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# The Impact of Financial Resource Management Practices Among School Heads in Career Stage 1 on School Operation Across its Core Pillars

Noel M. Diño[1]; Manuel V. Estera[2]

[1]Saint Louise de Marillac College of Sorsogon, Inc. Burgos Street, Talisay Sorsogon City, Philippines
[2]Ed. D., Saint Louise de Marillac College of Sorsogon, Inc. Burgos Street, Talisay Sorsogon City, Philippines

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**Abstract: This study examined the impact of financial resource management practices among Career Stage 1 school heads on school operations across the core pillars: access, quality, equity, resilience, and well-being. Specifically, it assessed the level of financial resource management practices in terms of planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation; determined their impact on school operations; identified practices that demonstrate transparency, accountability, alignment, and efficiency; explored the challenges encountered by school heads in managing financial resources; and developed a proposed training program to address identified concerns. A mixed-method research design was employed involving 21 selected Career Stage 1 school heads from the districts of Bulusan, Barcelona, and Bulan. Data were gathered through a researcher-made questionnaire, interviews, and focus group discussions and analyzed using descriptive statistics and thematic analysis. The findings revealed that the respondents demonstrated a very high level of financial resource management practices across all four dimensions. These practices positively influenced school operations by improving access to learning resources, enhancing instructional quality, promoting equity through responsive resource allocation, strengthening school resilience, and supporting the well-being of learners and personnel. Transparency, accountability, alignment, and efficiency were found to be strongly embedded in the financial management practices of the respondents. Although challenges related to limited MOOE funds, stakeholder participation, documentation requirements, reporting timelines, procurement regulations, and administrative workload were identified, these were generally manageable and did not significantly hinder effective financial management. Based on the findings, a training program entitled Financial Leadership Excellence: Addressing Challenges in School Financial Resource Management was developed to further strengthen the competencies of Career Stage 1 school heads in planning, resource utilization, financial reporting, and monitoring and evaluation. The study underscores the importance of sustaining sound financial management practices to promote efficient resource utilization and improve school operations across the core pillars.**

***Keywords:*** *Financial Resource Management, Career Stage 1 School Heads, School Operations, Access, Quality, Equity, Resilience, Well-Being, Transparency, Accountability, Alignment, Efficiency, MOOE.*

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## I. INTRODUCTION

Financial resources are essential to the effective delivery of basic education because they enable schools to provide instructional materials, maintain facilities, implement learner-support programs, develop teachers, and respond to emerging operational needs. However, the availability of funds alone does not guarantee improved educational services. Financial resources must be carefully planned, allocated, utilized, documented, monitored, and evaluated to ensure that expenditures directly contribute to school goals and learner outcomes. The World Bank (2023) emphasized that weaknesses in public financial management, such as delayed fund releases, poor expenditure planning, limited transparency, and weak monitoring systems, can undermine education service delivery. Thus, sound financial resource management is an important component of effective school leadership and sustainable school improvement.

At the school level, financial resource management refers to the systematic administration of available funds through planning and allocation, utilization and spending, documentation and reporting, and monitoring and

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evaluation. These practices help school leaders determine priority needs, align expenditures with school improvement plans, comply with government accounting and auditing regulations, and assess whether funded programs have achieved their intended results. A systematic review by Acut et al. (2023) identified budgeting, transparent reporting, internal control, stakeholder participation, regular auditing, and continuous financial monitoring as important practices in educational financial management. These practices promote accountability and reduce the risk of misallocation, unnecessary expenditures, and the ineffective use of limited school funds.

International evidence has also demonstrated the connection between effective school management and improved educational delivery. The World Bank's Public Financial Management in Education framework explained that decentralization and school-based management provide school heads with greater responsibility for operational and financial decisions. When supported by appropriate systems, capacity development, accountability mechanisms, and community participation, school-based management can improve the responsiveness of schools to local learner needs. However, decentralization may not produce the desired results when school leaders lack sufficient financial management knowledge or when procedures are overly complex. This situation highlights the importance of developing the financial leadership competencies of school heads, particularly those who are still in the beginning stage of their leadership careers (World Bank, 2023).

In the Philippines, school heads play a central role in the administration of school funds, particularly the Maintenance and Other Operating Expenses or MOOE. These funds support the daily operation of public schools, including utilities, supplies, minor repairs, instructional activities, communication expenses, learner-development programs, and other approved school needs. Department of Education guidelines require school heads to ensure the proper release, utilization, liquidation, monitoring, and reporting of MOOE funds. Financial decisions must be consistent with the School Improvement Plan, Annual Implementation Plan, School Operating Budget, Annual Procurement Plan, and applicable accounting, procurement, and auditing regulations. These responsibilities place school heads in a critical position because their decisions influence whether limited resources are converted into meaningful programs, services, and learning opportunities.

The Philippine Basic Education Public Expenditure Review further demonstrated that financial management remains a significant concern in the country's education system. Although government investments in basic education have increased, challenges continue to occur in the allocation, transfer, utilization, and monitoring of resources at the school level. The report noted that variations in implementation capacity, delays in fund utilization, and weaknesses in expenditure management can limit the ability of schools to translate available funds into improved education services. It also emphasized that education spending should be examined according to its contribution to access, equity, quality, and learning rather than merely according to the amount of money allocated (World Bank, 2020).

The inadequacy of available school resources further increases the importance of effective financial management. The Second Congressional Commission on Education reported that current MOOE allocations are generally insufficient to cover the actual operating expenses of many Philippine public elementary and secondary schools. A substantial portion of school funds is often spent on utilities and routine operational requirements, leaving limited resources for learning interventions, school improvement projects, technology, facilities, and learner-support programs. Under these conditions, school heads must carefully prioritize expenditures, mobilize stakeholders, minimize unnecessary spending, and align limited resources with the most urgent school and learner needs (Second Congressional Commission on Education [EDCOM II], 2024).

The responsibility of managing limited school funds may be particularly challenging for school heads in Career Stage 1. Under the Philippine Professional Standards for School Heads, Career Stage 1 represents school leaders who are beginning to demonstrate the required knowledge, skills, and professional practices in leading and managing schools. They are expected to understand and apply DepEd policies, align school programs with institutional goals, manage school resources, support teaching and learning, build stakeholder relationships, and demonstrate accountability for school performance. Although these school heads may possess the basic competencies required for leadership, they may still need further professional development in technical areas such as budgeting, procurement, financial reporting, fund liquidation, monitoring, and evidence-based financial decision-making (Department of Education, 2020).

Effective financial management practices should be guided by transparency, accountability, alignment, and efficiency. Transparency requires school heads to maintain complete financial records and provide stakeholders with accurate information regarding the sources, allocation, and utilization of funds. Accountability involves accepting responsibility for financial decisions and ensuring compliance with DepEd, Commission on Audit, and procurement regulations. Alignment means directing financial resources toward the priorities identified in school plans and the needs of learners. Efficiency refers to maximizing educational benefits from limited available resources while avoiding wasteful, unnecessary, or duplicative expenditures. These principles are important because financial management is not limited to completing accounting documents; it also involves ensuring that every expenditure produces relevant and measurable benefits for school operations.

The influence of financial resource management may be observed across the core pillars of school operation, namely access, quality, equity, resilience, and well-being. In terms of access, properly managed funds can support safe

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classrooms, functional learning spaces, transportation assistance, communication, enrolment activities, and programs that encourage attendance and school participation. For quality, financial resources can provide teaching materials, technology, assessment tools, teacher-development activities, and interventions that improve instruction and learning outcomes. Effective resource management also promotes equity by directing support toward disadvantaged, vulnerable, and marginalized learners who may require additional learning resources, feeding assistance, assistive devices, or targeted interventions. The World Bank (2020) stressed that education expenditure should promote equitable access and quality learning by ensuring that resources reach schools and learners with the greatest needs.

Financial management is similarly important in strengthening school resilience. Schools regularly experience disruptions caused by natural disasters, health emergencies, infrastructure problems, economic limitations, and other unforeseen events. Strategic budgeting can provide resources for emergency preparedness, continuity-of-learning programs, minor repairs, health and sanitation supplies, communication systems, and disaster-response activities. Financial preparedness enables schools to adapt their operations and continue delivering educational services during crises. Investments in resilient school facilities and operational systems have also been identified as essential to maintaining education services in disaster-prone communities such as those in the Philippines.

The well-being of learners and school personnel is also influenced by how financial resources are allocated. Funds may be used for school health and nutrition programs, mental health activities, child protection initiatives, safe water and sanitation facilities, recreational activities, and supportive working and learning environments. When financial decisions consider both academic and psychosocial needs, schools become better positioned to promote the holistic development of learners and the welfare of personnel. UNESCO's global education leadership framework emphasizes that educational leadership should create inclusive, safe, supportive, and equitable environments while mobilizing available resources toward shared educational goals (UNESCO, 2024).

Despite the importance of financial resource management, school heads may encounter difficulties that affect their capacity to perform these responsibilities. Limited MOOE allocations may prevent the implementation of all programs identified in the School Improvement Plan. Complex procurement and auditing requirements may delay the acquisition of necessary supplies and services. Heavy administrative workloads may also limit the time available for financial documentation, stakeholder consultation, program monitoring, and evaluation. A Philippine study on MOOE utilization reported that school heads are directly responsible for managing and disbursing these funds but encounter concerns related to fund adequacy, compliance procedures, and timely utilization (Manalansan & Dela Cruz, 2023). These conditions may be more demanding for Career Stage 1 school heads who are still developing confidence and competence in managing the technical and administrative dimensions of school finance.

Although previous studies have examined school budgeting, MOOE utilization, financial accountability, and school-based management, limited attention has been given to how the financial resource management practices of Career Stage 1 school heads influence school operations across several interconnected educational pillars. Many studies focus primarily on compliance, fund utilization, or academic performance without comprehensively examining how planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation affect access, quality, equity, resilience, and well-being. There is also a need to identify the practices that demonstrate transparency, accountability, alignment, and efficiency, as well as the challenges that prevent beginning school leaders from maximizing available resources.

Therefore, the present study seeks to determine the impact of financial resource management practices among school heads in Career Stage 1 on school operation across its core pillars. Specifically, it examines their practices in planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation. It also explores how these practices influence access, quality, equity, resilience, and well-being; identifies practices that exhibit transparency, accountability, alignment, and efficiency; and determines the financial management challenges encountered by school heads. The results may provide a basis for developing a relevant training program that will strengthen the financial leadership competencies of Career Stage 1 school heads and help them manage limited resources more strategically, responsibly, and effectively.

➢ *Problem Statement*

This study aimed to examine the financial resource management practices of school heads in Career Stage 1 (Head Teachers and Teachers-In-Charge) and its impact on school operation across its core pillars (Quality, Access, Equity, Resilience and Wellbeing). It specifically focused on how these practices influence the efficiency and effectiveness of school management, as well as the challenges encountered by school heads in the process.

- *Specifically, it Answered the Following Questions:*

✓ What is the level of financial resource management practices among school heads in Career Stage 1 along:

- Planning and allocation,
- Utilization and spending,
- Documentation and reporting, and
- Monitoring and evaluation?

✓ How do financial resource management practices impact school operations across the core pillars:

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- Access,
- Quality,
- Equity,
- Resilience,
- Well-Being?

✓ What are the different financial resource management practices among school heads that exhibit:

- Transparency,
- Accountability
- Alignment, and
- Efficiency?

✓ What are the different challenges encountered by school heads in Career Stage 1 in managing financial resources that influence school operations across the core pillars?
✓ What training program can be proposed to address the challenges faced by school heads in managing financial resources, thereby enhancing school operations across the core pillars?

## II. METHODOLOGY

➢ *Research Design*

This study employed Explanatory Sequential Design. A mixed-method research design in which the researcher first collected and analyzed quantitative data, followed by the collection and analysis of qualitative data. The qualitative phase was used to explain, clarify, or provide deeper understanding of the quantitative findings. It also adopted a descriptive approach to determine the level of financial management practices—planning and allocation, utilization and spending, documentation and reporting, monitoring and evaluation —as well as the challenges encountered by school heads in managing financial resources. Data were collected using structured survey questionnaire and checklists, and analyzed using descriptive statistics . This design enabled the study to assess existing conditions, and provided a basis for developing a training program to enhance the financial resource management competencies of school heads.

➢ *The Respondents*

The respondents of this study consisted of 21 School Heads under career stage 1 (Head teachers, Teachers-In-Charge) selected from Bulusan, Barcelona and Bulan Districts. A purposive sampling technique was employed. This approach allowed the researcher to intentionally select 21 Career Stage 1 school heads who met the inclusion criteria and are directly relevant to the objectives of the study.

➢ *Research Instruments*

The research instruments for this study was primarily consisted of a survey questionnaire designed to collect both quantitative and qualitative data on the financial resource management practices of Career Stage 1 school heads and their impact on school operations across the core pillars: access, quality, equity, resilience, and well-being. The survey questionnaire included a 5-point Likert-scale to assess the level of financial resource management practices in terms of planning and allocation, utilization and spending, documentation and reporting, monitoring and evaluation, as well as practices demonstrating transparency, accountability, alignment, and efficiency. A researcher-made structured checklist was also utilized to identify the challenges encountered by school heads in managing financial resources, with respondents placing a check (✓) beside each applicable challenge. To complement the quantitative data, a semi-structured interview and focus group discussion (FGD) were employed to gather in-depth insights into the impact of financial resource management practices on school operations across the core pillars and to further explain and validate the quantitative findings through thematic analysis.

The first section of the questionnaire was used to gather responses on the level of financial resource management practices among Career Stage 1 school heads in terms of planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation. Each indicator was measured using a 5-point Likert scale. This section is designed to determine the extent to which school heads practiced financial resource management across the four domains. Below are the table presentations on how each domain’s level of practice was measured.

