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Financial Management in Public Schools: A Single-Case Study

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ABSTRACT

This study explored the financial management realities of school administrators in public schools, focusing on their challenges, adaptation strategies, and shared insights in managing limited controlled funding and externally controlled resources. A qualitative single-case study design was employed, and data were gathered through an in-depth interview with a school administrator. The data were analyzed thematically to identify emerging patterns in financial management practices. The findings revealed three major areas. First, regarding financial management challenges, school administrators experienced insufficiency and constraints of financial resources, financial pressure and resource allocation dilemmas, and communication and transparency challenges. These were characterized by inadequate MOOE allocations, dependence on external funding sources, competing budget priorities, financial stress, and difficulties in explaining financial allocations to stakeholders. Second, in terms of adaptation strategies, the study identified strategic planning and financial organization, collaboration and stakeholder engagement, transparency and communication, and adaptive leadership and problem-solving. These strategies showed how administrators managed financial limitations through structured planning, stakeholder involvement, resource mobilization, transparent communication, and flexible decision-making. Third, in relation to shared insights, the findings highlighted the importance of planning and prioritization, transparency and accountability, collaboration as a key strategy, and leadership adaptability. These insights emphasized disciplined planning, openness in financial reporting, stakeholder participation, and resilient leadership in addressing financial constraints. In sum the study found that financial management in public schools was a complex and adaptive process shaped by limited resources and external dependencies. It concluded that effective financial management required strong leadership, collaboration, and transparent communication to sustain school operations and ensure continuous service delivery in public education settings.

Keywords: Financial management, public schools, school heads, single-case study

INTRODUCTION

In this chapter, we present the problem and its context, highlighting the financial management realities in public schools as the central focus of the study. We discuss the significance of the study by identifying its contributions to school leadership, policy, and financial decision-making practices. We also present the research questions that guide the inquiry, along with the theoretical lens that frames the interpretation of the findings. In addition, we outline the assumptions of the study, which serve as the basis for understanding the financial challenges and adaptive strategies of school administrators.

The Problem and Its Scope

Equitable and sufficient financing is widely recognized as a foundational pillar for delivering quality education. However, as we engaged with both literature and our own professional context, we came to understand that many education systems continue to struggle with persistent financial constraints that hinder the provision of essential resources, infrastructure, and meaningful learning opportunities. These limitations reduce the capacity of schools to respond effectively to learners' academic and developmental needs, thereby contributing to the persistence of educational inequities across regions and populations (UNESCO, 2021).

From our review of international studies, we further learned that disparities in school funding consistently translate into unequal access to instructional materials, facilities, and safe learning environments. In the United States, for instance, students in low-income districts are disproportionately affected by resource shortages that negatively impact teaching quality and learner outcomes (Johnson & Lee, 2021). In Australia, schools in socioeconomically disadvantaged communities often rely on adaptive resource management strategies to sustain instruction despite stagnant or capped budget allocations (Smith & O'Connor, 2022). Similarly, in Kenya, chronic underfunding in public primary schools continues to affect infrastructure, instructional resources, and learner support services, prompting school leaders to adopt context-responsive strategies to address persistent resource gaps (Mwangi & Waweru, 2024).

In the Philippine context, we observed that inadequate school funding remains a persistent challenge that significantly affects public school performance and equity outcomes (Delos Reyes & Fernando, 2023). Many public schools across regions such as Mindoro, Davao de Oro, and Eastern Visayas continue to experience shortages of classrooms, instructional materials, and laboratory equipment, which limits their capacity to deliver comprehensive learning experiences. We also noted that limited budget allocations restrict opportunities for teacher professional development and the integration of educational technology, particularly in rural and geographically isolated areas such as Samar, Zamboanga del Norte, and Bukidnon (Cruz & Santos, 2022). These financial constraints further affect the delivery of learner support services, often resulting in overcrowded classrooms and reduced opportunities for meaningful student engagement (Villanueva et al., 2024).

Despite these well-documented challenges, we recognized that there remains a critical need to understand how public schools actually manage financial constraints in their day-to-day operations. While much of the literature highlights systemic funding gaps and their consequences, less attention is given to the lived experiences and adaptive practices of school leaders who directly navigate and manage these fiscal realities. Understanding these experiences is essential in uncovering practical strategies that enable schools to sustain operations and maintain educational delivery despite financial limitations.

Significance of the Study

We are convinced that this study on financial management in public schools contributes meaningfully to the advancement of the United Nations Sustainable Development Goal (SDG 4) on Quality Education, particularly in promoting equitable access to resources that support effective teaching and learning. It also aligns with the Philippine Development Plan's emphasis on good governance through transparency, accountability, and efficient public resource management.

Anchored in the vision and mission of Holy Cross of Davao College (HCDC), we believe that this inquiry highlights the importance of strengthening financial management practices among school leaders, particularly in contexts where resources are limited and externally controlled. The study emphasizes how improved financial practices can enhance school performance, ensure the responsible utilization of funds, and address potential gaps that may lead to inefficiencies or mismanagement.

Furthermore, the findings of this study are expected to contribute to the professional growth and capacity development of school administrators by providing insights into adaptive strategies in financial planning, stakeholder engagement, and transparent communication. It also underscores the need for continuous professional development programs that will equip school leaders with stronger financial literacy and governance skills.

Ultimately, this study supports the broader goal of strengthening institutional sustainability in public education by promoting more effective, transparent, and accountable financial governance practices. It also offers valuable implications for policymakers, educational leaders, and stakeholders in designing responsive systems that can better address financial constraints while sustaining quality education delivery.

Research Questions

This study was guided by the following research questions in addressing financial realities within public schools:

1. What financial management challenges are encountered by school administrators in relation to limited controlled funding and externally controlled resources?

2. How do school administrators adapt to and manage financial realities in their respective schools as attributed to dependence on limited controlled funding and externally controlled resources?

3. What shared insights and lessons emerge from the experiences of school administrators in addressing financial realities that support teaching and learning?

Assumptions of the Study

This study was guided by the following assumptions in exploring financial realities in public schools:

1. It was assumed that school administrators have direct and sufficient experience in managing school financial resources, particularly in handling limited controlled funding and externally controlled resources.

2. It was assumed that financial constraints, such as insufficient MOOE allocations and delayed or limited external funding, are common realities in public school settings and directly affect school operations.

