educational attainment, and years of service was rejected only for educational attainment.

This finding indicates that the academic background of employees was the sole variable that yielded statistically significant differences in competence ratings, whereas classifications based on age, sex, and years of service reflected consistent levels of competence. The significant differences observed in educational attainment underscore the contribution of advanced studies to the strengthening of workforce competence. Respondents holding master's degrees exhibited higher competence scores compared to those with bachelor's degrees, a result attributed to greater exposure to structured training, specialized knowledge, and advanced professional practices.

Supporting this, Wong (2020) emphasized that competence integrates knowledge, skills, and behaviors aligned with organizational success, while Ali et al. (2021) underscored the role of competency frameworks in reinforcing employee capabilities. These studies corroborate the present results, affirming that advanced education enhances workforce competence, while demographic and tenure classifications show consistent levels of capability across OWWA offices.

Table 11. Differences In The Level Of Workforce Competence In The OWWA Offices When Classified According To Age, Sex, Educational Attainment, And Years Of Service

Variables	Mean Rank	Sum of Ranks	U-Value	p-Value	Interpretation
Age					
Below 40 Years Old (Young)	34.20	1710.0	435.00	.833	Not Significant
41 Years Old and Above (Old)	35.33	636.0			
Sex					
Male	34.09	954.5	548.50	.885	Not Significant
Female	34.79	1391.5			
Educational Attainment					
Master's Degree	51.50	412.0	104.00*	.009	Significant
Bachelor's Degree	32.23	1934.0			
Years Of Service					
5 Years and Below	33.85	1455.5	509.50	.719	Not Significant
6 Years and Above	35.62	890.5			

* $p < .05$ Level of Significance

Differences In The Level Of Workforce Competence In The OWWA Offices When Classified According To Position, And Province

Table 12 presents the differences in the level of workforce competence in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, when classified according to position and province, using the

Kruskal-Wallis H test. The statistical results revealed that none of the variables showed significant differences, as all computed p-values were greater than the 0.05 level of significance.

When classified according to position, managerial employees obtained the highest mean rank (54.00), followed by supervisory employees (38.86) and rank-and-file employees (32.97). The computed H value (3.669) and p value (.160) indicate that the

differences were not statistically significant, denoting that workforce competence was consistently evaluated across organizational positions. This shows that although managerial employees recorded higher mean ranks, supervisory and rank-and-file groups provided comparable assessments, confirming that competence ratings were uniform across hierarchical levels.

When classified according to province, respondents from Antique obtained the highest mean rank (41.67), followed by Iloilo (36.25) and Capiz (23.95). The computed H value (4.013) and p value (.134) indicate that the differences were not statistically significant, denoting that workforce competence was consistently evaluated across provincial offices. This shows that although Antique recorded higher mean ranks, Iloilo and Capiz provided comparable assessments, confirming that competence ratings were uniform across provincial levels.

Therefore, the null hypothesis stating that there is no significant difference in the level of workforce competence when classified according to position and province was not rejected. This indicates that workforce competence in OWWA offices is uniformly maintained across organizational and geographic classifications, reflecting the agency's commitment to professional standards. Although managerial employees and respondents from Antique recorded relatively higher mean ranks, the absence of statistically significant differences demonstrates that competence is broadly upheld across all groups. Supporting this, Wong (2020) emphasized that competence integrates knowledge, skills, and behaviors essential for organizational success, while Bernardo et al. (2024) highlighted the importance of continuous training to sustain adaptability and collaboration among Filipino workers. These studies reinforce the present results, affirming that competence is consistently maintained across positions and provinces in OWWA offices.

Table 12. Differences In The Level Of Workforce Competence In The OWWA Offices When Classified According To Position, And Province

Variables	Sum of Ranks	H-Value	p-Value	Interpretation
Position				
Managerial	54.00	3.669	.160	Not Significant
Supervisory	38.86			
Rank and File	32.97			
Province				
Iloilo	36.25	4.013	.134	Not Significant
Antique	41.67			
Capiz	23.95			

* $p < .05$ Level of Significance

Differences In The Level Of Workforce Satisfaction In The OWWA Offices When Classified According To Age, Sex, Educational Attainment, And Years Of Service

Table 13 presents the differences in the level of workforce satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, when classified according to age, sex, educational attainment, and years of service, using the Mann-Whitney U test. The statistical results revealed that none of the variables showed significant differences, as all computed p-values were greater than the 0.05 level of significance.