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**Utilization and Spending**

| Scale | Level of Practice | Description |
|---|---|---|
| 4.60–5.00 | Very High | School heads consistently and effectively utilize and spend School MOOE for prioritized school needs, programs, activities, supplies, services, and other allowable operational expenses in accordance with established financial and procurement guidelines. |
| 3.60–4.59 | High | School heads regularly and effectively utilize and spend School MOOE for prioritized school needs and allowable operational expenses, with spending generally aligned with school priorities and financial guidelines, although minor areas may require improvement. |
| 2.60–3.59 | Moderate | School heads sometimes effectively utilize and spend School MOOE for prioritized school needs and allowable operational expenses, but consistency in aligning expenditures with school priorities and applicable financial guidelines needs improvement. |
| 1.60–2.59 | Low | School heads seldom effectively utilize and spend School MOOE according to prioritized school needs, resulting in limited alignment of expenditures with school programs, operational requirements, and applicable financial guidelines. |
| 1.00–1.59 | Very Low | School heads rarely or minimally demonstrate effective utilization and spending of School MOOE, indicating that expenditures are not consistently directed toward prioritized school needs, programs, and allowable operational requirements. |

**Planning and Allocation**

| Scale | Level of Practice | Description |
|---|---|---|
| 4.60–5.00 | Very High | School heads consistently and comprehensively practice effective planning and allocation of School MOOE, ensuring that available funds are carefully planned, prioritized, and allocated according to the school's identified needs, programs, activities, and operational priorities. |
| 3.60–4.59 | High | School heads regularly practice effective planning and allocation of School MOOE, with funds generally aligned with the school's identified needs, programs, activities, and operational priorities, although minor areas may still require improvement. |
| 2.60–3.59 | Moderate | School heads sometimes practice effective planning and allocation of School MOOE, but the prioritization and allocation of funds according to the school's identified needs, programs, activities, and operational priorities are not consistently observed. |
| 1.60–2.59 | Low | School heads seldom practice effective planning and allocation of School MOOE, resulting in limited alignment of available funds with the school's identified needs, programs, activities, and operational priorities. |
| 1.00–1.59 | Very Low | School heads rarely or minimally practice effective planning and allocation of School MOOE, indicating that the systematic prioritization and allocation of funds based on the school's identified needs, programs, activities, and operational priorities are largely not observed |

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**Documentation and Reporting**

| Scale | Level of Practice | Description |
|---|---|---|
| 4.60–5.00 | Very High | School heads consistently maintain complete, accurate, organized, and updated documentation and reporting of School MOOE, ensuring that financial transactions are properly supported by required documents and reports are prepared and submitted within prescribed timelines. |
| 3.60–4.59 | High | School heads regularly maintain proper documentation and reporting of School MOOE, with financial records generally complete, accurate, organized, and submitted within prescribed timelines, although minor areas may require improvement. |
| 2.60–3.59 | Moderate | School heads sometimes maintain proper documentation and reporting of School MOOE, but completeness, accuracy, organization, updating of financial records, and timely submission of required reports are not consistently observed. |
| 1.60–2.59 | Low | School heads seldom maintain complete and timely documentation and reporting of School MOOE, resulting in noticeable gaps in financial records, supporting documents, and the preparation or submission of required school financial reports. |
| 1.00–1.59 | Very Low | School heads rarely or minimally maintain proper documentation and reporting of School MOOE, indicating substantial gaps in financial records, supporting documents, accuracy, organization, and timely preparation and submission of required reports. |

**Monitoring and Evaluation**

| Scale | Level of Practice | Description |
|---|---|---|
| 4.60–5.00 | Very High | School heads consistently and systematically monitor and evaluate the utilization of School MOOE, ensuring that expenditures are properly tracked, aligned with identified school needs and priorities, and assessed to guide future financial planning and decision-making. |
| 3.60–4.59 | High | School heads regularly monitor and evaluate the utilization of School MOOE, with expenditures generally tracked and assessed for alignment with school needs and priorities, although minor areas in monitoring and the use of evaluation results may require improvement. |
| 2.60–3.59 | Moderate | School heads sometimes monitor and evaluate the utilization of School MOOE, but tracking expenditures, assessing their alignment with school priorities, and using monitoring results for future financial decisions are not consistently practiced. |
| 1.60–2.59 | Low | School heads seldom monitor and evaluate the utilization of School MOOE, resulting in limited tracking and assessment of expenditures and limited use of monitoring results to improve school financial planning and resource management. |
| 1.00–1.59 | Very Low | School heads rarely or minimally monitor and evaluate the utilization of School MOOE, indicating substantial gaps in tracking expenditures, assessing the use of funds against school needs and priorities, and using evaluation results for future financial planning and decision-making. |

School heads rarely or minimally monitor and evaluate the utilization of School MOOE, indicating substantial gaps in tracking expenditures, assessing the use of funds against school needs and priorities, and using evaluation results for future financial planning and decision-making.

The second section of the research instrument consisted of a semi-structured interview guide designed to gather in-depth qualitative data on the impact of financial resource management practices on school operations across the core pillars. The interview guide contained open-ended questions that explored how financial resource management practices influenced Access, Quality, Equity, Resilience, and Well-Being. Specifically, participants were asked to describe how financial resource management improved learners' access to education and school services, enhanced

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the quality of teaching and learning resources, promoted equitable support for vulnerable learners, strengthened school preparedness and continuity during challenges and emergencies, and supported programs that promote the physical, mental, and emotional well-being of learners and school personnel. Follow-up probing questions were used when necessary to obtain richer and more detailed responses. The data gathered from the interviews were analyzed using thematic analysis to identify recurring themes and patterns related to the impact of financial resource management practices on school operations across the core pillars.

The third section utilized a researcher-made 5-point Likert-scale questionnaire as the primary research instrument. The questionnaire was designed to assess the financial resource management practices of Career Stage 1 school heads in terms of planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation. It also included indicators that measured practices demonstrating transparency, accountability, alignment, and efficiency. Respondents were rated each statement using a five-point scale, and the responses were analyzed using weighted mean. For presentation and ranking purposes, the weighted mean was converted into an estimated frequency using the formula: (Weighted Mean ÷ 5) × Total Number of Respondents.

The fourth section utilized a researcher-made rank-order questionnaire to identify and rank the challenges encountered by Career Stage 1 school heads in managing financial resources. The instrument consisted of statements categorized into four domains: Planning and Allocation, Utilization and Spending, Documentation and Reporting, and Monitoring and Evaluation. Respondents were instructed to rank the identified challenges within each domain according to the extent to which they encountered them, with Rank 1 assigned to the most commonly encountered challenge and Rank 5 to the least encountered challenge. The collected data were analyzed using the Sum of Ranks method, wherein the ranks assigned by all respondents to each challenge were added. The challenge with the lowest sum of ranks was considered the highest-ranked or most commonly encountered challenge, while the challenge with the highest sum of ranks was considered the least commonly encountered. This procedure determined the relative priority of the challenges encountered by Career Stage 1 school heads in financial resource management.

- *Sampling Technique*

For this study, a purposive sampling technique was employed. This approach allowed the researcher to intentionally select 21 Career Stage 1 school heads who met the inclusion criteria and were directly relevant to the objectives of the study. The participants were drawn from Bulusan, Barcelona, and Bulan Districts of the Schools Division of Sorsogon Province. Purposive sampling was appropriate because it ensures that only school heads with the necessary experience and responsibilities in financial resource management were included in the study. For the qualitative component, the same participants served as key informants for the semi-structured interviews and focus group discussions to provide rich, in-depth insights into the impact of financial resource management practices on school operations across the core pillars and the challenges encountered in managing financial resources. This sampling technique ensured that the data collected were relevant, comprehensive, and aligned with the objectives of the study.

- *Data Collection Procedure*

The data collection procedures for this study followed a systematic and organized process to ensure the accuracy, reliability, and completeness of the data gathered from the respondents. Initially, the researcher secured approval from the research adviser and the Graduate School, followed by obtaining a letter of permission from the Office of the Schools Division Superintendent of Sorsogon. Upon approval, the researcher coordinated with the Public Schools District Supervisors and school heads in the Bulusan, Barcelona, and Bulan Districts to request permission to conduct the study among the selected 21 Career Stage 1 school heads. The purpose of the study, the procedures, and the ethical considerations, including voluntary participation, confidentiality, and anonymity, were clearly explained to all participants before the administration of the research instruments. After obtaining the necessary permissions, the researcher personally administered the researcher-made questionnaire and structured checklist to the selected respondents at a mutually convenient schedule.

Clear instructions were provided to ensure that the respondents fully understand how to accomplish each section of the instruments. Sufficient time was allotted for completing the questionnaires, after which the accomplished instruments were retrieved, checked for completeness, and kept in a secure location to maintain the confidentiality of the participants' responses. Following the quantitative data collection, the researcher conducted semi-structured interviews and focus group discussions (FGDs) with the selected participants to obtain in-depth information regarding the impact of financial resource management practices on school operations across the core pillars and the challenges encountered in managing financial resources. With the participants' informed consent, the interviews and discussions were photo recorded, and field notes were taken to ensure the accuracy of the collected information.

The recorded responses was transcribed verbatim and organized for thematic analysis. Upon completion of the data collection, all quantitative and qualitative data were carefully organized, encoded, and stored securely. The quantitative data were analyzed using the appropriate statistical tools specified in the study, while the qualitative data were subjected to thematic analysis to identify recurring themes and patterns. The entire data collection process were conducted in accordance with ethical research principles to ensure that the findings accurately reflected the experiences and perceptions of the respondents regarding financial resource management practices and their impact on school operations across the core pillars.

ISSN No:-2456-2165 https://doi.org/10.38124/ijisrt/26oct811

➢ *Data Analysis Method*

The data analysis for this study primarily focused on describing and interpreting the financial resource management practices of Career Stage 1 school heads and their impact on school operations across the core pillars. The analysis employed descriptive statistics to determine the level of financial resource management practices in terms of planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation. The weighted mean was used to determine the extent of these practices, while frequency counts and ranking were utilized to identify the financial management practices that exhibit transparency, accountability, alignment, and efficiency, as well as the most common challenges encountered by the respondents.

To complement the quantitative findings, the study utilized qualitative thematic analysis to examine the responses gathered through the semi-structured interview. The interview transcripts were coded, categorized, and organized into themes to describe how financial resource management practices influence school operations across the core pillars of Access, Quality, Equity, Resilience, and Well-Being, and to identify the challenges encountered by Career Stage 1 school heads in managing financial resources. The integration of quantitative and qualitative findings provided a comprehensive understanding of the study variables and served as the basis for the proposed training program. All statistical analyses were conducted using appropriate statistical tools, while qualitative findings were interpreted systematically to ensure credibility, consistency, and alignment with the objectives of the study.

➢ *Statistical Analysis*

The statistical analysis for this study primarily focused on determining the level of financial resource management practices among Career Stage 1 school heads and their impact on school operations across the core pillars. The analysis employed descriptive statistics to summarize and interpret the quantitative data gathered from the respondents. Specifically, the weighted mean was used to determine the level of financial resource management practices in terms of planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation. Likewise, frequency counts and ranking were used to identify the financial management practices that exhibit transparency, accountability, alignment, and efficiency, as well as the challenges encountered by Career Stage 1 school heads in managing financial resources.

To further analyze the quantitative findings, the study utilized appropriate descriptive statistical techniques to organize and present the data in tables and interpret the results based on the established rating scale. The qualitative data gathered through the semi-structured interview were analyzed using thematic analysis, wherein responses were transcribed, coded, categorized, and grouped into themes that described the impact of financial resource management practices on the core pillars of Access, Quality, Equity, Resilience, and Well-Being, as well as the challenges encountered by the respondents. The integration of quantitative and qualitative findings provided a comprehensive understanding of the study and served as the basis for the proposed training program.

## III. RESULTS AND DISCUSSIONS

➢ *Level of Financial Resource Management Practices Among School Heads in Career Stage 1*

The following discussion presents the findings on the level of financial resource management practices among Career Stage 1 school heads. It examines their practices in planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation of school funds. The discussion highlights how effective financial management supports transparency, accountability, and the efficient implementation of school programs and activities and their contribution to improved school operations and organizational performance.

- *Level of Financial Resource Management Practices Along Planning and Allocation*

Table 1 Financial Resource Management Practices Along Planning and Allocation

| Indicators | Mean | Descriptions |
|---|---|---|
| Prepare a School Operating Budget that is aligned with the School Improvement Plan and Annual Implementation Plan. | 4.76 | Very High |
| Allocate MOOE funds based on identified school priorities, learners' needs, and approved programs, projects, and activities. | 4.81 | Very High |
| Involve teachers, SPTA Officers, and School Governing Council (SGC) members in the planning and allocation of MOOE. | 4.29 | High |
| Prioritize MOOE expenditures according to the urgency of school needs and available financial resources. | 4.95 | Very High |
| Prepare and submit required financial plans and budget proposals such as SOB, APP, and PPMP on time and in compliance with the policies and guidelines of DepEd. | 4.86 | Very High |
| **Average** | **4.73** | **Very High** |

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The findings of the study indicate a high level of financial resource management practice among school heads along planning and allocation, suggesting that they generally demonstrate competence in identifying priorities, preparing financial plans, allocating available resources, and aligning expenditures with school programs and improvement objectives. This implies that financial planning goes beyond compliance and functions as a strategic management process through which limited resources are directed toward the most pressing instructional and operational needs of the school. This finding is supported by Mirando and Jalos (2023), who reported very satisfactory practices in budgeting, procurement, accounting, and asset management, emphasizing systematic financial management and adherence to DepEd policies. Similarly, Quezon (2023) identified the preparation of financial management plans and the generation and mobilization of resources as important competencies of school principals. Macalos (2024) further emphasized budgeting and prioritization in managing MOOE, while Jacob-Dedumo et al. (2024) highlighted the importance of effective resource allocation in addressing limitations in government-provided funds. Collectively, these studies suggest that effective planning is particularly important when resources are limited, requiring school heads to carefully prioritize expenditures that provide the greatest support to school operations and learner needs. The finding is also strengthened by studies emphasizing participatory and strategic resource allocation. Basson and Mestry (2019) underscored the value of collaboration between school management and stakeholders in financial decision-making, indicating that participation can make resource allocation more responsive to actual school needs. From an international perspective, Abayasekara et al. (2018) emphasized directing scarce educational resources toward inputs associated with better educational outcomes, while Anand et al. (2023) demonstrated through a systematic review that stronger school management practices can contribute to school quality and student learning. Likewise, Mlakalaka et al. (2024) emphasized efficient school financial management systems, while Garcer et al. (2024) highlighted sound internal financial processes as important safeguards against financial mismanagement. Abott et al. (2020) further demonstrated that increased operational spending can contribute to improved student achievement and graduation outcomes, illustrating the broader importance of strategically directing educational resources. Taken together, these studies support the interpretation that the high level of planning and allocation found in the present study reflects not merely the preparation of budgets but the strategic leadership capacity of school heads to translate limited financial resources into meaningful educational support. Through careful prioritization, stakeholder participation, alignment with school improvement objectives, and responsible allocation, financial resources can be directed toward programs addressing access, quality, equity, resilience, and learner well-being. Thus, effective planning and allocation provide the foundation for sound financial resource management by enabling school heads to balance competing needs, maximize available MOOE and other resources, and sustain programs that contribute to improved school operations and educational outcomes.