3. It was assumed that school administrators actively develop and apply various strategies, such as planning, collaboration, transparency, and adaptive decision-making, to address financial challenges in their schools.

4. It was assumed that the participants provided honest, accurate, and experience-based responses that reflect their actual financial management practices and challenges within their respective school contexts.

Theoretical Lens

We anchored this study on Resource Dependence Theory (RDT) by Pfeffer and Salancik (1978), which explains how organizations function in environments where essential resources are externally controlled and limited. From this perspective, we understood that organizations are not fully autonomous in their decision-making, as their actions are influenced by their dependence on external sources of support.

In the context of public schools, we viewed financial management as being strongly shaped by dependence on government funding and other external resources. This dependence influences how school administrators plan, allocate, and prioritize limited financial resources in response to institutional needs and operational demands. Through this lens, we came to see financial challenges not as individual weaknesses or inefficiencies, but as structural realities brought about by limited and externally controlled funding systems. These constraints require school administrators to continuously adjust and respond through strategic financial decisions.

We also observed that administrators adapt by prioritizing urgent expenditures, reallocating limited budgets, engaging stakeholders, and seeking alternative sources of support to sustain school operations. These adaptive actions reflect how external resource dependence shapes internal financial decision-making processes.

To highlight, the Resource Dependence Theory (Pfeffer & Salancik, 1978) helped us understand how external financial constraints influence school operations while highlighting the adaptive strategies employed by school administrators in managing limited resources effectively.

Conceptual Paradigm

The study is anchored on the context of financial management in public schools, particularly within conditions of controlled funding and externally controlled resources. This framework illustrates how school financial realities are shaped by limited fiscal autonomy, where resources are externally determined and often insufficient to fully support school operations and instructional needs.

The first component of the paradigm presents the financial management challenges experienced by school administrators. These challenges include limited controlled funding, resource gaps, budget constraints, and dependence on external sources of support. These conditions highlight the difficulties encountered in managing school operations within restricted financial environments.

The second component focuses on the adaptive management strategies of school administrators in response to these financial realities. This includes resource prioritization, strategic budgeting practices, collaboration with stakeholders, and financial adjustments. These strategies demonstrate how administrators actively respond to constraints by reorganizing available resources and implementing practical solutions to sustain school functions.

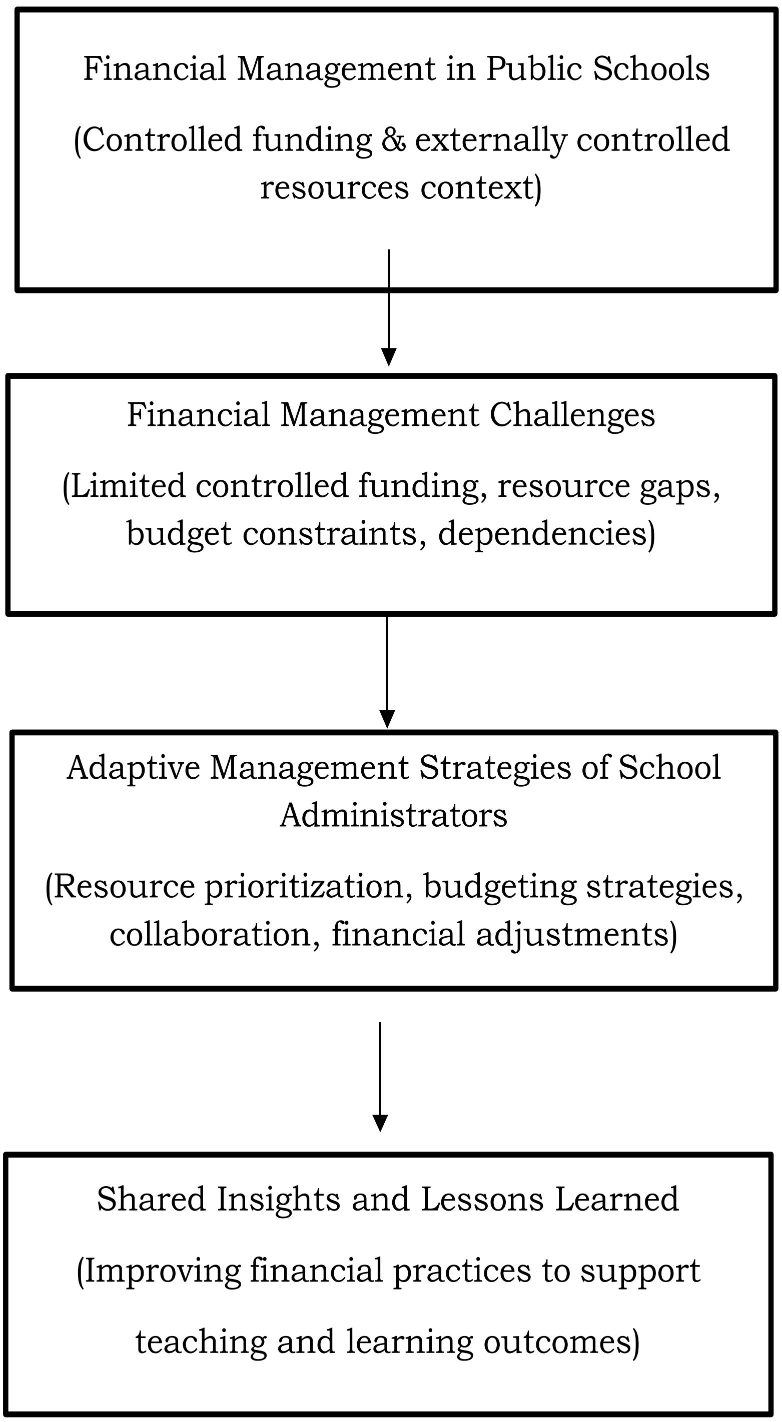

Figure 1. Modified Paradigm of the Study

The third component presents the shared insights and lessons learned from the experiences of school administrators. These insights emphasize the importance of improving financial practices to better support teaching and learning outcomes. They reflect the realization that effective financial management requires not only technical budgeting skills but also adaptive leadership, collaboration, and transparency.

The paradigm in sum illustrates a dynamic relationship between financial constraints, adaptive strategies, and learning outcomes. It shows that despite limited and externally controlled funding, school administrators develop responsive financial practices that help sustain educational delivery and improve school operations.