When classified according to age, employees below 40 years old obtained a mean rank of 33.67, while those 41 years old and above recorded a mean rank

of 36.81. The computed U value (408.50) and p value (.562) indicate that the differences were not statistically significant. These results show that workforce satisfaction is generally consistent across age categories.

When classified according to sex, male respondents recorded a mean rank of 36.57 compared to female respondents at 33.05. The computed U value (502.00) and p value (.468) indicate that the differences were not statistically significant. These results confirm that workforce satisfaction is consistently assessed across sex classifications.

When classified according to educational attainment, master's degree holders recorded the highest mean rank (44.63), while bachelor's degree holders obtained a mean rank of 33.15. The computed U

value (159.00) and p value (.121) indicate that the differences were not statistically significant. These results show that workforce satisfaction is generally consistent across educational attainment categories.

When classified according to years of service, employees with five years and below recorded a mean rank of 32.34, while those with six years and above obtained a mean rank of 38.22. The computed U value (444.50) and p value (.235) indicate that the differences were not statistically significant. These results confirm that workforce satisfaction is consistently assessed across tenure categories.

Therefore, the null hypothesis stating that there is no significant difference in the level of workforce satisfaction when classified according to age, sex, educational attainment, and years of service was not rejected. This indicates that workforce satisfaction in

OWWA offices is uniformly maintained across demographic and organizational classifications, reflecting the agency's ability to provide a stable and supportive work environment. While slight variations in mean ranks were observed, none reached statistical significance, showing that satisfaction was broadly upheld regardless of age, sex, educational background, or tenure. Supporting this, Ong et al. (2020) emphasized that leadership and supportive culture strongly shape employee satisfaction, while De Leon et al. (2022) highlighted fairness and organizational values as key drivers of satisfaction among government employees. These studies reinforced the present results, affirming that OWWA's standardized practices promote fairness, stability, and organizational integrity across its workforce.

Table 13. Differences In The Level Of Workforce Satisfaction In The OWWA Offices When Classified According To Age, Sex, Educational Attainment, And Years Of Service

Variables	Mean Rank	Sum of Ranks	U-Value	p-Value	Interpretation
Age					
Below 40 Years Old (Young)	33.67	1683.5	408.50	.562	Not Significant
41 Years Old and Above (Old)	36.81	662.5			
Sex					
Male	36.57	1024.0	502.00	.468	Not Significant
Female	33.05	1322.0			
Educational Attainment					
Master's Degree	44.63	357.0	159.00	.121	Not Significant
Bachelor's Degree	33.15	1989.0			
Years Of Service					
5 Years and Below	32.34	1390.5	444.50	.235	Not Significant
6 Years and Above	38.22	955.5			

* $p < .05$ Level of Significance

Differences In the Level of Workforce Satisfaction In The OWWA Offices When Classified According to Position, and Province

Table 14 presents the differences in the level of workforce satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, when classified according to position and province, using the Kruskal-Wallis H test. The statistical results revealed that none of the variables showed significant differences, as all computed p-values were greater than the 0.05 level of significance.

When classified according to position, managerial employees obtained the highest mean rank (52.33), followed by supervisory employees (35.71) and rank-and-file employees (33.43). The computed H value (2.661) and p value (.264) indicate that the differences were not statistically significant. These results show that workforce satisfaction is generally consistent across organizational positions.

When classified according to province, respondents from Iloilo recorded a mean rank of 34.58, Antique 34.50, and Capiz 34.09. The computed H value (.006) and p value (.997) indicate that the differences were not statistically significant. These results confirm that

workforce satisfaction is consistently assessed across provincial offices.

Therefore, the null hypothesis stating that there is no significant difference in the level of workforce satisfaction when classified according to position and province was not rejected. This indicates that workforce satisfaction in OWWA offices is consistently maintained across organizational and geographic classifications, highlighting the agency's ability to foster a supportive and stable work environment throughout its offices. Although managerial employees recorded relatively higher mean ranks, the absence of statistically significant differences shows that satisfaction is broadly sustained across all position and province variables.

Similarly, the consistency across provinces reflects standardized organizational practices that promote fairness and stability in employee experiences. Supporting this, Ong et al. (2020) emphasized that leadership and supportive culture strongly shape employee satisfaction, while De Leon et al. (2022) highlighted fairness and organizational values as key drivers of satisfaction among government employees. These studies reinforced the present results, affirming that OWWA's cohesive systems strengthen organizational integrity and employee morale across positions and provinces.

