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Managing Financial Resources: School Heads' Schemes on Spotlight

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Abstract: This qualitative phenomenological study explored the experiences and coping mechanisms of public elementary school heads in managing financial resources in Lupon East District, Davao Oriental, Philippines. Twelve school heads from small, medium, and large schools were purposively selected. Data were gathered through in-depth, semi-structured interviews and interpreted using Braun and Clarke's thematic analysis, with comparisons across school-size contexts. The findings identified three major themes describing school heads' experiences: navigating the complexities of school financial management, exercising resourcefulness in financial decision-making, and demonstrating responsible stewardship of public resources. Their coping mechanisms involved exercising strategic responses to financial challenges, employing resourceful and adaptive solutions, and strengthening their capacity to manage financial responsibilities. Two insights emerged: strengthening proactive and adaptive financial planning through continuous monitoring and prioritization, and building a collaborative and competency-based financial management support system. The study highlights that responsible school financial management requires adaptable prioritization, transparent stewardship, stakeholder collaboration, and continuing professional support.

Keywords*: Financial Resource Management, School Heads, Coping Mechanisms, Public Elementary Schools.*

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I. INTRODUCTION

Financial management is central to the functioning of public elementary schools because funds must be allocated among instructional materials, utilities, maintenance, infrastructure, and learner-centered programs. School heads are expected to make these allocations while observing government financial procedures and accountability requirements. When resources are insufficient or competing needs emerge simultaneously, school leaders face difficult choices that may affect the continuity of school services.

International literature has documented the challenges associated with school financial management. Ugiriwabo et al. (2023) associated financial management practices with school performance, while Groenewald et al. (2024) identified uneven financial literacy and the importance of stakeholder collaboration in public school systems. Bore (2023) reported concerns involving planning, monitoring, auditing, and transparency. Together, these studies suggest that the issue extends beyond the amount of money available to include the quality of planning and control exercised by school administrators.

In the Philippine context, Department of Education Order No. 13, s. 2016 provides guidance on the release and use of school Maintenance and Other Operating Expenses (MOOE). Nevertheless, Espiritu (2020) described school heads' difficulties involving insufficient funds, delayed releases, recordkeeping, training, and compliance with financial policies. Related findings by Galigao et al. (2019) and Gonio et al. (2024) point to the importance of direct administrative involvement, planning, and effective resource management. These concerns make it important to examine how school heads respond to financial pressures in actual school settings.

In Lupon East District, Davao Oriental, the researcher observed that school heads confront limited funding, competing school needs, administrative workloads, and restricted financial flexibility. Although previous research has examined general financial management difficulties, fewer accounts explain how school heads experience and cope with these demands across small, medium, and large public elementary schools in the district. Examining these experiences can clarify how financial decisions are made and how practical responses develop under resource constraints.

Anchored in Resource Dependence Theory (Pfeffer & Salancik, 1978) and a financial-control perspective discussed in the thesis, this study examined the experiences of school heads in managing financial resources, their coping mechanisms for limited funds, and insights that may strengthen school financial management practices. Specifically, it sought to answer three questions: (1) What are the experiences of school heads in managing financial

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resources? (2) How do school heads cope with the challenges of managing limited financial resources? and (3) What insights can support school heads in enhancing their financial management practices?

II. METHOD

The study employed a qualitative phenomenological design to understand the lived experiences of school heads managing financial resources in public elementary schools in Lupon East District, Davao Oriental. This design enabled an examination of the meanings that participants attributed to budgeting, prioritization, financial limitations, monitoring, accountability, and resource allocation (Tomaszewski et al., 2020).

Twelve school heads were purposively selected on the basis of direct experience managing school financial resources, at least three years of service as school heads, and experience serving as school MOOE fund disbursing officers. Four participants came from small schools (Informants 1–4), four from medium schools (Informants 5–8), and four from large schools (Informants 9–12). This distribution enabled comparison of experiences across different school environments and supported environmental triangulation (Nyimbili & Nyimbili, 2024).

Following approval from the Research Ethics Committee of Rizal Memorial Colleges, Inc., and the required endorsements and permissions from educational authorities, the researcher conducted in-depth, semi-structured interviews. Participation was voluntary and based on informed consent. Interviews were audio-recorded with permission, and follow-up questions were used to clarify participants' experiences. Participant identifiers were used to protect confidentiality, and records were securely handled.

The interview narratives were transcribed and analyzed using Braun and Clarke's (2006) six-phase thematic analysis: familiarization, initial coding, searching for themes, reviewing themes, defining and naming themes, and producing the report. Significant statements were organized into codes and broader patterns that addressed the research questions. Themes were compared across small, medium, and large school contexts to identify convergences and differences. The findings represent the participating school heads' accounts and are not intended to be statistically generalized to other school districts.

III. RESULTS AND DISCUSSIONS

This section presents and discusses the findings of the study concerning the experiences and coping mechanisms of school heads in managing financial resources in public elementary schools in Lupon East District, Davao Oriental. Through thematic analysis of the in-depth interviews with twelve school heads, significant patterns were identified and organized according to the three research questions. The discussion first examines the school heads' experiences in managing financial resources, followed by the coping mechanisms they employed to address financial limitations and competing school needs. It then presents the insights drawn from their experiences to strengthen financial management practices.