RESEARCH METHODOLOGY

This chapter presents the methodology we employed in this study, which guided our systematic exploration of financial management practices within a public-school context. We discussed the research design we adopted, the setting of the study, and the data sources we utilized to capture rich and meaningful information. We also described the procedures we followed in collecting and analyzing the data to ensure a clear and coherent interpretation of findings. In addition, we addressed issues of trustworthiness and ethical considerations that we observed throughout the research process to uphold the credibility, integrity, and rigor of the study.

Research Design

This study employed a qualitative single-case study design to explore how a school principal in Davao City managed and navigated financial constraints within a public-school context. We adopted this design because it allowed for an in-depth and holistic examination of a bounded system—specifically, one public school operating within its real-life administrative and financial environment.

The single-case study design is widely used in qualitative inquiry to provide a detailed understanding of complex phenomena within their natural context. According to Yin (2018), case study research is appropriate when the focus is on contemporary events within real-life settings, particularly when boundaries between phenomenon and context are not clearly evident. Similarly, Creswell and Poth (2018) emphasize that qualitative case studies are suitable for exploring in-depth understanding of a case within a bounded system.

This design was particularly appropriate for capturing the complexity of school-level financial management, especially in relation to decision-making processes, resource allocation, and institutional responses to financial constraints. It provided a focused lens for understanding how financial realities were experienced and managed within a specific school setting. Grounded in the principal's lived experiences as a school leader, this design enabled us to closely examine how financial decisions were made, how resources were allocated, and how limitations were addressed in day-to-day school operations. It also allowed for the exploration of contextual and institutional factors that may not be fully captured in large-scale or quantitative research designs.

Guided by Resource Dependence Theory (Pfeffer & Salancik, 1978), this study further examined how external resource constraints influenced internal decision-making processes and how the school leader strategically responded to financial pressures. The theory provided a lens for understanding how dependence on external funding sources shaped organizational behavior and how resource scarcity was managed within the school context. The qualitative single-case study design in sum provided a rich and contextualized understanding of financial management at the school level, offering insights into how a school leader responds to fiscal constraints while sustaining instructional delivery and institutional stability.

Locale of the Study

The study was conducted in a public school in Davao City, a context characterized by a diverse and dynamic educational environment. Public schools in the city typically operate under conditions of limited and regulated funding, where financial resources such as the Maintenance and Other Operating Expenses (MOOE) are centrally allocated and subject to strict guidelines. This structure requires school administrators to carefully plan, prioritize, and manage available funds to meet both operational and instructional needs.

The school setting is also characterized by a strong emphasis on accountability, transparency, and compliance with national and local education policies. School administrators are expected to align financial decisions with institutional plans such as the School Improvement Plan (SIP) and Annual Implementation Plan (AIP), while ensuring that expenditures adhere to established government regulations. This creates a structured yet constrained financial management environment. In addition, the locale reflects an environment where stakeholder engagement plays a significant role in school operations. Parents, teachers, and community partners are often involved in school activities and may contribute to resource mobilization efforts, especially when financial limitations arise. This collaborative culture supports the implementation of programs and projects that may not be fully covered by government funding.

The school context is further characterized by the need to address varying student needs while operating within limited resources. Administrators are required to balance competing priorities, such as maintaining school facilities, supporting instructional delivery, and ensuring learner welfare. These conditions highlight the importance of adaptive leadership, strategic planning, and effective financial management practices in sustaining school operations. To highlight, selected locale provides a relevant and meaningful setting for examining how financial management is practiced within a public-school environment, particularly in situations where resources are constrained and externally controlled.

Sample and Sampling Technique

This study utilized a purposive sampling technique to select a single participant who served as the focal case of the inquiry. The participant, who functioned as the key informant, was a public-school principal in Davao City with direct involvement in financial management processes within the school setting. He was selected based on his extensive experience and active role in managing school financial resources. Specifically, he has fifteen (15) years of experience in school leadership, which provided him with substantial knowledge of budgeting processes, resource allocation, and financial decision-making within the public education system. As a key informant, he was considered capable of providing rich, relevant, and experience-based insights aligned with the objectives of the study.

Purposive sampling was deemed appropriate for this study as it allows for the intentional selection of individuals who possess the necessary qualifications and direct experience related to the phenomenon under investigation. According to Patton (2015), purposive sampling is widely used in qualitative research to identify information-rich cases that provide in-depth understanding of the research problem. This approach ensures that the selected participant can contribute meaningful data relevant to the study.

The inclusion criteria required that the participant be a public-school principal with direct involvement in financial management, including budgeting and resource allocation, and with at least five (5) years of experience in school leadership. He must also have actively engaged in financial decision-making processes within the school setting. On the other hand, individuals were excluded if they did not hold administrative roles related to financial management, such as classroom teachers without leadership responsibilities, newly appointed school heads with limited experience, or personnel not currently assigned in a public-school setting.

Furthermore, the participant has been assigned to different schools throughout his career, providing him with a broad range of contextual experiences in managing financial resources across varied institutional settings. His exposure to diverse school environments enabled him to develop adaptive strategies in addressing financial constraints and implementing effective resource management practices. This depth and breadth of experience made him an appropriate and information-rich case for examining the complexities of financial management in public schools.

Interview Guide Questions and Probing Questions

To ensure the validity of the interview guide, we developed questions that were closely aligned with the research objectives and research questions of the study. The interview guide was designed to capture the participant’s experiences, perspectives, and practices related to financial management in a public-school context. The questions were structured to be clear, open-ended, and flexible, allowing the participant to provide detailed and meaningful responses.

To further establish validity, the interview guide underwent expert validation by individuals with relevant expertise in educational research and school financial management. Their feedback was used to refine the wording, clarity, and relevance of the questions to ensure that they accurately captured the intended concepts of the study. This process helped improve the content validity of the instrument by ensuring that the questions adequately represented the key areas being investigated.

In addition, probing questions were incorporated to elicit deeper responses and clarify the participant's answers. These follow-up questions allowed us to explore significant statements more thoroughly, ensuring that important details were not overlooked. The use of probing questions also enhanced the credibility of the data by encouraging the participant to elaborate on experiences and provide richer descriptions.

Furthermore, the interview process allowed for clarification and verification of responses during the interaction. This helped ensure that the meanings expressed by the participant were accurately understood and recorded. By aligning the interview questions with the research objectives, incorporating expert validation, and utilizing probing techniques, we ensured that the data collected were valid, relevant, and reflective of the participant's actual experiences.