- *Level of Financial Resource Management Practices Along Utilization and Spending*

Table 2 Financial Resource Management Practices Along Utilization and Spending

| Indicators | Mean | Description |
|---|---|---|
| Utilize the MOOE fund solely for authorized school programs, projects, activities, and operational needs. | 4.86 | Very High |
| Ensure that all expenditures are aligned with the approved School Operating Budget. | 4.76 | Very High |
| Monitor the proper and efficient use of school MOOE to avoid unnecessary or excessive spending. | 4.86 | Very High |
| Spend MOOE on those expenses that directly support learner development and school operations. | 4.95 | Very High |
| Observe transparency, accountability, and compliance with the DepEd policies and procurement guidelines in all spending activities | 5.00 | Very High |
| **Average** | **4.89** | **Very High** |

The finding that school heads demonstrate a high level of financial resource management practice along utilization and spending suggests that financial resources are generally used according to identified school priorities, intended purposes, and established financial regulations. This indicates that school heads exercise sound judgment in determining whether expenditures are necessary, allowable, reasonable, and responsive to operational and learner needs. Effective utilization therefore goes beyond spending available funds; it involves transforming limited financial resources into meaningful inputs and services while maintaining fiscal responsibility and compliance. This finding is consistent with Zulueta and Limpiada (2018), who emphasized that school financial management involves interconnected responsibilities related to policies,

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accountability, financial processes, and management outcomes.

Similarly, Viernes (2022) found favorable practices among school heads in the preparation and utilization of MOOE, emphasizing budgeting as an important mechanism for strengthening school-based management and accountability. Mirando and Jalos (2023) likewise reported very satisfactory practices in budgeting, procurement, accounting, and asset management, demonstrating that effective spending requires both adherence to financial policies and the appropriate use of resources for school programs. These studies suggest that responsible utilization serves as the operational link between approved financial plans and the actual delivery of school programs and services. Recent studies further emphasize the importance of prioritization and prudent spending, particularly when financial resources are limited. Daraman et al. (2024) highlighted the critical role of MOOE in supporting school supplies, training, maintenance, security, and other operational requirements, while emphasizing transparency, accountability, and strategic prioritization. Likewise, Macalos (2024/2025) underscored the importance of systematic MOOE management in ensuring that available resources are converted into necessary materials, services, and operational support. Gueta et al. (2024) further regarded financial management as an important responsibility of school leadership, reinforcing the view that school heads are not merely custodians of funds but decision-makers responsible for translating financial resources into concrete support for school improvement. In contrast, Jacob-Dedumo et al. (2024) identified weaknesses in some financial management practices, including challenges in prioritizing expenditures and balancing infrastructure with learner-support activities. This contrasting evidence deepens the present finding by demonstrating that the availability of funds alone does not ensure effective utilization. Rather, effective spending depends on the school head's ability to balance competing needs, comply with procurement and financial requirements, and prioritize expenditures that offer the greatest educational and operational value. Similarly, the resource constraints and accountability concerns identified by Daraman et al. (2024) demonstrated that a high level of practice does not necessarily mean the absence of financial challenges; instead, it reflects the capacity of school heads to manage such constraints responsibly. Overall, the high level of utilization and spending found in the present study reflects the school heads' capacity to convert limited financial resources into meaningful support for school operations while maintaining accountability, compliance, and strategic alignment.

- *Level of Financial Resource Management Practices Along Documentation and Reporting*

Table 3 Financial Resource Management Practices Along Documentation and Reporting

| Indicators | Mean | Description |
|---|---|---|
| Maintain complete and accurate financial records and supporting documents for all MOOE transactions. | 4.90 | Very High |
| Prepare and submit financial reports within the prescribed timeline set by DepEd and COA. | 4.81 | Very High |
| Ensure that receipts, vouchers, and other financial documents are properly organized and filed for auditing purposes. | 4.95 | Very High |
| Document all financial transactions transparently and in accordance with existing accounting and auditing regulations. | 4.95 | Very High |
| Provide stakeholders with updates and reports regarding the utilization of school MOOE. | 4.52 | High |
| **Average** | **4.83** | **Very High** |

The findings of the study showed that school heads exhibit a high level of financial resource management practice along documentation and reporting are consistent with recent literature emphasizing accurate record-keeping, timely financial reporting, proper liquidation, and compliance with financial regulations as essential components of effective school financial governance. Zulueta and Limpiada (2018) emphasized that adherence to financial policies and accountability mechanisms enables school heads to manage resources responsibly, while Comighud and Arevalo (2020) highlighted that proper MOOE utilization requires systematic financial management and adequate documentation to demonstrate how resources are used for school operations and learner needs. Similarly, Mirando and Jalos (2023) found that school heads maintained complete financial records, prepared liquidation reports, and followed established financial policies, thereby strengthening accountability and transparency. Buban and Taner (2024) further reported highly evident practices in financial record management and reporting among school heads in the Magallanes Districts, Division of Sorsogon, particularly in maintaining supporting documents and ensuring the accuracy and completeness of records. These findings are reinforced by Gueta et al. (2024), who identified complete, reliable, and timely financial reporting as an important practice among public school heads, and by

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Jacob-Dedumo et al. (2024), who demonstrated the importance of accountability and compliance in managing and allocating school financial resources. More recently, Espela et al. (2025) reported systematic and timely disbursement and liquidation practices among school heads in Sorsogon Province, highlighting the role of transparency, auditing, and alignment of financial decisions with school priorities. These studies collectively suggest that effective documentation and reporting go beyond mere compliance; they provide a reliable audit trail, facilitate monitoring of expenditures, support evidence-based financial decisions, and strengthen stakeholder confidence. Thus, the high level of practice found in the present study indicates that school heads generally integrate accurate documentation and timely reporting into their financial management processes, contributing to transparent, accountable, efficient, and responsible stewardship of school resources and ultimately supporting effective school operations.

- *Level of Financial Resource Management Practices Along Monitoring and Evaluation*

Table 4 Financial Resource Management Practices Along Monitoring and Evaluation

| Indicators | Mean | Description |
|---|---|---|
| Monitor the implementation and utilization of MOOE-funded programs, projects, and activities. | 4.90 | Very High |
| Evaluate whether financial resources are used efficiently and aligned with the school's goals and priorities. | 4.71 | Very High |
| Conduct periodic reviews of financial transactions and reports to ensure accuracy, transparency, and accountability. | 4.67 | Very High |
| Implement corrective actions on identified financial management issues to improve the use of school MOOE. | 4.81 | Very High |
| Use monitoring and evaluation results as basis for improving future financial planning and decision-making. | 4.76 | Very High |
| **Average** | **4.77** | **Very High** |

The finding that school heads demonstrate a high level of financial resource management practice along monitoring and evaluation indicates that they generally go beyond merely spending and accounting for available funds. They regularly examine how financial resources are utilized, determine whether expenditures correspond with approved plans and school priorities, and assess whether funded programs, projects, and activities achieve their intended purposes. In this sense, monitoring and evaluation serve as a feedback mechanism that connects actual financial utilization with future planning and allocation. Through this process, school heads can identify discrepancies, determine areas requiring adjustment, and make evidence-based decisions that improve the efficiency and responsiveness of subsequent financial activities. This finding is supported by De Guzman (2024), whose study involving 350 respondents from selected public schools in the National Capital Region found school heads to be highly competent in financial management, including monitoring and evaluation. The study reinforces the view that effective financial leadership requires school heads not only to formulate budgets but also to continuously assess implementation and use monitoring information in managing school programs. Similarly, Mirando and Jalos (2023) examined the financial management practices of school heads in the implementation of the Basic Education Learning Continuity Plan in the Division of Quezon. Their study demonstrates the importance of sound budgeting, accounting, procurement, and asset management in ensuring that financial resources are effectively translated into the implementation of school programs. The finding is further strengthened by Espela et al. (2025), who investigated school heads in non-fiscally autonomous secondary schools in Sorsogon. Their study emphasized financial management practices aimed at improving resource efficiency and accountability, which are closely connected with systematic monitoring of how school resources are generated, allocated, utilized, and accounted for. This is particularly relevant to the present study because monitoring enables school heads to determine whether limited financial resources are producing their intended benefits and whether corrective actions are necessary when actual implementation differs from planned activities. Moreover, Amado et al. examined the financial management practices of elementary school heads in terms of fund sourcing, budget allocation, procurement, disbursement, and liquidation. Their findings associated the practice of financial-management competencies under PPSSH Domain 2.2 with strengthened organizational financial capacity and school performance. In an international context, Hota and Panda (2023) likewise emphasized that effective school financial management depends on the financial knowledge, competencies, and practices of school-level stakeholders and on maximizing the use of available resources for school development. These studies suggest that monitoring and evaluation should not be viewed simply as compliance activities but as managerial processes through which school leaders determine whether resources are being used efficiently and

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strategically. Taken together, these findings indicate that a high level of practice in monitoring and evaluation reflects both accountability and strategic financial leadership. Regularly reviewing expenditures, assessing program implementation, and using evaluation results allow school heads to identify financial gaps, correct inefficient practices, and redirect resources toward more pressing school needs. Thus, monitoring and evaluation complete the financial management cycle by linking planning, allocation, utilization, assessment, and succeeding financial decisions. When systematically practiced, they help ensure that school funds are not merely spent and properly documented but are transformed into resources and interventions that meaningfully support school operations and educational priorities.

### *A. How Financial Resource Management Practices Impact School Operations Across the Core Pillars*

- *Strengthened Educational Access Through Optimization of MOOE Funds for Better School Facilities and Learning Spaces*

Strengthening educational access through the optimization of Maintenance and Other Operating Expenses (MOOE) enables schools to improve facilities and learning spaces that support equitable participation and quality learning experiences. Educational access extends beyond enrollment; it also requires classrooms and learning spaces that are safe, functional, inclusive, and sufficiently equipped to support regular attendance and engagement. Thus, when school heads strategically prioritize MOOE expenditures for the maintenance and improvement of facilities, they help remove school-level environmental barriers that may discourage participation or disrupt the continuity of learning. This finding is strongly supported by Navarro (2024), who examined school infrastructure in the Philippine basic education sector and found that, although progress has been achieved in reducing classroom congestion, spatial inequalities in classroom-student ratios remain, with some regions continuing to experience inadequate and congested facilities. The study emphasized the need for adequate classrooms, WASH facilities, electricity, and ICT infrastructure to provide quality learning environments. This reinforces the present finding because the strategic use of available school resources for facility maintenance and improvement can help schools respond to immediate infrastructure deficiencies while ensuring that existing learning spaces remain functional and accessible. Similarly, Espinosa Andrade, Padilla, and Carrington (2024) established a significant positive relationship between several dimensions of school infrastructure and student outcomes, particularly in disadvantaged and rural settings. Their findings indicate that basic services and appropriate educational facilities are important components of an effective learning environment. This suggests that optimizing MOOE for necessary repairs, utilities, sanitation, classroom maintenance, and other allowable operational requirements should not be viewed merely as maintaining physical structures. Rather, such expenditures constitute investments in the conditions that enable learners to participate consistently and effectively in the educational process. The importance of functional learning spaces is further illustrated by Abrigo, Francisco, and Santos (2024), who examined school closures associated with the use of Philippine schools as emergency shelters. They found that even short disruptions to school operations were associated with substantial reductions in student achievement. Although their study focuses on disaster-related closures rather than MOOE utilization itself, it strengthens the broader argument that the availability and continuity of usable learning spaces matter for educational participation and outcomes. Financial resources directed toward maintaining safe and resilient school environments can therefore contribute to reducing disruptions and sustaining access to learning. Asian Development Bank This perspective is also consistent with UNICEF Philippines (2024), which emphasizes that substantial disparities in access to quality learning continue to affect Filipino children, particularly those with fewer economic and educational opportunities.

In this context, effective MOOE management acquires an equity dimension. School heads who prioritize resources according to actual facility deficiencies and learner needs can help lessen the disadvantages experienced by learners in schools with limited resources. Strategic financial allocation therefore becomes a means of ensuring that access is not determined solely by the quality of facilities available in a learner's community. Collectively, these studies support the finding of the current study by demonstrating that MOOE optimization can function as a strategic mechanism for educational access rather than simply an administrative process of fund utilization. When school heads direct available resources toward priority repairs, sanitation, utilities, classroom functionality, learning spaces, and other allowable school needs, financial management is translated into tangible conditions that support attendance, participation, safety, and continuity of learning. Consequently, effective management of MOOE strengthens educational access by ensuring that limited financial resources are directed toward school conditions that provide learners with a more accessible, equitable, safe, and conducive learning environment.