- Experiences of School Heads in Managing Financial Resources

The school heads described financial management as a continuing effort to balance competing school requirements, comply with public accountability rules, and protect essential services despite limited funds. Three main themes emerged from their experiences: navigating the complexities of school financial management, exercising resourcefulness in financial decision-making, and demonstrating responsible stewardship of public resources.

- *Navigating the Complexities of School Financial Management*

This theme reflects the competing demands school heads encounter when they attempt to meet instructional and operational needs while complying with administrative and financial requirements. Their accounts indicate that financial leadership involves constant prioritization, documentation, and judgment rather than the simple disbursement of available funds.

- Balancing Competing School Needs. Participants described the difficulty of dividing finite funds among utilities, maintenance, learning materials, school activities, and unexpected repairs. One school head likened fund management to balancing a scale that never stops moving (IDI_I02). This experience indicates that schools must continually weigh urgent expenditures against other necessary activities. It is consistent with Espiritu's (2020) discussion of competing financial demands and fund insufficiency among Philippine school heads.
- Working Within Financial and Administrative Constraints. The school heads reported that procurement, liquidation, audit compliance, and recordkeeping require substantial time and attention alongside instructional leadership. In schools with limited administrative personnel, school heads personally reviewed supporting documents and prepared reports. These accounts show how compliance obligations, although necessary for public accountability, can intensify school leaders' workloads. Bore (2023) likewise highlighted weaknesses in documentation, auditing, and financial-management capacity as important concerns.
- Upholding Accountability in the Use of Public Funds. Participants repeatedly emphasized that MOOE allocations are public resources entrusted to schools for learners' benefit. They described checking whether purchases were necessary, supported by documentation, and aligned with school improvement priorities. Their responses suggest that accountability is both a procedural requirement and a professional responsibility. This interpretation parallels Gaspar et al. (2022), who examined transparency and accountability in managing school financial resources.

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➢ *Exercising Resourcefulness in Financial Decision-Making*

This theme concerns the structural and operational conditions that restricted school heads' efforts to implement shared leadership. Heavy administrative workloads, limited time for collaboration, and insufficient resources made it difficult to sustain collective planning and leadership activities.

- Prioritizing Essential School Needs. School heads reported postponing less urgent activities to preserve funding for learner materials, safety concerns, and necessary repairs. One participant described delaying the painting of a perimeter fence after heavy rain damaged classroom roofs and drainage facilities. Such decisions reveal the importance of a clear priority hierarchy when funding cannot meet all demands at once. Amado et al. (2025) similarly emphasized directing school resources toward critical educational needs.
- Maximizing Limited Financial Resources. Participants described searching for affordable alternatives, controlling consumption, and selecting purchases that would produce the greatest educational value. Their accounts show that resourcefulness involves evaluating costs without abandoning quality or compliance. This aligns with Gonio et al. (2024), who emphasized efficient allocation and use of educational resources.
- Adapting to Contextual and Environmental Challenges. School heads adjusted financial decisions in response to rising prices, weather-related damage, local availability of supplies, and other changing conditions. These experiences demonstrate that school budgets are implemented in dynamic environments where planned expenditures may need to be reconsidered. Resource Dependence Theory helps explain why schools must respond strategically to changes in the resources and conditions surrounding them (Pfeffer & Salancik, 1978).

➢ *Demonstrating Responsible Stewardship of Public Resources*

This theme highlights the ethical and relational dimensions of school financial management. Participants regarded financial resources as a public trust and viewed transparent decision-making and collaboration as necessary to sustain school operations and stakeholder confidence.

- Viewing Financial Management as Public Trust. School heads expressed a duty to ensure that every peso is spent for an authorized and meaningful school purpose. Their accounts show that responsible stewardship requires personal integrity, careful approval of expenditures, and attention to learners' welfare. Financial leadership was therefore understood not merely as technical budgeting but as an obligation to the school community.
- Promoting Transparency and Stakeholder Trust. Participants associated transparent reporting, consultation, and understandable financial information with stronger confidence among teachers, parents, and other stakeholders. Transparency helped explain why some priorities were funded while others were deferred. These accounts correspond with Gaspar et al. (2022), who examined accountability and transparency in school financial management.
- Fostering Collaboration to Sustain School Operations. School heads described involving finance committees, teachers, parents, and community partners in identifying priorities and addressing resource gaps. Collaboration broadened the information available for financial decisions and helped mobilize support beyond the regular school allocation. The findings are consistent with Groenewald et al. (2024), who highlighted stakeholder participation as an important component of financial management.

➢ Coping Mechanisms of School Heads Managing Limited

In responding to financial constraints, the school heads used a combination of immediate adjustments, practical resource-saving measures, and continuing professional learning. Their coping mechanisms were grouped into three themes: exercising strategic responses to financial challenges, employing resourceful and adaptive solutions, and strengthening capacity to manage financial responsibilities

➢ *Exercising Strategic Responses to Financial Challenges*

This theme captures the school heads' deliberate efforts to protect urgent school needs while maintaining flexibility in the use of limited funds. Their responses show that effective coping requires timely prioritization, permissible reallocation, and revision of plans when circumstances change.