Data Gathering Procedure

The data gathering procedure in this study involved the systematic collection of information from the selected participant through interviews and document review. Prior to data collection, we secured the necessary permission from the appropriate authorities and obtained the informed consent of the participant. The purpose of the study was clearly explained, and the participant was informed of his voluntary participation, confidentiality, and the ethical handling of the information to be gathered.

The primary method of information collection was through an in-depth interview aimed at gathering the participant's stories and experiences related to financial management practices in the public-school setting. Using a validated interview guide, we conducted a one-on-one interview with the school principal to explore his experiences in managing financial constraints, allocating resources, and implementing adaptive strategies within the school. Probing questions were used whenever necessary to clarify responses and encourage the participant to provide detailed descriptions of his experiences. With the participant's permission, the interview was recorded to ensure accuracy in capturing the responses, and notes were taken during the interview to supplement the recorded data.

In addition to the interview, relevant documents and files were reviewed to support and enrich the information gathered from the participant. These documents included school financial records, planning documents, and other available reports related to budgeting and financial management practices. The review of these materials provided contextual support to the participant's narratives and helped in understanding the financial management processes within the school.

After the data collection, the recorded interview was transcribed verbatim to preserve the accuracy of the participant's responses. The transcripts, field notes, and reviewed documents were then organized for analysis. This process ensured that the data gathered were comprehensive, credible, and reflective of the participant's experiences and the school's financial management context.

Data Analysis

In making sense of the information, we analyzed the data gathered in this qualitative single-case study involving a seasoned public-school principal in Davao City using reflexive thematic analysis, complemented by elements of narrative analysis. This approach enabled us to develop an in-depth understanding of financial management practices within the school context while ensuring a rich and coherent interpretation of the participant's lived experiences.

In terms of data preparation, we began by transcribing all audio-recorded interviews verbatim and carefully reviewing the transcripts alongside field notes and relevant documents to ensure completeness and accuracy. We repeatedly read the data to achieve familiarity and immersion, which allowed us to identify initial patterns of meaning within the participant's narratives and gain a deeper understanding of the context of the responses.

Following this, in the coding phase, we conducted inductive coding by identifying significant statements and meaningful units related to budgeting processes, MOOE utilization, financial planning, accountability practices, and challenges encountered in managing limited and externally controlled resources. These codes were generated directly from the data to ensure that the analysis remained grounded in the participant's actual experiences and perspectives.

Subsequently, in the thematic analysis stage, we organized the generated codes into broader categories and refined them into overarching themes using reflexive thematic analysis, as outlined by Braun and Clarke (2021, 2022). This involved continuously reviewing, comparing, and clustering related codes to identify patterns across the dataset and ensure alignment with the research questions. Consistent with Creswell (2021) and Yin (2022), we also conducted a within-case analysis to examine the school as a bounded system, allowing us to capture the complexity of financial management practices within its specific context.

Moreover, we incorporated elements of narrative analysis, following Creswell and Poth (2021), to preserve the sequence and meaning of the participant's lived experiences. We examined key events, decisions, and critical situations that shaped financial management practices and extracted significant statements supported by direct quotations to present both textural and structural descriptions.

Finally, to ensure trustworthiness, we maintained an audit trail, engaged in reflexive journaling, and conducted member checking. These procedures were consistent with the criteria of credibility, dependability, confirmability, and transferability as proposed by Lincoln and Guba (2021), thereby strengthening the rigor and integrity of the study.).

Ethical Considerations

Ethical principles guided all stages of this single-case study, and we consistently upheld our responsibility to ensure honesty, respect, and integrity throughout the research process. In line with Gravetter and Forzano (2006), as cited in Bernard (2012), we recognized that research ethics require safeguarding the welfare and dignity of participants while ensuring that all findings are accurate, truthful, and responsibly presented. Guided by these principles, we ensured that both the rights of the participant and the credibility of the data were fully protected.

Prior to the conduct of the study, we secured the necessary approval from the Schools Division Office of the Department of Education, Davao City. We also obtained informed consent from the participant through a consent form that clearly explained the purpose, procedures, potential risks, and benefits of the study. Participation was entirely voluntary, and we emphasized that the participant could withdraw from the study at any time without any penalty or negative consequence.

To ensure confidentiality, we used pseudonyms and removed all identifying information during transcription, analysis, and presentation of data. In addition, we maintained strict data security by storing all digital files in password-protected devices and secure storage systems to prevent unauthorized access. To strengthen the credibility of the findings, we conducted member checking by allowing the participant to review and validate the transcribed interview data. Furthermore, interviews were scheduled based on the participant's availability to avoid disruption of official duties, and we respected his preferred timing and duration for each session. A transcript release form was also provided to ensure transparency and agreement regarding the use of the collected data.

To highlight, we treated ethical responsibility as a continuous process rather than a one-time requirement, ensuring that respect for the participant, integrity of the data, and trustworthiness of the findings were consistently upheld throughout the entire study.

Trustworthiness of the Study

To ensure the rigor and integrity of this single-case study, we adhered to the four criteria of trustworthiness: credibility, dependability, transferability, and confirmability, as emphasized in qualitative research standards

(Creswell & Poth, 2021; Lincoln & Guba, 2021). These criteria guided the validation of the findings and ensured that the study maintained methodological rigor throughout the research process.

We established credibility through member checking, wherein the school principal reviewed and validated the interview transcripts as well as the interpretations of the data. In addition, we applied triangulation by comparing interview responses with relevant school documents and records, ensuring that the findings accurately reflected the participant's lived experiences and strengthened the authenticity of the results.

We ensured dependability by maintaining a comprehensive audit trail that documented all stages of the research process, including data collection procedures, transcription, coding, and theme development. This systematic documentation allows the study process to be traced and reviewed, ensuring consistency and transparency in how the findings were generated. To address transferability, we provided a rich and thick description of the research context, participant profile, and financial management environment of the school. This allows readers to assess the extent to which the findings may be applicable to similar educational settings with comparable financial constraints and administrative structures.

Finally, we established confirmability through reflexive journaling and the use of direct quotations from the participant. These strategies ensured that the findings were firmly grounded in the participant's narratives and lived experiences rather than influenced by researcher bias or interpretation alone. These strategies ensured that the study remained transparent, consistent, and methodologically sound, which strengthens the trustworthiness and credibility of the findings.