- *Enhanced Instructional Quality Through Effective Resource Provision*

Enhanced instructional quality is strongly influenced by the effective provision and utilization of educational resources, including textbooks, instructional materials, digital tools, and learning facilities. Strategic allocation for textbooks, supplementary materials, printing supplies, manipulatives, ICT equipment, and other allowable instructional needs provides teachers with greater opportunities to use varied and learner-responsive teaching strategies. Thus, the contribution of financial management to instructional quality does not depend merely on the amount of resources available, but on how effectively school heads identify priority instructional needs and direct limited resources toward interventions that have the greatest potential to improve teaching and learning. This finding is supported by Trinidad (2020), whose analysis of Philippine PISA 2018 data involving 7,233 learners demonstrated

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important variations in achievement associated with material-resource and school-climate conditions. Trinidad emphasized the need for school-specific investments in material resources, since resource needs differ according to school type and context.

This strengthens the present finding by suggesting that effective resource provision should not simply involve purchasing more materials; rather, school heads need to determine which instructional resources respond most directly to identified learning gaps and classroom needs. The importance of resource provision becomes even more significant considering the country's continuing learning challenges. The World Bank and UNESCO (2022) identified severe learning poverty in the Philippines, highlighting the need to strengthen foundational learning opportunities among Filipino children. In this context, strategically allocating school resources toward literacy and numeracy materials, supplementary learning resources, assessment materials, and appropriate instructional technologies can support teachers in addressing learning deficiencies. This implies that effective financial management can indirectly contribute to instructional quality by ensuring that teachers possess the tools necessary to provide remediation, differentiated instruction, and meaningful learning activities. Similarly, the World Bank (2023) emphasized the relationship between instructional resources and quality learning when it supported the Teacher Effectiveness and Competencies Enhancement Project in the Philippines. The initiative combines teacher development with the provision of digital and physical learning resources, including materials and devices, particularly for disadvantaged and last-mile schools. This demonstrates that instructional quality depends on the interaction between teacher competence and resource availability. Even highly capable teachers may encounter limitations when appropriate materials and technologies are unavailable; conversely, instructional resources become more educationally valuable when teachers can effectively integrate them into classroom instruction. More recent evidence further reinforces this relationship.

The World Bank (2026) identified inadequate teaching and learning conditions—including insufficient infrastructure and limitations in the quantity and quality of learning materials—as factors associated with low learning outcomes in the Philippines. Its current education initiative therefore includes expanded access to inclusive teaching-learning materials, teacher support, assessment improvement, and school-level assistance. Although broader than MOOE management alone, this evidence strengthens the argument that the availability, quality, and accessibility of instructional resources are essential components of an effective teaching-learning environment. Taken together, these studies suggest that effective resource provision serves as the link between financial management and classroom instruction. When school heads systematically identify instructional needs and prioritize MOOE and other available resources for appropriate learning materials, supplies, technologies, and classroom support, financial decisions become directly connected with teaching and learning. More importantly, effective provision requires not only acquiring resources but ensuring that they are relevant, accessible, equitably distributed, and actually utilized by teachers and learners. Consequently, strategic financial resource management strengthens instructional quality by creating conditions in which teachers can diversify instruction, respond to learner differences, increase engagement, and provide more meaningful opportunities for improved learning outcomes.

- *Responsive MOOE Allocation for Learner Inclusion and Participation*

Responsive MOOE allocation plays a vital role in promoting learner inclusion and participation by ensuring that financial resources are directed toward programs, services, and interventions that address the diverse needs of all learners, particularly those from marginalized and vulnerable sectors. Responsive allocation goes beyond distributing resources equally; it requires school heads to identify which learners experience greater barriers and strategically prioritize allowable expenditures, programs, materials, and support mechanisms according to actual needs. In this sense, effective MOOE management contributes to equity, because resources are directed toward creating conditions in which all learners can participate meaningfully in school activities and learning opportunities. This perspective is supported by Lapeña et al. (2023), who examined the availability of teaching and learning resources for inclusive education in selected Philippine elementary schools. Their study emphasizes the importance of appropriate resources in enabling schools to accommodate learner diversity and implement inclusive education effectively. This reinforces the present finding because inclusion cannot be achieved solely through policies; schools must have adequate instructional materials and other forms of learner support to translate inclusive principles into actual classroom practices. Similarly, World Bank and UNESCO (2022) highlighted continuing inequalities in educational access and learning in the Philippines, particularly among disadvantaged learners. Their Learning Poverty Brief emphasizes that socioeconomic conditions and unequal learning opportunities contribute to serious disparities in foundational learning. UNICEF (2022) likewise reported that vulnerable learners—including children with disabilities and those living in geographically isolated, disadvantaged, disaster-prone, and conflict-affected areas—experience greater educational difficulties. These findings strengthen the argument that school financial resources should be allocated according to differentiated needs rather than through a uniform approach. By prioritizing interventions for learners facing greater barriers, school heads can help reduce disparities in participation and learning opportunities. The importance of resource responsiveness is particularly evident among learners with disabilities. UNICEF Philippines (2024) identified financial, institutional, and social barriers that can prevent children with disabilities from accessing services and participating fully in society, emphasizing the importance of accessible support systems and investments that promote inclusion. More recent Philippine evidence also shows that many learners with disabilities remain underserved because of

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inadequate specialized resources and school-level support, demonstrating that inclusion requires corresponding financial and material capacity, not merely the placement of diverse learners within regular schools.

Furthermore, Casinillo et al. (2024) emphasized equitable resource distribution, particularly toward underserved schools, as an important strategy for addressing literacy and educational inequalities in the Philippines. Their discussion highlights textbooks, digital resources, infrastructure, and local-level implementation by school administrators as essential components of an inclusive learning environment. This supports the role of school heads as financial decision-makers who must connect resource allocation with the actual needs of learners. When financial priorities are informed by enrollment patterns, learning difficulties, socioeconomic circumstances, attendance, and other identified barriers, MOOE utilization becomes more responsive rather than merely procedural. Taken together, these studies demonstrate that responsive MOOE allocation serves as a bridge between financial management and educational equity. Effective allocation is not simply concerned with how much money is spent, but who benefits from the expenditure and whether it reduces barriers to participation. When school heads identify disadvantaged learners, prioritize their needs, and direct allowable resources toward appropriate instructional materials, learner-support activities, inclusive initiatives, and accessible learning environments, financial management becomes an instrument for inclusion. Consequently, needs-based and equitable MOOE management can strengthen learner participation by ensuring that limited school resources are strategically used to provide meaningful educational opportunities for all learners, particularly those most at risk of exclusion.

- *Building Resilient School through Effective and Efficient Financial Resource Management*

Building resilient schools requires effective and efficient financial resource management that enables educational institutions to prepare for, respond to, and recover from various challenges while ensuring continuity of learning and essential services. Strategic utilization of MOOE and other school resources supports disaster preparedness initiatives, maintenance of safe learning environments, and the implementation of adaptive programs that strengthen institutional resilience. Dela Cruz (2022) emphasized that proper management of MOOE contributes to maintaining healthy and secure school environments and sustaining learning programs despite operational challenges. Similarly, Macalos (2024) found that strong financial management practices among school heads enhance school safety, disaster preparedness, mitigation, and resiliency through prudent resource allocation and strategic planning. These findings suggest that effective and efficient financial resource management serves as a critical foundation for building resilient schools capable of adapting to disruptions while continuing to deliver quality basic education. Resilience requires school heads to strategically allocate available resources for preventive maintenance, safe learning environments, emergency preparedness, learning-continuity measures, and the restoration of essential services. Thus, financial management becomes an important component of risk reduction because prudent planning and prioritization allow schools to address vulnerabilities before emergencies occur while maintaining the capacity to respond when unexpected conditions arise. This finding is strongly supported by the Department of Education's Basic Education Development Plan (BEDP) 2030 (2022), which identifies resiliency and well-being as one of the four major pillars of basic education development. The plan recognizes the need to strengthen the education system's capacity to respond to disasters and other disruptions while ensuring continuity in the delivery of education. More importantly, BEDP 2030 documented substantial resource requirements for disaster recovery, noting that available funds for the repair and reconstruction of disaster-damaged classrooms have historically been insufficient. This reinforces the present finding by demonstrating that resilience is closely linked with the availability, prioritization, and efficient management of financial resources.

The importance of financial preparedness is further supported by the World Bank (2023), which reported that approximately 78 percent of public schools and 96 percent of students in the Philippines are exposed and vulnerable to multiple hazards. It further noted that around 4,000 schools were damaged by disasters between 2021 and 2023, disrupting learning for approximately two million children. These conditions demonstrate why school heads must integrate risk considerations into financial planning. Where resources are limited, prioritizing preventive maintenance, preparedness measures, essential supplies, and learning-continuity requirements can reduce the operational consequences of emergencies. DepEd strengthened its commitment to resilient educational infrastructure through the Infrastructure for Safer and Resilient Schools Project, which aims to recover disaster-affected facilities and reduce interruptions in educational services. The project covers infrastructure recovery as well as project management, monitoring and evaluation, and contingent emergency response, demonstrating that resilience requires both physical investments and effective management systems. The World Bank (2024) likewise emphasized that resilient recovery involves improving schools' ability to continue functioning following disasters and that strengthening educational facilities can minimize disruptions to learning. The consequences of inadequate resilience are further illustrated by Abrigo, Francisco, and Santos (2024). Using Philippine TIMSS 2019 data, they found that even short school closures associated with the use of schools as emergency shelters were linked with substantial reductions in student achievement. These findings support the present result because it demonstrates that school resilience is not concerned merely with protecting physical assets. Ultimately, resilience protects the continuity of teaching and learning. Financial decisions that support preparedness, safe facilities, alternative learning arrangements, and rapid recovery can therefore help prevent disruptions from developing into longer-term educational losses. Taken together, these studies demonstrate that financial resource management is a strategic foundation of school resilience.

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Effective management requires school heads to move beyond responding to emergencies after they occur and instead incorporate preparedness, prevention, continuity, and recovery into resource planning. When MOOE and other available funds are strategically prioritized within allowable uses for maintaining safe environments, supporting preparedness and continuity measures, and addressing emerging operational needs, financial resources become instruments for reducing vulnerability. Consequently, effective and efficient financial management enables schools to absorb disruptions, adapt to changing conditions, recover more effectively, and sustain the delivery of quality basic education despite emergencies and other operational challenges.

Enhanced Physical, Mental and Emotional Well-Being Through Strategic Resource allocation for Programs that Support School Personnel and Learner's Well-Being

Enhanced physical, mental, and emotional well-being among learners and school personnel can be achieved through strategic resource allocation that supports wellness programs, health initiatives, and inclusive school environments. In this sense, financial resource management is not merely concerned with meeting operational expenses; it also serves as a mechanism through which schools respond to the human needs that influence teaching, learning, attendance, engagement, and productivity. Strategic allocation may support Water, Sanitation, and Hygiene (WinS), health and nutrition activities, psychosocial support, mental health initiatives, safe learning spaces, recreational activities, and professional support for teachers.

The Department of Education's WinS Monitoring Results for SY 2021–2022, published in 2024, emphasized continuing improvements in school WASH conditions and the importance of sustaining school efforts toward national WinS standards. WASH In Schools More importantly, resource allocation for well-being should be viewed as an investment in the capacity of the school to operate effectively, rather than as an additional or secondary expenditure. When learners experience supportive and healthy conditions, they are better positioned to participate meaningfully in learning, while personnel who experience greater well-being are more capable of maintaining motivation, commitment, and effective performance. Kouhsari, Chen, and Baniasad (2023), using TALIS 2018 data, demonstrated that teacher professional well-being is influenced by both teacher- and school-level conditions, including school leadership, school climate, and workload.

This suggests that school heads influence well-being not only through interpersonal leadership but also through decisions regarding how limited school resources, programs, workloads, and support mechanisms are organized. This relationship is further reinforced by Ghamrawi, Naccache, and Shal (2023), who found a dynamic relationship between teacher leadership and teacher well-being, emphasizing that well-being supports teachers' motivation, creativity, problem-solving, and capacity to contribute effectively to teaching and learning. Similarly, Beames et al. (2023), through a systematic review and meta-analysis of interventions addressing teachers' mental health, burnout, and well-being, provided evidence supporting the value of organized interventions aimed at strengthening educator well-being. These findings indicate that allocating resources for wellness activities, professional support, stress-management initiatives, and supportive working conditions can contribute to sustaining the human resources upon which effective school operations depend. Furthermore, Listro (2023) emphasized the importance of intentional school leadership in developing organizational systems and cultures that prioritize teachers' mental, physical, and social health. Research on well-being leadership likewise shows that school leaders have an important responsibility in creating conditions that support both learner and personnel well-being, although leadership preparation may not always adequately develop this capacity.

More recent evidence also found that educators who perceived their school leaders as demonstrating stronger emotional regulation and emotional-support skills reported greater job satisfaction and positive affect and lower emotional exhaustion and intentions to leave. Taken together, these studies support the present discussion by showing that strategic financial resource management and well-being are interconnected dimensions of effective school leadership. School heads who intentionally direct available resources toward health, sanitation, psychosocial services, supportive working conditions, and inclusive wellness programs help establish an environment in which learners are physically and emotionally prepared to learn and personnel are better able to perform their responsibilities. Thus, the contribution of financial management to the Well-Being core pillar extends beyond purchasing materials or financing individual activities; it involves ensuring that limited school resources are translated into sustainable conditions that protect health, strengthen psychosocial support, reduce barriers to participation, and promote the holistic development of the entire school community.

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*B. Financial Resource Management Among School Heads that Exhibit Transparency, Accountability, Alignment, and Efficiency*

Table 5 Financial Resource Management Practices that Exhibit Transparency

| Practices | Frequency | Rank |
|---|---|---|
| Observe transparency, accountability, and compliance with the DepEd policies and procurement guidelines in all spending activities. | 21 | 1 |
| Document all financial transactions transparently and in accordance with existing accounting and auditing regulations. | 20 | 2 |
| Provide stakeholders with updates and reports regarding the utilization of school MOOE. | 19 | 3 |
| Involve teachers, SPTA Officers, and School Governing Council (SGC) members in the planning and allocation of MOOE. | 18 | 4 |

The finding that transparency is strongly embedded in the financial resource management practices of school heads indicates that transparency has become an important operational principle in managing school resources. It suggests that school heads do not merely comply with financial requirements but make financial decisions, transactions, and reports increasingly visible and understandable to relevant stakeholders. Transparency is manifested through proper disclosure of financial information, accurate documentation, regular reporting, consultation with stakeholders, and adherence to government budgeting, procurement, accounting, and auditing regulations. These practices are important because transparency creates a clear link between the resources received by the school, the manner in which these resources are utilized, and the educational purposes for which expenditures are made. Consequently, transparency strengthens stakeholders' ability to understand and scrutinize financial decisions, thereby promoting trust and responsible stewardship of public resources.