Table 14. Differences In The Level Of Workforce Satisfaction In The OWWA Offices When Classified According To Position, And Province

Variables	Sum of Ranks	H-Value	p-Value	Interpretation
Position				
Managerial	52.33	2.661	.264	Not Significant
Supervisory	35.71			
Rank and File	33.43			
Province				
Iloilo	34.58	.006	.997	Not Significant
Antique	34.50			
Capiz	34.09			

* $p < .05$ Level of Significance

Relationships Among Budget Utilization, Workforce Competence, And Satisfaction In OWWA Offices

Table 15 presents the relationships among budget utilization, workforce competence, and satisfaction in the Overseas Workers Welfare Administration (OWWA) offices in Region VI, Philippines, for the Year 2025, using Spearman's rho correlation. The statistical results revealed that all variables were significantly related, as all computed p-values were less than the 0.05 level of significance.

Budget utilization was found to have a significant relationship with workforce competence ($\rho = .358$, $p = .000$) and satisfaction ($\rho = .603$, $p = .000$). These results show that effective budget utilization is associated with higher competence and higher satisfaction among employees.

Workforce competence also demonstrated a significant relationship with satisfaction ($\rho = .458$, $p = .000$). This indicates that employees who display higher competence also report higher satisfaction,

reflecting the alignment between professional capability and workplace morale.

Therefore, the null hypothesis stating that there is no significant relationship among budget utilization, workforce competence, and satisfaction was rejected.

This finding demonstrated that the three dimensions were tightly interconnected, with gains in one area reinforcing and amplifying outcomes in the others. The significant relationships underscored the necessity of integrated organizational practices: effective budget utilization not only provided resources and training to strengthen competence but also fostered satisfaction through fair and transparent allocation. Together, these dynamics revealed that financial discipline, workforce capability, and employee morale function as mutually reinforcing drivers of organizational success.

Supporting this, Liwanag (2024) emphasized that proper resource allocation ensures alignment with organizational goals, while Wong (2020) highlighted competence as the integration of knowledge, skills, and behaviors essential for success. Ong et al. (2020)

further noted that supportive leadership and culture drive satisfaction. Together, these studies reinforced the present results, affirming that financial

management, professional capability, and employee satisfaction function as reinforcing elements of organizational strength in OWWA offices.

Table 15. Relationships Among Budget Utilization, Workforce Competence, And Satisfaction In OWWA Offices

Variables		Budget Utilization	Workforce Competence	Satisfaction
Budget Utilization	rho-value		.358*	.603*
	p-value		.000	.000
	remarks		Significant	Significant
Workforce Competence	rho-value	.358*		.458*
	p-value	.000		.000
	remarks	Significant		Significant
Satisfaction	rho-value	.603*	.458*	
	p-value	.000	.000	
	remarks	Significant	Significant	

* $p < .05$ Level of Significance

VI. SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of the study, the conclusions drawn based on the findings, and the recommendations offered for future action and policy direction for the study on budget utilization, workforce competence, and satisfaction in OWWA offices.

Summary

This study aimed to determine the budget utilization, workforce competence, and satisfaction in the Overseas Workers Welfare Administration (OWWA) Offices in Region VI, Philippines, for Fiscal Year 2025.

Specifically, this study sought to answer the following questions:

1. What is the profile of respondents in terms of age, sex, educational attainment, position, years of service, and province?
2. What is the extent of budget utilization in the OWWA offices, as assessed by the respondents when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province?
3. What is the level of workforce competence in the OWWA offices as assessed by the respondents when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province?

4. What is the level of workforce satisfaction in the OWWA offices as assessed by the respondents when taken as a whole and when classified according to age, sex, educational attainment, position, years of service, and province?
5. Are there significant differences in the extent of budget utilization in the OWWA offices, as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province?
6. Are there significant differences in the level of workforce competence in the OWWA offices as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province?
7. Are there significant differences in the level of workforce satisfaction in the OWWA offices as assessed by the respondents when classified according to age, sex, educational attainment, position, years of service, and province?
8. Are there significant relationships among budget utilization, workforce competence, and satisfaction in OWWA offices?