RESULTS

Presented in this chapter is a focused examination of the financial management challenges encountered by school administrators in public schools. The study aims to describe the realities faced by administrators in managing limited controlled funding and externally controlled resources. Specifically, it presents the constraints in financial resources, the pressures in allocating limited funds, and the challenges in communication and transparency in financial management.

The findings are organized according to the emergent themes and subthemes derived from the participant's responses. Each theme is supported by significant statements that reflect the actual experiences of the participant.

Financial Management Challenges in Public Schools Encountered by School Administrators

The analysis of the financial management challenges encountered by school administrator revealed three major themes, each supported by specific subthemes. The first theme, Insufficiency and Constraints of School Financial Resources, includes the subthemes Inadequacy of MOOE for Operational Needs and Limited Capacity to Cover Mandatory Expenses. This theme highlights the limitations of financial resources available to schools and how these constraints affect daily operations.

The second theme, Financial Pressure and Resource Allocation Dilemmas, consists of the subthemes Competing Priorities in Budget Allocation and Financial Stress on School Operations. This theme reflects the experiences of administrators in making financial decisions under constrained conditions while ensuring that essential needs are addressed.

The third theme, Communication and Transparency Challenges, includes the subthemes Difficulty in Explaining Financial Allocations and Stakeholder Awareness of Financial Priorities. This theme presents the challenges encountered in communicating financial matters and ensuring that stakeholders understand how resources are utilized.

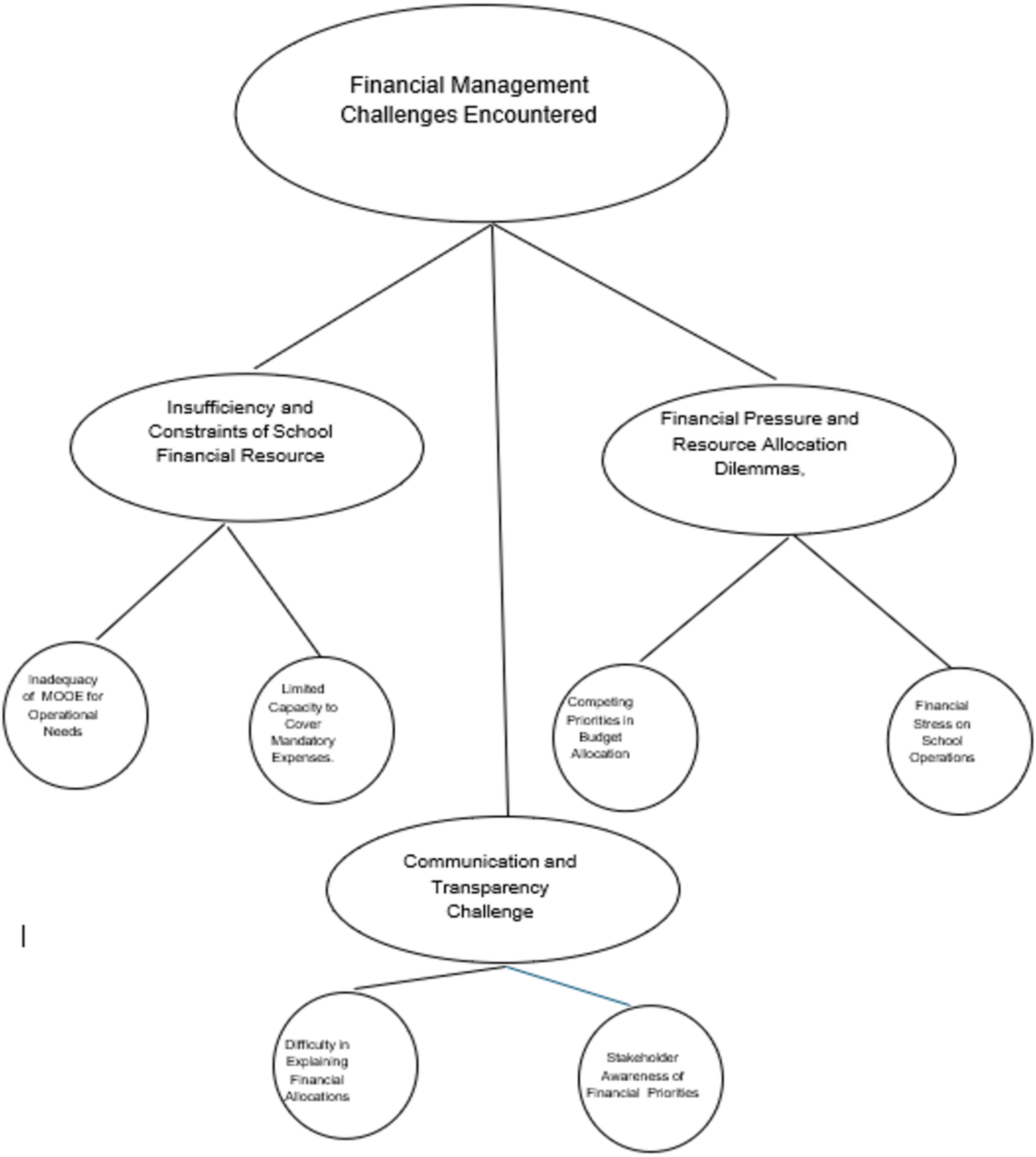

Figure 1. Emerging Themes Describing the Financial Management Challenges Encountered by School Administrators in Public Schools

Insufficiency and Constraints of School Financial Resources

As previously mentioned, this theme includes the subthemes Inadequacy of MOOE for Operational Needs and Limited Capacity to Cover Mandatory Expenses. The responses under this theme describe the limitations of school funds and how this affect both operational and required expenditures.

Inadequacy of MOOE for Operational Needs. The following responses from participant illustrate the subtheme of Inadequacy of MOOE for Operational Needs. These statements describe the challenges encountered in managing the available MOOE for day-to-day school operations.

"We have a lot of challenges when it comes to monthly and other operating expenses or the MOOE of the school."

"It's very hard to manage the MOOE of the school because our MOOE is short, meaning cannot suffice all the needs of the school."

We observed that participant described the MOOE as insufficient in addressing the overall operational requirements of the school. The responses show that administrators encounter difficulty in managing available funds due to the number of expenses that need to be covered. The statements further reflect that the limitations in funding affect routine school operations.