This finding is supported by Gaspar et al. (2022), who examined transparency and accountability in the management of school financial resources in the Philippines. They emphasized that transparency and accountability are complementary requirements of sound school financial management and mechanisms for preventing misuse of public resources. Their study indicates that transparency contributes to sound and efficient resource utilization while simultaneously creating conditions for greater accountability. In the context of the present finding, this implies that the strong manifestation of transparency among school heads provides an important safeguard by making financial decisions subject to documentation, disclosure, and stakeholder scrutiny. Similarly, Gusnardi, Riadi, and Hendripides (2021) found that school financial management was generally implemented transparently, particularly through the provision of financial information, opportunities for interaction and communication with stakeholders, and responsiveness to community concerns. Their study further emphasized the need for appropriate regulations and improvements in financial management systems to strengthen both accountability and transparency. This reinforces the present finding because transparency is not limited to posting or presenting financial reports. Rather, it involves establishing mechanisms through which stakeholders can access information, communicate concerns, and participate meaningfully in matters concerning school resources (ResearchGate). The finding is further strengthened by Yparosa, Tomong, and Oracion (2024), whose study on school MOOE fund liquidation reported that teachers generally perceived their school heads as practicing transparency in MOOE liquidation. Importantly, the study found a relationship between the timeliness of fund liquidation and transparency practices. This demonstrates that transparency is closely connected with the quality and timeliness of financial documentation.

Thus, transparency becomes more meaningful when financial information is not only accurate but also made available at the appropriate time, enabling stakeholders and oversight authorities to determine whether school funds have been properly utilized. Furthermore, Jacob-Dedumo et al. (2024) examined financial management and resource-allocation practices involving school heads and teachers in the Schools Division of Surigao del Norte. Their investigation highlights that managing MOOE requires school heads to deal simultaneously with resource-allocation decisions and constraints in the use of government-provided funds. This suggests that transparency is particularly important in situations where resources are limited because school heads must be able to explain why particular needs are prioritized over others. Transparent planning and allocation therefore make financial decisions more defensible and help stakeholders understand the relationship between available resources and identified school priorities. Recent work by Koerniawati and Al-Amin (2025) likewise emphasizes that transparent and accountable school financial management supports institutional sustainability and credibility. Their analysis identifies transparency as an

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important mechanism for facilitating oversight and reducing opportunities for inappropriate use of funds, while also emphasizing collaboration among schools, government, and communities. This perspective deepens the present finding by showing that transparency should not be treated merely as a procedural requirement. Instead, it constitutes a form of participatory financial governance, where stakeholders are given sufficient information to understand how resources are managed and how expenditures contribute to school priorities. At the policy level, the Philippine Department of Education maintains a Transparency platform that publicly provides information on School Maintenance and Other Operating Expenses (MOOE) allocations, including allocations for multiple fiscal years. Such institutional mechanisms demonstrate that transparency extends from individual school practices to the broader governance of educational resources. For school heads, this reinforces the responsibility to ensure that financial information at the school level is properly documented, communicated, and consistent with established government requirements. Overall, the strong embedding of transparency in the financial resource management practices of school heads signifies more than compliance with reporting requirements. It reflects a governance-oriented approach to financial leadership in which openness, documentation, stakeholder participation, and regulatory compliance operate together.

Transparent practices allow stakeholders to trace how school resources move from planning and allocation to utilization, documentation, and evaluation. In this way, transparency strengthens accountability, minimizes opportunities for inappropriate expenditure, builds stakeholder confidence, and promotes shared ownership of school priorities. Therefore, transparency may be viewed not only as evidence of responsible financial management but also as an essential mechanism through which school heads ensure that limited public resources are converted into expenditures and programs that genuinely respond to the needs of learners and the school community.

- *Financial Resource Management Practices that Exhibit Accountability*

Table 6 Financial Resource Management Practices that Exhibit Accountability

| Practices | Frequency | Rank |
|---|---|---|
| Maintain complete and accurate financial records and supporting documents for all MOOE transactions. | 21 | 1.5 |
| Ensure that receipts, vouchers, and other financial documents are properly organized and filed for auditing purposes. | 21 | 1.5 |
| Utilize the MOOE fund solely for authorized school programs, projects, activities, and operational needs. | 20 | 3.5 |
| Prepare and submit financial reports within the prescribed timeline set by DepEd and COA. | 20 | 3.5 |
| Prepare and submit required financial plans and budget proposals such as SOB, APP, and PPMP on time and in compliance with the policies and guidelines of DepEd. | 19 | 5.5 |
| Conduct periodic reviews of financial transactions and reports to ensure accuracy, transparency, and accountability. | 19 | 5.5 |

The finding that accountability is deeply embedded in the financial resource management practices of school heads indicates that school heads recognize their responsibility not only to manage available financial resources but also to justify how these resources are planned, allocated, utilized, documented, and monitored. Accountability therefore extends beyond compliance with financial rules; it involves answerability for financial decisions and responsibility for the educational results produced by the use of public funds. In the school context, this is demonstrated through adherence to DepEd and government financial policies, maintenance of complete and accurate records, proper procurement procedures, timely liquidation and reporting, regular monitoring of expenditures, and willingness to explain financial decisions to teachers, parents, stakeholders, and oversight authorities. This interpretation is supported by Zulueta and Limpiada (2018), whose study of elementary school heads in the Division of Quezon examined financial management in terms of legislation and policies, values and principles, authority and accountability, roles and responsibilities, financial processes, and financial management results.

Their work demonstrates that accountability is interconnected with the entire financial management process rather than confined to financial reporting alone. In relation to the present finding, this means that accountability becomes deeply embedded when school heads consistently integrate responsibility and compliance from the initial identification of school needs up to the reporting and

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evaluation of expenditures. Similarly, Gusnardi, Riadi, and Hendripides (2021) examined school financial management based specifically on accountability and transparency and found that these principles were generally practiced well in the schools studied, although further improvement was still necessary. Their study emphasized that sound financial management requires appropriate regulations and systems that strengthen accountability and transparency. This reinforces the present finding by suggesting that accountable financial leadership requires more than individual integrity. It also depends on systematic procedures that allow financial transactions to be verified, expenditures to be traced, and school leaders to demonstrate that resources were used for legitimate educational purposes. The finding is further supported in the Philippine setting by Gaspar et al. (2022), who investigated the transparency and accountability of school heads in managing financial resources. They described accountability and transparency as closely connected requirements for sound school financial management and mechanisms for preventing the misuse of public resources. This perspective deepens the present finding because accountability establishes a chain of responsibility between the resources entrusted to the school head and the outcomes expected from their utilization. Thus, maintaining receipts, vouchers, procurement documents, liquidation reports, and other records should not be regarded simply as administrative paperwork; these documents provide evidence that financial decisions are legitimate, traceable, and consistent with approved school priorities. Moreover, Mirando and Jalos (2023) examined financial management practices associated with the implementation of the Basic Education Learning Continuity Plan among 251 respondents in the Division of Quezon, covering budgeting, procurement, accounting, and asset management. Their study is particularly relevant because it illustrates the multidimensional nature of financial accountability.

School heads are accountable not only for spending funds according to regulations but also for ensuring that procurement, accounting, and management of acquired resources collectively support program implementation. This implies that accountability continues even after money has been spent: school heads remain responsible for determining whether purchased resources are properly delivered, safeguarded, utilized, and directed toward their intended beneficiaries. Accountability is particularly significant in the management of Maintenance and Other Operating Expenses (MOOE) because school heads operate within limited resources while responding to numerous competing school needs. Recent research on financial management among Philippine school heads has emphasized that MOOE remains a primary source for supporting school operations and that school heads must manage fund allocation together with stakeholders while also accounting for other financial resources available to the school. Consequently, accountability requires school heads to demonstrate not merely that an expenditure was allowable, but also that it was necessary, reasonable, properly prioritized, and aligned with identified school needs. This distinction is important because technical compliance alone does not necessarily guarantee that scarce resources generate the greatest educational benefit. The present finding may therefore be understood through three interconnected dimensions of accountability: procedural accountability, reflected in compliance with financial, procurement, accounting, and auditing regulations; stakeholder accountability, demonstrated through reporting, consultation, disclosure, and responsiveness to those affected by financial decisions; and results-oriented accountability, demonstrated by ensuring that expenditures actually contribute to school programs, learner needs, and operational priorities.

These dimensions transform accountability from a compliance requirement into a broader practice of responsible financial leadership. Overall, the deep embedding of accountability among school heads signifies a strong sense of stewardship over public educational resources. School funds are entrusted to school leaders for specific purposes, making them responsible for demonstrating both the correctness of financial processes and the value generated from expenditures. Accountability therefore connects financial management with school effectiveness: every allocation should be defensible, every expenditure traceable, every transaction properly documented, and every resource ultimately linked to legitimate school priorities. When these practices are consistently observed, accountability does more than protect school funds from misuse; it strengthens stakeholder confidence, supports ethical governance, improves the credibility of financial decisions, and increases the likelihood that limited resources are transformed into meaningful improvements in school operations and learner outcomes.

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➢ *Financial Resource Management Practices that Exhibit Alignment*

Table 7 Financial Resource Management Practices that Exhibit Alignment

| Practices | Frequency | Rank |
|---|---|---|
| Spend MOOE on those expenses that directly support learner development and school operations. | 21 | 1 |
| Allocate MOOE funds based on identified school priorities, learners' needs, and approved programs, projects, and activities. | 20 | 2 |
| Prepare a School Operating Budget that is aligned with the School Improvement Plan and Annual Implementation Plan. | 19 | 4.5 |
| Ensure that all expenditures are aligned with the approved School Operating Budget. | 19 | 4.5 |
| Evaluate whether financial resources are used efficiently and aligned with the school's goals and priorities. | 19 | 4.5 |
| Use monitoring and evaluation results as basis for improving future financial planning and decision-making. | 19 | 4.5 |

The finding that alignment is a well-established principle in the financial resource management practices of school heads suggests that financial decisions are generally anchored on identified school needs, improvement priorities, learner requirements, and existing educational policies. Alignment means that budgeting is not undertaken as an isolated administrative activity; rather, financial planning, allocation, procurement, utilization, and monitoring are connected to the objectives that the school intends to accomplish. This is particularly important in schools where financial resources are limited because school heads must ensure that available funds are directed toward programs and activities with the greatest relevance to teaching, learning, school operations, and learner development. Thus, alignment reflects the capacity of school heads to translate institutional priorities into concrete financial decisions.

This interpretation is supported by Ochada and Gempes (2018), who emphasized that school MOOE should support activities and necessities identified in the approved School Improvement Plan (SIP) and Annual Improvement Plan (AIP). More recent research on the best financial management practices of public secondary school heads similarly emphasizes that MOOE allocation should be incorporated into the School Operating Budget, AIP, and Annual Procurement Plan so that financial resources correspond to identified school needs and programs. These findings reinforce the present result because alignment requires a clear connection between what a school identifies as a priority during planning and what it eventually finances and implements. Similarly, Buban and Janer (2024), in their study of school heads in the Magallanes Districts of the Division of Sorsogon, found that budgeting, accounting, procurement, and asset management practices were generally evident. Their identified good practices included sound budgeting, long-term financial planning, transparency, and stakeholder participation, while they recommended regular planning and review processes to further strengthen financial management. This is particularly relevant to the present finding because alignment is not achieved through budgeting alone. It requires continuous review of whether expenditures remain responsive to changing school conditions and whether financial priorities continue to correspond with institutional objectives. Moreover, De Guzman (2024) examined financial management and program implementation among school heads in selected Philippine public schools and found school heads to be highly competent in financial management, including planning, prioritizing needs, budgeting, monitoring, and evaluation. These dimensions illustrate that alignment occurs throughout the financial management cycle. Planning establishes priorities; budgeting assigns resources to those priorities; utilization translates allocations into actual interventions; and monitoring and evaluation determine whether the resources have produced the intended results. Therefore, strong alignment means maintaining consistency between identified needs, planned activities, financial allocations, actual expenditures, and expected educational outcomes. The finding is further reinforced by Macalos (2025), whose study involving public elementary school heads in the Schools Division of Ilocos Norte reported a very high level of financial management practices related to MOOE.

The study emphasized the importance of strategic planning, efficient resource allocation, and proactive measures for ensuring effective MOOE utilization. This indicates that alignment requires school heads to move beyond simply distributing available funds among expenditure categories. They must strategically determine which needs deserve priority and how each expenditure can contribute to the school's broader educational purposes. Likewise, Arroyo et al. (2024) emphasized that school heads perform the complex responsibility of matching available

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financial and human resources with educational initiatives while remaining guided by government laws and regulations. This adds an important dimension to alignment: financial decisions must achieve both internal alignment and external alignment. Internal alignment occurs when expenditures correspond with the school's SIP, programs, learner needs, and operational priorities, whereas external alignment requires consistency with DepEd policies, budgeting rules, procurement regulations, and broader educational objectives. Hence, an expenditure may address an immediate school need, but sound financial management also requires it to be allowable and consistent with applicable government requirements. Philippine EJournals Particularly relevant to the local context is the study of Espela et al. (2025) involving non-fiscally autonomous secondary schools in Sorsogon Province. The researchers found that school heads prioritized student outcomes and facility improvements, while best financial management practices included stakeholder engagement, auditing, and alignment of financial resources with the SIP and AIP. Their findings strongly reinforce the present result because they demonstrate that alignment is manifested when resource allocation begins with identified needs and is subsequently incorporated into formal school improvement and implementation plans. In resource-constrained schools, such alignment also helps prevent limited funds from being dispersed across activities that have little connection to priority educational needs.