- Prioritizing Immediate and Critical Needs. School heads prioritized safety, essential learning materials, and operational continuity over expenditures that could be deferred. One participant reported setting aside planned library purchases after discovering unsafe electrical wiring. The account illustrates how urgency and potential risk guide spending decisions when schools cannot address every need simultaneously.
- Reallocating Funds When Circumstances Change. Participants described redirecting planned expenditures when emergencies or more pressing requirements arose, while recognizing the need to observe applicable financial rules. One school head explained that funds intended for cabinets were reassigned to address unsafe wiring. These responses illustrate adaptive financial judgment rather than rigid adherence to an outdated spending plan.
- Adjusting Financial Plans to Emerging Needs. School heads reviewed budgets in response to price increases, shifting priorities, and changing requirements. They treated financial plans as guides that should be revisited when actual conditions differ from assumptions. Mangarin and O'Loughlin (2024) likewise discussed contingency-based financial planning in school administration.

➢ *Employing Resourceful and Adaptive Solutions*

This theme reflects how school heads sought practical ways to extend the value of scarce funds and obtain support without neglecting accountability. Their coping practices combined cost consciousness, alternative sourcing, and

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assistance from people and institutions inside and outside the school.

- Seeking Alternative Ways to Meet School Needs. Participants considered alternative suppliers, negotiated more favorable terms, and identified comparable materials at lower cost. These measures allowed schools to address needs without automatically increasing expenditures. Their experiences underscore the value of careful procurement decisions within applicable legal limits.
- Practicing Cost-Saving Measures. School heads described preventive maintenance, consolidating purchases, reducing unnecessary utility expenses, and conserving consumable resources. One participant explained that combining purchases and maintaining facilities early helped avoid higher costs later (IDI_I002). Such practices suggest that financial resilience can be built through routine management, not only emergency responses.
- Utilizing Available Internal and External Support. Participants sought help from school committees, teachers, parents, and community partners when regular allocations were inadequate. These relationships provided ideas, assistance, and additional resources for school needs. Resource Dependence Theory is relevant because it recognizes that organizations rely on their external environments for resources necessary to sustain operations (Pfeffer & Salancik, 1978).

➢ *Strengthening Capacity to Manage Financial Responsibilities*

This theme concerns the competencies and support mechanisms that enabled school heads to carry out demanding financial tasks with greater confidence. Their experiences suggest that effective coping includes learning from others, keeping accurate records, and developing sound judgment through practice.

- Seeking Guidance and Professional Learning. School heads sought clarification, mentoring, and learning opportunities regarding budgeting, procurement, liquidation, and financial rules. These actions helped them respond to procedural uncertainties and avoid preventable errors. Groenewald et al. (2024) and Amos et al. (2021) similarly emphasized capacity building for those responsible for school finances.
- Maintaining Organized Financial Monitoring. Participants described keeping financial records organized, monitoring expenditures, reviewing balances, and preparing documentation for reporting and auditing. Consistent monitoring allowed them to identify remaining funds and adjust priorities before shortages became more disruptive. These practices reflect the importance of financial controls in maintaining accountability and continuity.
- Developing Confidence in Financial Decision-Making. School heads reported becoming more decisive as they accumulated experience, consulted knowledgeable colleagues, and reviewed financial information carefully. Confidence emerged from combining procedural knowledge with contextual judgment rather than relying solely on personal discretion. Their accounts suggest that professional support and reliable financial information can improve decision-making under pressure.

➢ *Insights to Support School Heads in Enhancing their Financial Management Practices*

The findings indicate that financial management can be strengthened by turning school heads' individual coping strategies into consistent institutional practices. Two insights were identified: proactive and adaptive financial planning through monitoring and prioritization, and a collaborative, competency-based support system that helps school heads manage financial responsibilities effectively.

➢ *Strengthen Proactive and Adaptive Financial Planning Through Continuous Monitoring and Prioritization*

The first insight emphasizes that financial planning should be a continuing process rather than a fixed annual activity. School heads may regularly review fund balances, expenditures, inventories, recurring costs, and emerging school needs, while distinguishing critical, essential, developmental, and deferrable expenses. Using spending patterns and stakeholder consultation to revise priorities can reduce unnecessary costs and support timely responses to unexpected needs. This insight draws directly from participants' practices of prioritizing, reallocating, conserving, and monitoring financial resources; the study did not evaluate the effectiveness of the proposed approach.

➢ *Build a Collaborative and Competency-Based Financial Management Support System*

The second insight calls for stronger consultation and technical support from school finance committees, district and division personnel, and community partners. Joint planning and monitoring, mentoring, peer learning, and targeted training in procurement, documentation, budgeting, and accountability could help reduce the burden placed on individual school heads. Such a system would combine stakeholder participation with practical financial-management competence. As with the first insight, this is a findings-based recommendation rather than an intervention whose effectiveness was tested in the study.

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