Limited Capacity to Cover Mandatory Expenses. This subtheme highlights the difficulty in addressing required and unavoidable financial obligations using available funds. The following statement supports this:

"The MOOE cannot suffice all the mandatory bills of the school."

We noted that participant emphasized that even mandatory expenses, such as utilities and other required payments, are not fully supported by the available MOOE. The response shows that administrator face challenges in ensuring that essential obligations are met given the limitations in financial resources.

Financial Pressure and Resource Allocation Dilemmas

This theme reflects the experiences of school administrator in managing financial limitations while making necessary decisions regarding resource allocation. The responses highlight how administrators deal with competing needs and financial constraints within the school setting.

Competing Priorities in Budget Allocation. The following responses illustrate how administrator prioritizes financial needs based on urgency and necessity:

"Our main priority is the mandatory bills and the electrical and water bill."

"If there are sobra-sobra, that's the time we allocate for school supplies and office materials."

We found that participant described a pattern of prioritizing essential and unavoidable expenses before allocating funds to other needs of the school. The responses indicate that administrator must carefully determine which expenses should be addressed first, particularly those that are necessary for the continuous operation of the school. The statements also show that other needs are only addressed when there are remaining funds available.

Financial Stress on School Operations. This subtheme reflects the financial strain experienced by schools as a result of limited resources and existing obligations. The following statements support this:

"Last year, Matina Central had water arrears worth Php 495,000." "It's very hard."

We observed that participants expressed the burden of financial obligations that accumulate over time. The responses highlight situations where unpaid expenses, such as arrears, affect the financial condition of the school. The statements also reflect the level of difficulty experienced by administrator in managing these financial concerns within the limits of available resources.

Communication and Transparency Challenges

This theme reflects the experiences of school administrator in communicating financial matters to stakeholders within the school community. The responses highlight the importance of clarity and understanding in financial discussions.

Difficulty in Explaining Financial Allocations. The following response illustrates the challenge in explaining how financial resources are utilized:

"It's hard if you cannot explain properly where the MOOE goes."

"Some stakeholders find it difficult to understand how the MOOE is being used."

We noted that participant described the difficulty of providing clear explanations regarding the allocation of funds. The response shows that without proper communication; it becomes challenging to convey how financial resources are distributed and utilized within the school.

Stakeholder Awareness of Financial Priorities. This subtheme reflects the efforts of administrator to inform stakeholders about financial decisions and priorities. This is evident in the following statement:

"We explain to the teachers that our main priority is the mandatory bills."

"We make sure that teachers are informed about which expenses are prioritized in the budget."

We observed that participant emphasized the need to communicate financial priorities to stakeholders, particularly teachers. The responses show that administrator make efforts to ensure that stakeholders are aware of how funds are allocated, especially in relation to essential expenses. The statements further indicate that communication plays a role in helping stakeholders understand financial decisions within the school.

Adaptation and Financial Management Strategies in Public Schools

The analysis of the adaptation and financial management strategies employed by the school administrator revealed four major themes, each supported by specific subthemes. These themes present how financial management is carried out in terms of planning, collaboration, communication, and decision-making within the school setting.

The first theme, Strategic Planning and Financial Organization, includes the subthemes Structured Budget Planning and Prioritization and School Improvement and Implementation Planning. This theme highlights how financial resources are systematically planned and organized to support school operations and development activities.

The second theme, Collaboration and Stakeholder Engagement, consists of the subthemes Internal Collaboration, External Partnerships, and Fundraising and Resource Mobilization. This theme presents how school stakeholders are actively involved in financial processes through participation, partnerships, and resource generation.

The third theme, Transparency and Communication, includes the subthemes Financial Disclosure and Reporting and Stakeholder Understanding and Awareness. This theme reflects how financial information is shared and communicated to ensure awareness among stakeholders.

The fourth theme, Adaptive Leadership and Problem Solving, includes the subthemes Flexible Decision-Making and Crisis Response Strategies. This theme describes how financial challenges are addressed through adjustments, initiatives, and collective problem-solving.

Strategic Planning and Financial Organization

The first theme focuses on how financial planning and organization are implemented in managing school resources. The responses highlight the importance of structured processes in handling the MOOE and aligning financial decisions with school needs.

Structured Budget Planning and Prioritization. The following responses illustrate the subtheme of Structured Budget Planning and Prioritization, particularly on how planning and organization are consistently emphasized in managing school finances.

"Kinahanglan planuhon, kinahanglan i-organize." "I manage that MOOE by planning."

"Proper planning, organizing, and budgeting."