The importance of alignment becomes even more evident when financial resources are insufficient. Wadasen (2023) identified challenges confronting public-school heads such as inadequate or delayed funds, limited financial-management skills, weak collaborative planning, and complex financial policies. The same review identified collaboration in budgetary planning as among the practices employed by school heads in managing these difficulties. This suggests that alignment also requires prioritization and participatory decision-making. When available MOOE cannot finance every identified need, school heads and stakeholders must determine which interventions are most urgent and which expenditures are most capable of advancing school priorities. More recent evidence from Sorsogon further demonstrates this relationship. Espela et al. (2025) reported that schools depended primarily on MOOE and Special Education Fund resources while seeking additional resources because of funding limitations. Despite these constraints, school heads prioritized learner outcomes and facility improvements and linked resource decisions to the SIP and AIP. This indicates that alignment becomes especially critical under financial scarcity because it provides a basis for deciding not simply where money can be spent, but where limited money should be spent to produce the greatest educational value. Taken together, these findings deepen the meaning of alignment as a financial resource management principle. Alignment may be understood as the vertical and horizontal coherence of financial decisions. Vertically, school expenditures should connect the school's identified needs and improvement targets with DepEd policies and broader educational goals. Horizontally, planning, budgeting, procurement, utilization, documentation, and monitoring should remain consistent with one another. For example, a learner need identified during school planning should be reflected in the SIP/AIP, translated into an appropriate budget and procurement requirement, implemented through an allowable expenditure, and subsequently monitored to determine whether the intended need was addressed.

Therefore, the well-established practice of alignment among school heads signifies that financial management is increasingly strategic rather than merely transactional. It is not enough for funds to be completely spent or properly liquidated; effective financial leadership requires that expenditures can be traced back to clearly identified school and learner needs and forward to intended educational outcomes.

- *Financial Resource Management Practices that Exhibit Efficiency*

Table 8 Financial Resource Management Practices that Exhibit Efficiency

| Practices | Frequency | Rank |
|---|---|---|
| Prioritize MOOE expenditures according to the urgency of school needs and available financial resources. | 21 | 1 |
| Monitor the proper and efficient use of school MOOE to avoid unnecessary or excessive spending. | 20 | 3 |
| Monitor the implementation and utilization of MOOE-funded programs, projects, and activities. | 20 | 3 |
| Implement corrective actions on identified financial management issues to improve the use of school MOOE. | 20 | 3 |

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The finding that efficiency is a prominent characteristic of the financial resource management practices of school heads indicates that available school resources are managed with attention to economy, timeliness, prioritization, and productive utilization. In the context of school financial management, efficiency does not simply mean spending less or exhausting the available budget within a prescribed period. Rather, it involves obtaining the greatest possible educational and operational value from limited financial resources while complying with budgeting, procurement, accounting, and auditing requirements. Thus, efficient school heads are expected to determine priority needs, prevent unnecessary expenditures, monitor the use of funds, procure appropriate resources at reasonable cost, and ensure that expenditures directly support school programs and learner needs. This interpretation is supported by Mirando and Jalos (2023), whose study involving 251 respondents in the Division of Quezon examined financial management practices in budgeting, procurement, accounting, and asset management. Their investigation demonstrates that effective financial management requires the coordinated management of these different financial functions rather than treating them as separate administrative responsibilities. In relation to the present finding, this suggests that efficiency occurs when financial processes operate coherently—from identifying and budgeting for priority needs to procuring resources, documenting expenditures, and ensuring that acquired assets are appropriately managed.

Inefficiencies at any stage may result in delays, underutilization, unnecessary expenditure, or resources failing to reach their intended educational purpose. Similarly, Arroyo et al. (2024) examined the financial management systems of school heads in the Jalajala District and emphasized the complex responsibility of school leaders in matching available monetary and human resources with educational initiatives while remaining guided by government laws and regulations. This reinforces the present finding because efficiency requires school heads to balance resource constraints, regulatory compliance, and educational priorities. Therefore, efficient financial management involves making informed choices about which needs require immediate funding, which expenditures can be deferred, and how available resources can be distributed without compromising essential school operations. The finding is further supported by Macalos (2025), whose study of 144 public elementary school heads and officers-in-charge in the Schools Division of Ilocos Norte found a very high level of financial management practices related to MOOE. The study emphasized prudent financial management as essential to ensuring that schools remain adequately equipped, maintained, and resourced. This is relevant to efficiency because MOOE is inherently limited relative to the numerous operational requirements of schools. School heads must therefore exercise careful judgment so that expenditures produce practical benefits for teaching, learning, school maintenance, and other priority operations rather than merely satisfying spending targets. More importantly, Espela et al. (2025) provide particularly relevant evidence from Sorsogon Province.

Their study of non-fiscally autonomous secondary schools found that schools depended on MOOE and Special Education Fund resources but also sought additional resources because of budget limitations. School heads prioritized student outcomes and facility improvements, followed procurement requirements, systematically managed disbursement and liquidation, engaged stakeholders, and aligned resources with the SIP and AIP. The financial management model developed from their findings explicitly incorporated efficiency, integrity, transparency, and accountability. This local evidence strongly supports the present finding by demonstrating that efficiency becomes particularly significant when financial resources are inadequate. Under such conditions, efficiency requires not simply reducing expenditure but prioritizing those expenditures that generate the greatest value for learners and school operations. The same study also highlights another dimension of efficiency: resource mobilization and diversification. Espela et al. (2025) observed that school heads sought supplementary resources when MOOE and SEF were insufficient. This implies that efficiency is not confined to managing the resources already available. Efficient financial leadership may also involve maximizing legitimate resource opportunities, coordinating stakeholder support, and strategically combining available funding sources to address needs that cannot be accommodated by regular MOOE. Consequently, efficiency reflects both the prudent use of existing resources and the capacity to address resource gaps without losing sight of established school priorities. Recent research by Suazo and Almerez (2025) likewise identified strict compliance with government fiscal requirements and participatory budgeting among the prevalent financial management practices of public-school administrators. Their study also identified stakeholder engagement, resource redistribution, and external resource generation as strategies used by school heads in responding to limited budgets and delayed fund releases.

These findings deepen the present result because they demonstrate that efficiency also requires adaptability. A financially efficient school head must be able to adjust resource decisions when funding is delayed or insufficient while protecting priority programs and essential school services. Likewise, Euraoba, Vibal, and Cerbo (2025) found that school heads demonstrated full compliance with financial management systems in areas including budget preparation, procurement, disbursement, financial reporting, and auditing. This indicates that efficiency should not be interpreted as bypassing financial procedures to accomplish activities more quickly. Instead, genuine efficiency combines timely implementation with regulatory compliance. A transaction that is completed quickly but violates procurement or auditing requirements cannot be considered efficient because subsequent audit findings, disallowances, corrections, or repeated processing may ultimately consume additional resources and administrative time. Furthermore, De Guzman (2024) found that school heads were assessed as highly competent in financial

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management involving planning, prioritization of needs, budgeting, monitoring, and evaluation.

These competencies demonstrate that efficiency extends beyond expenditure control. Monitoring and evaluation enable school heads to determine whether allocated resources actually generated their expected benefits. This creates an important feedback mechanism whereby information from previous expenditures can guide subsequent budgeting and allocation decisions. Hence, efficiency becomes a continuous process of planning, utilization, assessment, and improvement, rather than a one-time determination of whether funds were completely utilized. The present finding can therefore be understood through several interconnected dimensions of efficiency. Allocative efficiency occurs when limited funds are directed toward the most important school and learner needs. Operational efficiency occurs when budgeting, procurement, disbursement, liquidation, and reporting are completed accurately and within required timelines. Cost efficiency involves avoiding unnecessary or excessive expenditures while obtaining appropriate quality and value from purchases. Finally, results-oriented efficiency occurs when financial resources are converted into tangible improvements in school programs, learning resources, facilities, learner services, and other operational priorities. These dimensions show that financial efficiency involves both the process through which resources are managed and the results produced by those resources. Overall, the prominence of efficiency in the financial resource management practices of school heads signifies that financial leadership is fundamentally concerned with maximizing educational value under conditions of resource scarcity. Efficient management does not necessarily mean spending the smallest amount; rather, it means ensuring that the right resources are provided for the right priorities, at the right time, through appropriate procedures, and with the greatest feasible benefit to the school community. This makes efficiency closely interconnected with transparency, accountability, and alignment.

*C. Challenges Encountered by the School Heads in Managing Financial Resources*

Table 9 Challenges Encountered by School Heads along Planning and Allocation

| Challenges | Sum of Rank | Over All Rank |
|---|---|---|
| Limited MOOE funds to support all planned programs, projects, and activities of the school. | 29 | 1 |
| Limited participation of stakeholders during MOOE planning and budget preparation activities. | 39 | 2 |
| Difficulty preparing and submitting SOB, APP, and PPMP accurately and on time because of workload and technical requirements. | 68 | 3 |
| Difficulty in prioritizing MOOE allocation due to competing school and learners' needs. | 79 | 4 |
| Difficulty aligning the School Operating Budget (SOB) with the actual needs identified in the SIP and AIP. | 100 | 5 |

The findings of the present study that financial constraints and concerns in participatory planning are the primary challenges affecting the effective planning and allocation of MOOE resources among Career Stage 1 school heads suggest that financial management at the school level involves more than preparing a budget and distributing available funds. School heads must reconcile limited financial resources with multiple and often competing priorities involving instructional materials, learner programs, utilities, facilities, school improvement activities, and other operational requirements. When available MOOE is insufficient to cover all identified needs, planning becomes an exercise in strategic prioritization, requiring school heads to determine which expenditures are most urgent and most directly supportive of school goals. Consequently, some desirable programs and activities may have to be postponed, reduced in scope, or supported through supplementary resources. This is particularly important because resource-allocation decisions influence the extent to which school plans can actually be translated into programs and services for learners. This finding is supported by Viernes (2022), who examined the preparation and utilization of MOOE among school heads in Nueva Ecija and emphasized that the school budget is an important mechanism for strengthening school-based management and accountability. The study demonstrates that effective MOOE preparation and utilization require school heads to balance financial limitations with the operational requirements of their schools. Similarly, Jacob-Dedumo et al. (2024) investigated financial management and resource-allocation practices in the Schools Division of Surigao del Norte and specifically identified obstacles encountered by school heads in allocating government-provided MOOE. Their study reinforces the idea that school heads must employ appropriate strategies to manage limited resources while responding to numerous school needs.

The challenge becomes more significant when viewed in relation to stakeholder participation. Participatory planning allows teachers and other stakeholders to

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communicate actual needs and contribute to the determination of spending priorities. Limited participation may therefore create a gap between the allocation of resources and the needs experienced at the classroom and school levels. Conversely, meaningful stakeholder involvement can strengthen transparency, shared accountability, and collective ownership of financial decisions. Thus, participatory planning should not merely involve consultation for compliance purposes; stakeholders should have meaningful opportunities to identify needs, evaluate competing priorities, and contribute to decisions regarding how limited resources can generate the greatest educational benefit. This perspective is strongly reinforced by Espela et al. (2025) in their study of non-fiscally autonomous secondary schools in Sorsogon. They found that schools rely substantially on MOOE and the Special Education Fund but seek supplementary resources because of budget limitations. More importantly, their findings show that school heads identify the needs of teachers and learners together with stakeholders and connect resource allocation with the School Improvement Plan (SIP) and Annual Improvement Plan (AIP). Their study highlights stakeholder engagement, prioritized allocation, and alignment of financial decisions with school plans as important financial management practices. This is especially relevant to the present study because it provides evidence from the Sorsogon context that financial limitations and stakeholder participation are interconnected dimensions of school financial planning. Moreover, Bantugan (2025) found that school heads encounter financial management challenges arising from inadequate funding, operational pressures, and compliance requirements. The study further identified participatory budgeting and diversified fund sourcing as strategies through which school leaders respond to these constraints. Macalos (2025) likewise examined the financial management of MOOE among public elementary school heads in the DepEd Division of Ilocos Norte, further demonstrating the continuing importance of systematic financial management in administering limited school operational resources.

These studies indicate that effective planning requires school heads not simply to distribute whatever resources are available but to make evidence-based choices while balancing financial limitations, regulatory requirements, and school priorities. Taken together, the findings imply that the planning and allocation challenges experienced by Career Stage 1 school heads are both financial and managerial. Limited MOOE determines the boundaries within which school heads can act, while limited stakeholder participation can reduce the quality and inclusiveness of decisions made within those boundaries. Therefore, effective planning and allocation require the integration of needs-based prioritization, participatory decision-making, alignment with the SIP and AIP, and strategic use of supplementary resources. Strengthening these competencies among Career Stage 1 school heads may enable them to transform limited financial resources into more responsive and equitable school programs, ensuring that available funds are directed toward priorities with the greatest potential contribution to school operations and learner outcomes.

- *Challenges Encountered by School Heads along Utilization and Spending*

Table 10 Challenges Encountered by School Heads along Utilization and Spending

| Challenges | Sum of Rank | Over All Rank |
|---|---|---|
| Limited MOOE funds for learner development programs and operational needs. | 30 | 1 |
| Strict procurement and financial guidelines affecting timely utilization of MOOE funds. | 44 | 2 |
| Difficulty in monitoring unnecessary or excessive spending due to multiple school expenses. | 70 | 3 |
| Difficulty ensuring that all MOOE expenditures are aligned with the approved School Operating Budget (SOB). | 80 | 4 |
| Difficulty maintaining transparency and compliance in all spending activities because of extensive documentation requirements. | 91 | 5 |

The findings of the study that financial limitations and regulatory requirements are major concerns affecting the effective utilization and spending of MOOE funds among Career Stage 1 school heads. This finding suggests that effective financial management is influenced not only by the competence of school heads in handling resources but also by the adequacy of available funds and the regulatory environment within which financial decisions are made. When MOOE allocations are insufficient relative to the operational needs of the school, school heads are compelled to prioritize the most immediate expenditures, potentially postponing other programs, activities, and resource requirements. Thus, even when school heads demonstrate sound financial management practices, their capacity to respond fully to school needs may remain constrained by the amount and timing of available resources. The challenge

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becomes more significant because school heads must balance resource limitations with their responsibility to ensure that expenditures are necessary, allowable, reasonable, and aligned with school priorities.

