

Review Form 3

Journal Name:	Asian Journal of Education and Social Studies
Manuscript Number:	Ms_AJESS_120406
Title of the Manuscript:	Surviving On A Shoestring: An In-Depth Look Into The Financial Realities Of Public Junior High School Teachers
Type of the Article	QUALITATIVE PHENOMENOLOGICAL ARTICLE

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her</i>
<p>Please write few sentences regarding the importance this manuscript for scientific community. Why do you like (or dislike) this manuscript? Minimum 3-4 sentences may be required for this part.</p>	<p>The manuscript talks about the financial difficulties Filipino public school teachers endure. Despite their dedication, many instructors face financial challenges in addition to their teaching responsibilities. The manuscript looks into the real-world experiences of instructors who are having financial difficulties. Key findings include themes related to insufficient support systems, the dual roles of educators, financial stress impact, debt cycles, family obligations, and strategies for teacher financial wellness.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>The title of the article is suitable. However, it could be "Surviving on a Shoestring: An In-Depth Look Into the Financial Realities of Public Junior High School Teachers."</p>	
<p>Is the abstract of the article comprehensive? Do you suggest addition (or deletion) of some points in this section? Please write your suggestions here.</p>	<p>The abstract is comprehensive, with a slight grammar suggestion. "Public school teachers in the Philippines play a pivotal role in shaping the nation's future by imparting knowledge and nurturing young minds. However, despite their dedication and commitment, most of them face significant financial hardships, struggling to make ends meet while fulfilling their vital educational responsibilities. Thus, this qualitative phenomenological paper explored the lived experience of financially struggling public school teachers, gaining an in-depth understanding of their financial realities. The data were gathered from the five (5) participants who were chosen using a purposeful sampling technique and determined using the following inclusion criteria: teachers earning an allowable minimum net pay of five thousand pesos (Php 5,000); engaging in secondary income-generating activities; at least 5 years in the service; and with family dependents. The data were collected using an in-depth, semi-structured interview. Employing a thematic analysis by Moustakas, six (6) major themes emerged that highlighted the financial realities experienced by public junior high school teachers, namely: (1) Financial Struggles and Insufficient Support Systems; (2) The Dual Roles of Educators as Teachers and Earners; (3) The Toll of Financial Stress on Teachers' Well-being and Professional Performance; (4) Debt Trap: The Continuous Cycle of Borrowing and Repayment; (5) Financial Pressures and Sacrifices of Family Obligations; and (6) Boosting Teacher Financial Wellness: Strategies for Stability and Support. Hence, these findings underscore the urgent need for systemic reforms and financial literacy education, offering valuable insights for policymakers to enhance support for educators and improve the quality of education."</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>The subsections and structure of the manuscript are not all that appropriate. It ought to follow this trend: Introduction, Literature Review, Methodology, Data Collection, Data Analysis, Findings, Discussion, and Conclusion. A qualitative phenomenological article encourages a deep exploration of lived experiences, so prioritise rich descriptions and a genuine engagement with the phenomenon itself.</p>	
<p>Please write few sentences regarding the scientific correctness of this manuscript. Why do think that this manuscript is scientifically robust and technically sound? Minimum 3-4 sentences may be required for this part.</p>	<p>The manuscript clarifies the financial challenges that Filipino public school teachers confront. Participants describe challenges such as reduced take-home pay due to loans, reliance on medical aid from PhilHealth, and the impact of living expenses and taxes. The lack of adequate medical support and insurance exacerbates their financial</p>	

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	strain. These results are consistent with previous studies and highlight the necessity of systemic changes for improved educator support.	
Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. -	The references are sufficient and recent and conform to APA 7.	
<u>Minor REVISION</u> comments Is language/English quality of the article suitable for scholarly communications?	The English language is good for scholarly communications.	
<u>Optional/General</u> comments		

PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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