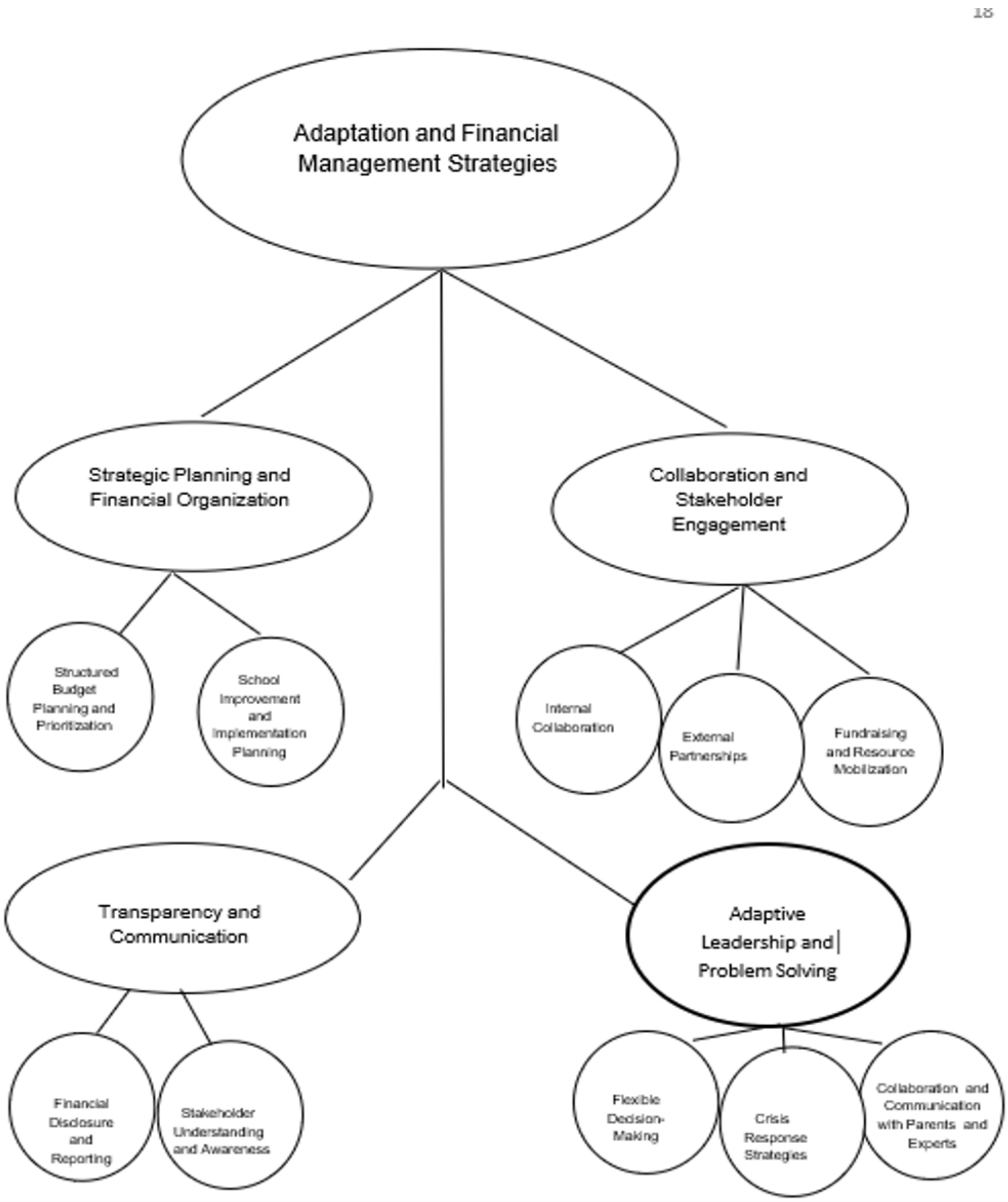

Figure 2. Emerging Themes Describing the Adaptation and Financial Management Strategies of School Administrators in Public Schools

We observed that the participant repeatedly mentioned planning, organizing, and budgeting as essential components of managing school funds. These statements were consistently expressed in relation to the handling of MOOE and school financial activities.

School Improvement and Implementation Planning. This subtheme presents how financial planning is connected with school improvement initiatives and implementation processes such as SIP and AIP.

"I involve my teachers in planning especially in SIP and AIP." "Planning, organizing, and budgeting is very important."

We noted that the participant described the involvement of teachers in planning activities, particularly in relation to SIP and AIP. The responses also emphasized that planning is part of school improvement and implementation processes.

Collaboration and Stakeholder Engagement

The second theme focuses on how financial management is supported through collaboration with internal and external stakeholders, as well as resource mobilization efforts.

Internal Collaboration. The following responses illustrate how internal stakeholders are involved in financial planning and school-related activities.

"I involve my teachers, SELG officers, and project team." "I involve stakeholders in planning."

We observed that the participant described the involvement of internal stakeholders such as teachers, student leaders, and project teams in planning activities and financial-related processes.

External Partnerships. This subtheme highlights collaboration with stakeholders outside the school and the establishment of partnerships to support school needs.

"Collaboration with internal and external stakeholders is very important." "I also have partnerships through external and internal stakeholders."

We noted that the participant mentioned the importance of partnerships that extend beyond the school community, involving both internal and external stakeholders in financial support activities.

Fundraising and Resource Mobilization. This subtheme reflects the different initiatives conducted to generate additional funds for school use and financial obligations.

"I conducted a family day."

"I raised funds through registration donation." "I paid the water district through fundraising."

We observed that the participant described various fundraising activities such as family day events and registration donations, which were used as means of generating funds to address school financial needs.

Transparency and Communication

The third theme presents how financial information is shared and communicated within the school community to ensure awareness and understanding.

Financial Disclosure and Reporting. This subtheme highlights how financial information is disseminated for transparency purposes within the school.

"I disseminate the financial status of the school for transparency purposes."

"Communication is very important in financial management."

The participant emphasized the importance of sharing financial status information within the school as part of transparency practices in financial management.

Stakeholder Understanding and Awareness. This subtheme focuses on how financial information is communicated to ensure that stakeholders are informed about school finances.

"I explain to the parents and teachers the financial status of the school." "Proper dissemination helps them understand."

It was noted that the participant described efforts to explain financial information to parents and teachers to ensure that they are informed about the school's financial situation and priorities.

Adaptive Leadership and Problem Solving

The fourth theme presents how financial challenges are addressed through adaptive actions, adjustments, and collective problem-solving strategies.

Flexible Decision-Making. This subtheme reflects how financial decisions are adjusted based on available resources and current conditions.

“It’s very hard but I have local initiatives to get through.” “I adjust depending on available resources.”

The participant described adjusting financial decisions and implementing local initiatives depending on available resources.

Crisis Response Strategies. This subtheme highlights how urgent financial concerns are addressed through meetings and collaborative solutions.

“I conducted an assembly with parents to solve the water arrears.” “I presented the problem and proposed solutions.”

We noted that the participant described conducting assemblies with parents to address financial issues, particularly arrears, and presenting possible solutions during these meetings.

Shared Insights and Lessons Learned

The analysis of the shared insights and lessons learned of the school administrator revealed four major themes, each supported by specific subthemes. These themes present the key realizations gained from experiences in managing school financial resources, particularly in relation to planning, transparency, collaboration, and leadership adaptability.

The first theme, Importance of Planning and Prioritization, includes the subthemes Planning as Core Financial Strategy and Prioritization of Essential Needs. This theme highlights the importance of structured planning and prioritizing essential financial obligations in school management.

The second theme, Transparency and Accountability, consists of the subthemes Open Financial Communication and Responsible Financial Management. This theme presents how openness and proper documentation are emphasized in managing and reporting financial matters.

The third theme, Collaboration as Key Strategy, includes the subthemes Stakeholder Partnership and Community Involvement. This theme reflects the involvement of stakeholders and the community in addressing financial concerns.