Limited funds may require them to make difficult choices among competing needs such as instructional materials, utilities, minor repairs, learner activities, supplies, and other operational requirements. In this context, utilization and spending become more than the disbursement of available funds; they involve strategic prioritization to ensure that limited resources generate the greatest possible benefit for school operations and learners. Viernes (2022), in examining the preparation and utilization of MOOE among school heads in Nueva Ecija, emphasized the importance of the school budget as a mechanism for strengthening school-based management and accountability. This supports the present finding by demonstrating that MOOE utilization requires school heads to translate limited financial resources into expenditures that sustain school functionality while remaining consistent with established financial requirements. The findings are likewise supported by Almazan (2023), whose review of the disbursement and utilization of MOOE in Philippine public schools identified recurring concerns encountered by school heads in managing and utilizing these funds.

The study emphasized that school heads operate within specific directives governing the proper disbursement and utilization of MOOE. This reinforces the present finding because financial decisions at the school level cannot be based solely on immediate needs; expenditures must simultaneously satisfy government rules and documentary requirements. Consequently, the effectiveness of fund utilization depends on the school head's ability to reconcile operational urgency with fiscal accountability. Similarly, Mirando and Jalos (2023) examined financial management practices associated with the implementation of the Basic Education Learning Continuity Plan in the Division of Quezon.

Their study involved school heads, School BAC coordinators, and property custodians and examined financial management practices together with the challenges encountered by respondents. Their work underscores the multidimensional nature of school financial management, in which budgeting and expenditure decisions are closely connected with procurement, accountability, and compliance responsibilities. This supports the present finding that regulatory requirements may become particularly demanding for Career Stage 1 school heads who are simultaneously developing their leadership competence while assuming responsibility for the proper management of public funds. The regulatory dimension of the finding should not, however, be interpreted as suggesting that procurement, accounting, auditing, and documentation requirements are unnecessary barriers. Rather, these mechanisms are essential safeguards for transparency, accountability, and responsible use of public resources. The difficulty arises when school heads must satisfy extensive procedural and documentary requirements while also responding promptly to emerging school needs. Therefore, the challenge involves achieving a balance between compliance and responsiveness: school heads must utilize resources quickly enough to support school operations while ensuring that every transaction remains properly authorized, documented, and accountable. This interpretation is reinforced by Wadasen (2024), whose review of financial management challenges and best practices among public-school heads identified lack or delay of funds, numerous bookkeeping responsibilities, inadequate financial support personnel, changing policies, and adherence to complex laws and regulations among the difficulties associated with school financial management. These conditions demonstrate that utilization and spending challenges are interconnected.

Limited financial resources restrict what schools can finance, while administrative and regulatory requirements affect how quickly and flexibly those resources can be converted into programs, supplies, services, and other operational inputs. Moreover, Ludovice (2023) demonstrated the importance of strengthening mechanisms for monitoring MOOE utilization among school heads. The introduction of an electronic MOOE utilization template improved school heads' ability to monitor utilized funds and provided information that could guide subsequent cash advances and supplemental budgeting. This finding is particularly relevant because effective spending requires school heads to maintain an accurate picture of available and utilized resources. When financial information is readily accessible and regularly updated, school heads are better positioned to prevent unnecessary expenditures, identify remaining balances, and redirect available resources toward emerging school priorities. Taken together, these studies deepen the present finding by showing that financial limitations and regulatory requirements are interrelated rather than separate concerns.

Limited MOOE allocations increase the need for careful prioritization, while procurement, accounting, auditing, and documentation requirements demand precision and accountability in executing those priorities. For Career Stage 1 school heads, these simultaneous demands may be particularly challenging because they are expected to develop financial leadership competence while managing instructional, administrative, and stakeholder responsibilities. Therefore, strengthening their capacity in strategic budgeting, procurement processes, expenditure prioritization, financial monitoring, and regulatory compliance is essential. Such capacity can enable school heads to manage limited resources more strategically without compromising transparency and accountability, thereby ensuring that MOOE expenditures contribute meaningfully to efficient school operations and the delivery of educational programs.

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➢ *Challenges Encountered by School Heads along Documentation and Reporting*

Table 11 Challenges Encountered by School Heads along Documentation and Reporting

| Challenges | Sum of Rank | Over All Rank |
|---|---|---|
| Limited time in providing stakeholders with regular and updated MOOE utilization reports. | 33 | 1 |
| Difficulty in submitting financial reports within the prescribed DepEd and COA timelines. | 43 | 2 |
| Difficulty ensuring compliance with accounting and auditing regulations due to complex documentation requirements. | 72 | 3 |
| Difficulty maintaining complete and accurate MOOE financial records and supporting documents. | 83 | 4 |
| Misplaced or incomplete receipts, vouchers, and liquidation documents during filing and auditing. | 84 | 5 |

The findings of the study that time constraints, reporting requirements, and documentation complexities are the primary challenges affecting effective MOOE documentation and reporting practices among Career Stage 1 school heads. These challenges suggest that difficulties in financial reporting do not necessarily arise from a lack of commitment to accountability but from the simultaneous administrative, instructional, and financial responsibilities that school heads are expected to perform. Documentation and reporting require considerable attention because every financial transaction must be supported by complete and accurate records, properly classified, reconciled, and submitted within prescribed timelines.

For Career Stage 1 school heads, who are still strengthening their competencies and experience in school financial management, these requirements may become particularly demanding when combined with their broader leadership responsibilities. The significance of time constraints becomes clearer when documentation is viewed as a continuous process rather than an activity performed only at the end of a reporting period. School heads must ensure that receipts, purchase documents, vouchers, procurement records, liquidation reports, and other supporting documents are properly maintained throughout the expenditure cycle. Consequently, delays or incomplete documentation at one stage may affect subsequent reporting and liquidation processes. Wadasen (2024) identified numerous bookkeeping tasks, unorganized record keeping, absence of financial support personnel, changing policies, and compliance with complex laws and regulations among the financial management challenges encountered by public-school heads. This reinforces the present finding that the difficulty experienced by school heads is not simply the volume of paperwork but the need to accomplish multiple interconnected financial tasks accurately and within established deadlines. The findings are also supported by Gueta et al. (2024), who examined the financial management practices of public secondary school heads. Their study emphasized that liquidation requires correct and complete entries, appropriate supporting documents, compliance with Commission on Audit requirements, and timely submission of reports.

This is particularly relevant to the present study because it demonstrates that documentation quality directly affects financial accountability. Incomplete or delayed liquidation may have consequences beyond the report itself, as financial processes are interconnected with subsequent releases and the school's capacity to sustain operational activities. Thus, timeliness, accuracy, and completeness should be understood as complementary dimensions of effective financial reporting. Similarly, Arroyo et al. (2024) examined the financial management systems of school heads in the Jalajala District and emphasized that school heads perform the complex responsibility of matching available resources with educational initiatives while operating within state laws and regulations. This supports the present finding because financial documentation is not merely a clerical requirement; it is part of the accountability mechanism through which school heads demonstrate that public resources were utilized for authorized educational purposes.

The increasing complexity of this responsibility may place greater pressure on Career Stage 1 school heads, particularly when they must simultaneously attend to instructional supervision, personnel concerns, stakeholder coordination, program implementation, and other administrative functions. Furthermore, De Guzman (2024) emphasized the critical financial management responsibilities of school heads, including planning, prioritization, budgeting, monitoring, and evaluation. The study found school heads highly competent in financial management, although variations were observed in some areas of practice. This finding provides an important perspective for interpreting the present results: experiencing

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difficulties in documentation and reporting should not automatically be equated with poor financial management competence. Rather, competent school heads may still experience reporting challenges because of the volume, technical nature, and time sensitivity of financial responsibilities. In this sense, the present findings point to operational constraints that may affect how efficiently financial competence is translated into actual reporting practices. A more recent Philippine study by Macalos (2025) focused specifically on the financial management practices of public elementary school heads in managing MOOE. Its focus reinforces the importance of viewing MOOE management as a comprehensive responsibility rather than simply the expenditure of available funds.

Financial accountability extends from planning and utilization to the maintenance of records that demonstrate how resources were used. This means that effective documentation serves as the evidentiary foundation of accountability: without complete supporting documents, even expenditures made for legitimate school needs may become difficult to validate during liquidation, monitoring, or audit. The findings are further strengthened by research conducted in Sorsogon, making it particularly relevant to the context of the present study. Espela et al. examined the financial management practices of school heads in non-fiscally autonomous secondary schools in Sorsogon and linked school-level financial practices with Philippine standards on fiscal management.

Their study emphasized the responsibility of school heads for managing financial resources within established fiscal standards. This contextual similarity strengthens the interpretation that school financial management requires school heads not only to make appropriate spending decisions but also to maintain systems capable of demonstrating compliance, accountability, and responsible stewardship of public resources. Collectively, these studies indicate that time constraints, reporting requirements, and documentation complexities are interconnected rather than isolated challenges. Extensive documentation consumes time; limited time increases the possibility of delayed preparation and submission; and complex reporting requirements demand technical knowledge and careful verification. For Career Stage 1 school heads, these pressures may be intensified because financial documentation competes with instructional leadership and other administrative responsibilities. Consequently, the issue is not simply the quantity of reports required but the capacity of school heads to maintain accuracy, completeness, timeliness, and compliance simultaneously. At the same time, stringent documentation and reporting requirements should not be regarded merely as administrative burdens. They are essential mechanisms for protecting public funds, establishing an audit trail, strengthening transparency, and demonstrating accountability to DepEd, government auditing authorities, and school stakeholders. The challenge, therefore, is to achieve a balance between rigorous accountability and administrative efficiency.

Strengthening school heads' competencies in financial documentation, records management, liquidation procedures, reporting schedules, and the use of digital monitoring tools may reduce the administrative burden while maintaining compliance. This is especially important for Career Stage 1 school heads, as early mastery of these processes can enable them to devote greater attention to instructional leadership while ensuring that MOOE transactions remain transparent, properly documented, and accountable.

- *Challenges Encountered by School Heads along Monitoring and Evaluation*

Table 12 Challenges Encountered by School Heads along Monitoring and Evaluation

| Challenges | Sum of Rank | Over All Rank |
|---|---|---|
| Difficulty in reviewing financial transactions and reports due to heavy administrative workload. | 31 | 1 |
| Limited time in regularly monitoring MOOE-funded programs, projects, and activities. | 38 | 2 |
| Difficulty using monitoring and evaluation results as basis for improving future MOOE planning and decisions. | 65 | 3 |
| Difficulty evaluating whether MOOE expenditures are aligned with school goals and priorities. | 79 | 4 |
| Difficulty implementing immediate corrective actions on identified financial management issues. | 102 | 5 |

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The findings of the study that heavy administrative workload and limited time are major challenges affecting the monitoring and evaluation of MOOE among Career Stage 1 school heads. These challenges suggest that the effectiveness of financial monitoring is influenced not only by the competence of school heads but also by their capacity to devote sufficient and sustained attention to financial oversight amid competing responsibilities. School heads simultaneously perform instructional, administrative, personnel, stakeholder, program management, and financial functions. Consequently, monitoring activities may compete with other urgent school responsibilities for limited managerial time. This situation is particularly significant because monitoring and evaluation should not be treated merely as compliance activities undertaken at the end of a financial period; rather, they should function continuously throughout the planning, utilization, implementation, and assessment of school resources. The challenge of limited time becomes more critical when considering the broader purpose of monitoring and evaluation. Effective M&E allows school heads to determine whether financial resources are being utilized according to approved plans, whether expenditures are producing their intended results, and whether adjustments are necessary.

The SEAMEO INNOTECH, DepEd, and UNICEF (2020) Philippine Multigrade Schools M&E System Handbook emphasizes the integration of monitoring and evaluation with educational planning, program implementation, and the improvement of policies and programs. This implies that M&E is not simply concerned with determining whether funds have been spent but with generating evidence that can guide subsequent managerial decisions. When school heads have insufficient time to regularly review financial and program performance, opportunities to identify implementation gaps and make timely corrective actions may be reduced. This interpretation is further supported by De Guzman (2024), who examined the financial management competence of school heads in selected public schools in the National Capital Region. The study covered planning, prioritization of needs, budgeting, monitoring, and evaluation and found that school heads were generally highly competent in financial management, although significant differences emerged in assessments relating to planning, monitoring, and evaluation.

The study is particularly important to the present finding because it demonstrates that monitoring and evaluation constitute distinct and important dimensions of school financial management. Thus, difficulties experienced in M&E should not automatically be interpreted as a lack of financial competence. Rather, even competent school heads may encounter difficulty conducting systematic monitoring when financial oversight must be balanced with numerous other leadership responsibilities. Similarly, Arroyo et al. (2024) examined the financial management systems of school heads in the Jalajala District and emphasized the complex responsibility of matching available financial and human resources with educational initiatives while operating within government laws and regulations.

This supports the present finding because monitoring financial resources requires school heads to continuously examine not only the amount of funds utilized but also whether expenditures remain aligned with approved educational priorities and regulatory requirements. Therefore, administrative workload can affect the regularity with which school heads review expenditures, identify deviations, and initiate appropriate adjustments. The findings are also reinforced by Gueta et al. (2024), whose study on the financial management practices of public secondary school heads highlighted the responsibility of school heads for managing fiscal resources under the authority provided by Republic Act No. 9155. Their work underscores the broader accountability attached to financial management. From this perspective, monitoring serves as an internal control mechanism that enables school heads to determine whether financial activities remain consistent with school priorities, approved plans, and accountability requirements.