This study assessed budget utilization, workforce competence, and satisfaction among 68 OWWA employees in Region VI, including rank-and-file, supervisory, and managerial staff from Iloilo City, Roxas City, and San Jose. Data were collected using a validated researcher-made questionnaire and analyzed through descriptive and inferential statistics at a 0.05 significance level. The scope was limited to OWWA offices in Region VI and to the year 2025,

excluding other regions and external stakeholders, so findings may not reflect changes over time or in different organizational contexts.

VII. FINDINGS

1. The respondents of this study were 68 OWWA employees in Region VI, for the Fiscal year 2025, composed of 50 (73.5%) below 40 years old and 18 (26.5%) aged 41 and above; 40 (58.8%) were female and 28 (41.2%) were male; 60 (88.2%) held bachelor's degrees and 8 (11.8%) had master's degrees; 58 (85.3%) were rank-and-file, 7 (10.3%) supervisory, and 3 (4.4%) managerial; 43 (63.2%) had served for five years and below, while 25 (36.8%) had six years and above; and by province, 54 (79.4%) were from Iloilo, 11 (16.2%) from Capiz, and 3 (4.4%) from Antique.
2. Budget utilization in OWWA Region VI offices was upheld "to a very great extent" with an overall ($M = 4.61$), with highest ratings in financial audits ($M = 4.78$), accountability ($M = 4.69$), and alignment with organizational goals ($M = 4.71$). Lower but still strong ratings were noted in fair resource distribution ($M = 4.46$) and timely disbursement of funds ($M = 4.41$). Across classifications age, sex, educational attainment, position, years of service, and province all groups consistently rated budget utilization to a very great extent, with slightly higher means among master's degree holders ($M = 4.73$), managerial staff ($M = 4.67$), and respondents from Capiz ($M = 4.73$).
3. Level of workforce competence in OWWA Region VI offices was very high ($M = 4.70$), with highest scores in integrity and ethical standards ($M = 4.84$), communication ($M = 4.79$), and teamwork ($M = 4.79$). Lower but still in very high ratings were noted in decision-making ($M = 4.50$) and problem-solving ($M = 4.59$). Across classifications, competence remained consistently very high: age ($M = 4.70$ for both groups), sex (female $M = 4.72$; male $M = 4.68$), educational attainment (master's $M = 4.91$; bachelor's $M = 4.67$), position (managerial $M = 4.93$; supervisory $M = 4.78$; rank-and-file $M = 4.68$), years of service (≤ 5 years $M = 4.69$; ≥ 6 years $M = 4.71$), and province (Antique $M = 4.84$; Iloilo $M = 4.71$; Capiz $M = 4.60$).
4. Level of workforce satisfaction in OWWA Region VI offices was very high, with an overall ($M = 4.41$), with highest scores in workplace safety ($M = 4.75$), supportive culture ($M = 4.62$), and encouragement for skill improvement ($M = 4.59$). Lower but still high ratings were noted in career advancement ($M = 4.35$), recognition ($M = 4.31$), salary ($M = 4.07$), and benefits ($M = 3.96$). Across classifications, satisfaction remained very high: age (below 40 $M = 4.40$; 41+ $M = 4.45$), sex (male $M = 4.45$; female $M = 4.39$), education (master's $M = 4.66$; bachelor's $M = 4.38$), position (managerial $M = 4.82$; supervisory $M = 4.46$; rank-and-file $M = 4.39$), years of service (≤ 5 years $M = 4.37$; ≥ 6 years $M = 4.49$), and province (Capiz $M = 4.48$; Antique $M = 4.47$; Iloilo $M = 4.40$).
5. There were no significant differences in the extent of budget utilization across demographic, organizational, and geographic classifications in OWWA Region VI offices. Specifically, employees below 40 years (mean rank = 34.46) and those aged 41 and above (mean rank = 34.61; $U = 448.00$, $p = .978$) assessed budget utilization similarly. Male (37.18) and female (32.63; $U = 485.00$, $p = .348$) respondents provided comparable ratings, as did master's degree holders (40.00) and bachelor's degree holders (33.77; $U = 196.00$, $p = .400$). Likewise, employees with ≤ 5 years of service (35.03) and those with ≥ 6 years (33.58; $U = 514.50$, $p = .769$) showed no significant variation. Across positions—managerial (36.00), supervisory (33.29), and rank-and-file (34.57; $H = .045$, $p = .978$) and provinces, Capiz (39.77), Antique (35.50), and Iloilo (33.37; $H = .976$, $p = .614$).
6. There were no significant differences in the level of workforce competence in OWWA Region VI offices when classified according to age (below 40 mean rank = 34.70; 41+ mean rank = 34.70), sex (male = 34.68; female = 34.72), educational attainment (master's = 40.91; bachelor's = 33.67), and years of service (≤ 5 years = 34.69; ≥ 6 years = 34.71), as all p -values were greater than 0.05. Likewise, by position (managerial = 54.00; supervisory = 38.86; rank-and-file = 32.97, $H = 3.669$, $p = .160$) and province (Antique = 41.67; Iloilo = 36.25; Capiz = 23.95, $H = 4.013$, $p = .134$), results were also not significant.
7. There were no significant differences in the level of workforce satisfaction in OWWA Region VI