When monitoring is constrained by workload and limited time, financial problems may be detected only after transactions have occurred rather than while corrective action is still possible. Moreover, Sanchez, Labordo, and Martir (2024) specifically examined school heads' engagement, strategies, and effectiveness in Monitoring, Evaluation, and Adjustment (MEA) in the Schools Division of Iloilo. Their study highlights the central role of school heads in conducting monitoring and using evaluative processes within school management. This strengthens the present finding by showing that effective monitoring requires active engagement rather than occasional compliance. For Career Stage 1 school heads, the challenge therefore involves establishing regular routines for gathering evidence, reviewing accomplishments, identifying implementation problems, and translating monitoring results into adjustments despite competing administrative demands. This evidence-based function of M&E is also reflected in DepEd's implementation of the Basic Education Monitoring and Evaluation Framework (BEMEF). A 2024 DepEd Schools Division memorandum implementing Program Implementation Review and Plan Adjustment (PIRPA), pursuant to DepEd Order No. 029 s. 2022, required schools to report program accomplishments together with corresponding budget utilization, assess the implementation of programs, projects, and activities, identify implementation concerns, and develop catch-up plans when necessary.

This demonstrates that financial monitoring should be connected with program performance. Hence, the critical question for school heads is not merely “Was the MOOE spent?” but also “Did the expenditure contribute to the intended school program or operational objective?” The findings therefore reveal an important relationship among workload, time availability, monitoring regularity, and evidence-based decision-making. Heavy administrative responsibilities reduce the time available for systematic monitoring; limited monitoring may delay the identification of financial or implementation concerns; and delayed identification can restrict the opportunity to make timely

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adjustments. For Career Stage 1 school heads, this challenge may be particularly significant because they are simultaneously strengthening their competencies in financial leadership while performing the full range of school management responsibilities.

More importantly, monitoring and evaluation should extend beyond determining financial compliance toward assessing financial effectiveness. Compliance establishes whether resources were spent according to applicable rules and approved purposes, whereas effectiveness determines whether those expenditures actually contributed to school priorities and intended educational outcomes. This distinction deepens the present finding because regular M&E enables school heads to connect financial utilization with the actual implementation and accomplishments of school programs. In this way, monitoring results become useful inputs for future planning, budgeting, prioritization, and resource allocation rather than merely records of previous expenditures. Taken together, the literature supports the present finding that administrative workload and time limitations can constrain the capacity of Career Stage 1 school heads to conduct regular and meaningful monitoring and evaluation of MOOE. Addressing these challenges therefore requires more than increasing compliance requirements.

School heads need strengthened competencies in financial monitoring, data interpretation, program evaluation, and the systematic use of M&E results in subsequent planning and budgeting. Streamlined monitoring tools, clearly scheduled review mechanisms, appropriate administrative support, and integration of financial and program monitoring may also reduce workload. Strengthening these areas would enable Career Stage 1 school heads to transform M&E from a primarily compliance-oriented activity into a continuous management process that promotes accountability, informed decision-making, efficient resource utilization, and improvement of school operations.

## IV. PROPOSED TRAINING PROGRAM

The proposed training program entitled “Financial Leadership Excellence: Addressing Challenges in School Financial Resource Management” is supported by recent studies emphasizing the importance of continuous professional development in strengthening school heads’ competencies in planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation. The literature consistently demonstrates that targeted training, workshops, and capacity-building interventions enhance financial literacy, regulatory compliance, participatory budgeting, and evidence-based decision-making among school leaders. Such programs are particularly beneficial for Career Stage 1 school heads who face challenges related to limited resources, heavy administrative workloads, and complex financial procedures. De Guzman (2024) recommended regular in-service training and financial management workshops to improve school heads’ capabilities in budgeting, resource allocation, reporting, and monitoring activities, noting that capacity-building initiatives help address challenges arising from insufficient technical preparation and increasing administrative demands. Likewise, Dela Cruz (2023) emphasized that the Department of Education should implement continuous financial management training programs for school leaders and stakeholders to strengthen accountability, transparency, and participatory decision-making in school finance.

The DepEd School Operations Manual on Financial Management further underscores the necessity of training school leaders in budget planning, MOOE utilization, financial reporting, and monitoring systems to ensure that school budgets remain aligned with School Improvement Plans and comply with accounting and auditing regulations. Moreover, Flores (2024) found that regular seminars and capacity-building activities significantly improve principals' competence in financial management and enable them to respond effectively to emerging issues related to fiscal governance and resource utilization. Collectively, these studies provide a strong empirical basis for proposing a comprehensive training program that addresses the identified challenges in financial resource management among Career Stage 1 school heads, particularly in the areas of planning and allocation, utilization and spending, documentation and reporting, and monitoring and evaluation.

## V. FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

➢ *Findings*

The study engaged 21 respondents, all of whom are school heads from the districts of Bulusan, Barcelona, and Bulan, classified under Career Stage 1 in their professional designation and position. The statistical treatment of their responses yielded significant findings that illuminate critical aspects of school leadership practices within this career stage.

The level of financial resource management practices of school heads in Career Stage 1, in terms of:

- *Planning and Allocation*

Obtained an average mean of 4.73, which was described as very high, a manifestation that the school heads are consistently and comprehensively practicing effective planning and allocation of School MOOE, ensuring that available funds are carefully planned, prioritized, and allocated according to the school’s identified needs, programs, activities, and operational priorities.

- *Utilization and Spending*

Along utilization and spending, the average mean was 4.89, also interpreted as very high an affirmation that school heads are consistently and effectively utilizing and spending school MOOE for prioritized school needs, programs, activities, supplies, services, and other allowable operational

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expenses in accordance with established financial and procurement guidelines.

- *Documentation and Reporting & Monitoring and Evaluation*

Their practices in documentation and reporting yielded an average mean of 4.83, while monitoring and evaluation recorded 4.77, both were likewise interpreted as very high. Such confirm that the school heads are consistently maintaining complete, accurate, organized, and updated documentation and reporting of School MOOE, ensuring that financial transactions are properly supported by required documents and reports are prepared and submitted within prescribed timelines. They also consistently and systematically monitoring and evaluating the utilization of school MOOE, ensuring that expenditures are properly tracked, aligned with identified school needs and priorities, and assessed to guide future financial planning and decision-making.

✓ The financial resource management practices impact school operations across the core pillars by strengthening educational access through the optimization of MOOE funds for improved school facilities and learning environments, enhancing instructional quality through effective resource provision, and allocating responsive MOOE expenditures to promote learner inclusion and participation. Likewise, these practices contribute to building a resilient school through effective and efficient financial resource management, while also enhancing physical, mental, and emotional well-being through the strategic allocation of resources for programs that support both school personnel and learners.

✓ The financial resource management practices of school heads in Career Stage 1 that exemplified transparency include: observing transparency, accountability, and compliance with DepEd policies and procurement guidelines in all spending activities, which had a frequency of 21 and ranked first; documenting all financial transactions transparently and in accordance with existing accounting and auditing regulations, with a frequency of 20, placing it second; providing stakeholders with updates and reports regarding the utilization of school MOOE, affirmed by 19 respondents, ranking third; and involving teachers, SPTA officers, and School Governing Council (SGC) members in the planning and allocation of MOOE, with a frequency of 18, ranking fourth.

Meanwhile, the financial resource management practices reflective of accountability included maintaining complete and accurate financial records and supporting documents for all MOOE transactions and ensuring that receipts, vouchers, and other financial documents are properly organized and filed for auditing purposes; both had a frequency of 21 and ranked 1.5. These were followed by utilizing the MOOE fund solely for authorized school programs, projects, activities, and operational needs and preparing financial reports within the prescribed timeline set by DepEd and COA, both of which acquired a frequency of 20, placing them at rank 2.5. Practices such as preparing and submitting required financial plans and budget proposals (e.g., SOB, APP, and PPMP) on time and in compliance with DepEd policies and guidelines and conducting periodic reviews of financial transactions and reports to ensure accuracy, transparency, and accountability each had a frequency of 19 and were assigned rank 5.5.

In terms of financial resource management practices reflective of alignment, spending MOOE on expenses that directly support learner development and school operations topped the list with a frequency of 21 and ranked 1st, while allocating MOOE funds based on identified school priorities, learners' needs, and approved programs, projects, and activities obtained a frequency of 20 and ranked 2nd. With respect to efficiency, prioritizing MOOE expenditures according to the urgency of school needs and available financial resources achieved a frequency of 21 and ranked 1st. Meanwhile, monitoring the proper and efficient use of school MOOE to avoid unnecessary or excessive spending, monitoring the implementation and utilization of MOOE-funded programs, projects, and activities, and implementing corrective actions on identified financial management issues to improve the use of school MOOE each recorded a frequency of 20 and were ranked 3rd.

✓ The challenges encountered by school heads in Career Stage 1 in managing financial resources across the core pillars included:

In planning and allocation, limited MOOE funds to support all planned programs, projects, and activities of the school obtained a sum of rank of 29 and ranked 1st. Limited participation of stakeholders during MOOE planning and budget preparation activities obtained a sum of rank of 39 and ranked 2nd. Difficulty in preparing and submitting the School Operating Budget (SOB), Annual Procurement Plan (APP), and Project Procurement Management Plan (PPMP) accurately and on time because of workload and technical requirements obtained a sum of rank of 68 and ranked 3rd. Difficulty in prioritizing MOOE allocation due to competing school and learner needs obtained a sum of rank of 79 and ranked 4th, while difficulty aligning the SOB with the actual needs identified in the SIP and AIP obtained a sum of rank of 100 and ranked 5th.

In utilization and spending, limited MOOE funds for learner development programs and operational needs obtained a sum of rank of 30 and ranked 1st. Strict procurement and financial guidelines affecting the timely utilization of MOOE funds obtained a sum of rank of 44 and ranked 2nd. Difficulty in monitoring unnecessary or excessive spending due to multiple school expenses obtained a sum of rank of 70 and ranked 3rd. Difficulty in ensuring that all MOOE expenditures were aligned with the approved SOB obtained a sum of rank of 80 and ranked 4th, while difficulty in maintaining transparency and compliance in all spending activities because of extensive documentation requirements obtained a sum of rank of 91 and ranked 5th.

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Along documentation and reporting, limited time in providing stakeholders with regular and updated MOOE utilization reports obtained a sum of rank of 33 and ranked 1st. Difficulty in submitting financial reports within the prescribed DepEd and Commission on Audit (COA) timelines obtained a sum of rank of 43 and ranked 2nd. Difficulty in ensuring compliance with accounting and auditing regulations due to complex documentation requirements obtained a sum of rank of 72 and ranked 3rd. Difficulty in maintaining complete and accurate MOOE financial records and supporting documents obtained a sum of rank of 83 and ranked 4th, while misplaced or incomplete receipts, vouchers, and liquidation documents during filing and auditing obtained a sum of rank of 84 and ranked 5th.

In monitoring and evaluation, difficulty in reviewing financial transactions and reports due to heavy administrative workload obtained a sum of rank of 31 and ranked 1st. Limited time in regularly monitoring MOOE-funded programs, projects, and activities obtained a sum of rank of 38 and ranked 2nd. Difficulty in using monitoring and evaluation results as a basis for improving future MOOE planning and decisions obtained a sum of rank of 65 and ranked 3rd. Difficulty in evaluating whether MOOE expenditures were aligned with school goals and priorities obtained a sum of rank of 79 and ranked 4th, while difficulty in implementing immediate corrective actions on identified financial management issues obtained a sum of rank of 102 and ranked 5th.

✓ A training program was proposed to address the challenges faced by school heads in managing financial resources, thereby enhancing school operations across the core pillars.

➢ *Conclusions*

- The financial resource management practices of school heads in Career Stage 1 are evaluated as very high across planning and allocation, utilization and spending, documentation and reporting, as well as monitoring and evaluation.
- The financial resource management practices impact school operations across the core pillars by strengthening educational access, enhancing instructional quality, promoting learner inclusion, fostering resilience through efficient allocation, and sustaining the holistic well being of both personnel and learners.
- The different financial resource management practices of School heads in Career Stage 1 that consistently uphold transparency in financial resource management are ensuring accountability and compliance with DepEd policies, maintaining clear documentation of transactions, providing stakeholders with regular updates, and engaging teachers, SPTA officers, and School Governing Council members in the planning and allocation of MOOE. They demonstrate accountability in financial resource management by maintaining complete and organized records, ensuring proper documentation for auditing, utilizing MOOE funds strictly for authorized purposes, preparing timely reports and budget proposals in compliance with DepEd guidelines, and conducting periodic reviews to uphold accuracy, transparency, and accountability. Likewise, alignment and efficiency in financial resource management are shown by them by directing MOOE expenditures toward learner development and school operations, allocating funds based on school priorities and approved programs, prioritizing urgent needs within available resources, monitoring proper utilization of funds, overseeing the implementation of MOOE-supported initiatives, and applying corrective measures to strengthen financial management practices.
- School heads in Career Stage 1 encounter challenges in financial resource management, including limited funds, restricted stakeholder participation, strict procurement guidelines, and heavy administrative workloads that hinder timely planning, utilization, documentation, and monitoring.
- A training program is proposed to address the challenges faced by school heads in managing financial resources, thereby enhancing the effectiveness of school operations across the core pillars.

➢ *Recommendations*

- Financial resource management practices in a very high level be sustained by engaging in continuous capacity-building programs, such as regular workshops on participatory budgeting and transparent reporting, to further strengthen accountability and stakeholder involvement.
- Financial resource management practices be reinforced through the optimization of MOOE funds, the strategic allocation of resources for inclusive programs, and the prioritization of initiatives that sustain the holistic well-being of both personnel and learners.
- The culture of being transparent, accountable, aligned, and efficient in financial resource management be consistently reflected by the school heads in Career Stage 1 through being compliant with DepEd policies, organized in documentation, participative with stakeholders, learner-focused in fund allocation, and consistent in monitoring and corrective measures for the responsible utilization of MOOE.
- School heads in Career Stage 1 be supported through increased stakeholder engagement, streamlined procurement processes, and capacity-building interventions such as training on participatory budgeting and workload management, to ensure timely and effective planning, utilization, documentation, and monitoring of financial resources.
- The proposed training program be implemented for school heads in Career Stage 1, with interventions such as workshops on participatory financial planning, capacity-building in documentation and reporting, and strategies for efficient monitoring and workload management, so that the effectiveness of school head's financial resource management practices are enhanced across the core pillars.

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