offices when classified according to age (below 40 mean rank = 33.67; 41+ mean rank = 36.81, $U = 408.50$, $p = .562$), sex (male = 36.57; female = 33.05, $U = 502.00$, $p = .468$), educational attainment (master's = 44.63; bachelor's = 33.15, $U = 159.00$, $p = .121$), and years of service (≤ 5 years = 32.34; ≥ 6 years = 38.22, $U = 444.50$, $p = .235$). Likewise, by position (managerial = 52.33; supervisory = 35.71; rank-and-file = 33.43, $H = 2.661$, $p = .264$) and province (Iloilo = 34.58; Antique = 34.50; Capiz = 34.09, $H = .006$, $p = .997$), results were also not significant.

8. There were significant relationships among budget utilization, workforce competence, and satisfaction in OWWA Region VI offices. Budget utilization was significantly related to workforce competence ($\rho = .358$, $p = .000$) and satisfaction ($\rho = .603$, $p = .000$). Workforce competence was also significantly related to satisfaction ($\rho = .458$, $p = .000$).

VIII. CONCLUSIONS

1. The Overseas Workers Welfare Administration (OWWA) are mostly young, female, bachelor's degree holders, rank-and-file employees, and based in Iloilo, showing a youthful and predominantly female workforce profile.
2. All OWWA offices effectively allocate budgetary resources, ensuring full program support and accountability in public service.
3. All employees are knowledgeable, skillful, and behaviorally positive, performing effectively to drive success and morale in OWWA offices.
4. All OWWA employees experienced fulfillment in their roles and work environment, remaining motivated and committed, thereby boosting morale and performance.
5. Budget utilization shows uniformity across all classifications, indicating that financial practices are consistently applied regardless of employee demographics or organizational roles.
6. Workforce competence shows consistency across all classifications, highlighting that professional standards are equally maintained among employees regardless of background or position.
7. Workforce satisfaction shows stability across all classifications, indicating that employees experience a supportive environment regardless of demographic or organizational differences.

8. Budget utilization, workforce competence, and satisfaction are interconnected, showing that effective financial management provides the resources and support employees need to perform well, which strengthens their competence and leads to higher satisfaction, while competence further enhances satisfaction and reinforces organizational strength.

IX. RECOMMENDATIONS

Based on the findings and conclusions, the following actionable recommendations are proposed for key stakeholders to strengthen budget utilization, workforce competence, and workforce satisfaction in OWWA Region VI offices:

1. OWWA Administrators may sustain strong financial accountability while improving resource distribution, career advancement pathways, and reward systems to further enhance employee satisfaction.
2. OWWA Employees may continue practicing integrity, teamwork, and communication while actively engaging in training and feedback systems to sustain competence and satisfaction.
3. Human Resource and Training Officials may expand professional development programs focusing on decision making, problem solving, and compensation improvements to address weaker areas of satisfaction.
4. Policy Makers in the Labor and Welfare Sector may reinforce transparency and fairness in financial and welfare policies, ensuring consistency across all OWWA offices.
5. Educational Institutions and Training Center Administrators may collaborate with OWWA to design training modules that strengthen technical proficiency, ethical standards, and innovative practices.
6. Overseas Filipino Workers (OFWs) and Their Families may provide feedback on OWWA services to ensure that budget utilization and workforce competence directly support welfare needs and satisfaction.
7. Civil Society and Community Organization Officials may partner with OWWA in monitoring transparency and accountability while supporting initiatives that enhance employee morale and service delivery.
8. Researchers and Future Researchers may explore further the interplay of budget utilization, competence, and satisfaction,

focusing on long term impacts on organizational performance and welfare service delivery.

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