The fourth theme, Leadership Insight and Adaptability, includes the subthemes Leadership Through Communication and Resilience in Financial Management. This theme describes how communication and adaptability are essential in handling financial challenges.

Importance of Planning and Prioritization

This theme presents the importance of careful planning and prioritization in managing school financial resources. The responses highlight how planning serves as a guiding principle in financial decision-making.

Planning as Core Financial Strategy. The following responses illustrate the subtheme of Planning as Core Financial Strategy, which emphasizes the importance of planning and proper documentation in financial management.

“Proper planning is very important.”

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"Proper documenting and transparency is very important."

It was observed that the participant emphasized planning and proper documentation as key elements in managing school financial activities. These statements were consistently expressed in relation to financial organization and reporting.

Prioritization of Essential Needs. This subtheme highlights the importance of prioritizing essential and mandatory financial obligations within the school.

"We prioritize mandatory bills first." "Essential needs should be addressed first."

We noted that the participant consistently mentioned the prioritization of mandatory bills and essential needs in managing available school funds.

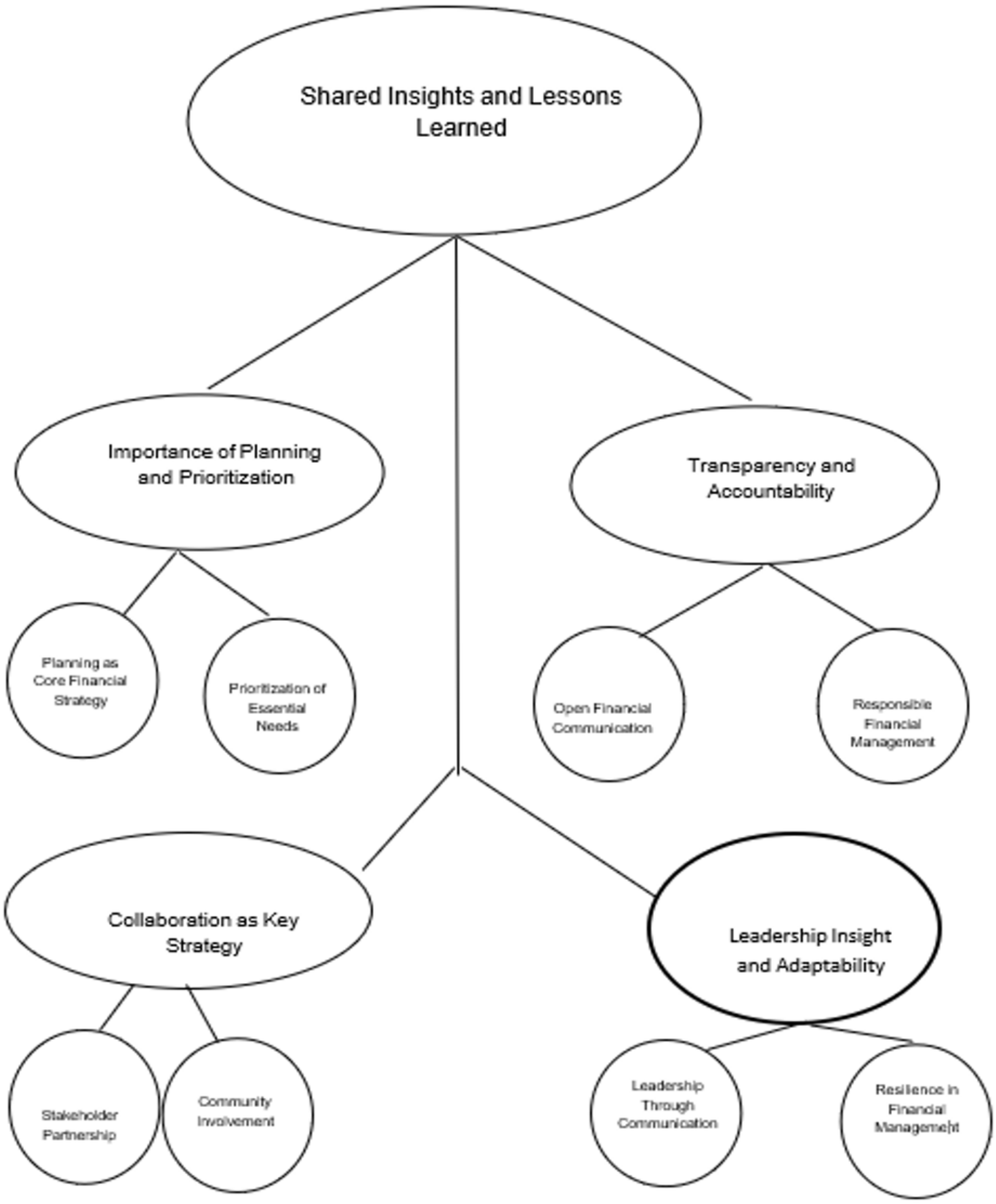

Figure 3. Emerging Themes Describing the Shared Insights and Lessons Learned of the School Administrator in Managing School Financial Resources

Transparency and Accountability

This theme reflects how financial transparency and accountability are maintained through communication and proper documentation.

Open Financial Communication. The following responses illustrate how financial information is shared with stakeholders.

“Transparency is very important especially in presenting expenses to stakeholders.”

“We present expenses to parents and partners.”

We observed that the participant described the presentation of financial information to parents and stakeholders as part of maintaining transparency in school financial management.

Responsible Financial Management. This subtheme reflects the importance of proper documentation and responsible handling of financial resources.

“Proper documenting is very important.” “Transparency in expenses is needed.”

It was noted that the participant emphasized the importance of documentation and transparency in managing school expenses.

Collaboration as Key Strategy

This theme highlights the importance of working with stakeholders and the community in addressing financial concerns.

Stakeholder Partnership. The following responses illustrate collaboration with different stakeholders in financial planning and decision-making.

“Collaboration with stakeholders is very important.” “All stakeholders must be involved in planning.”

We observed that the participant emphasized the involvement of stakeholders in planning processes and financial management activities.

Community Involvement. This subtheme reflects how the community contributes to solving financial challenges within the school.

“Parents and stakeholders helped us solve the financial problem.” “We should have a solution together with the community.”

It was observed that the participant described the involvement of parents and stakeholders in addressing financial issues and developing solutions collectively.

Leadership Insight and Adaptability

This theme presents how leadership practices and adaptability are reflected in managing financial challenges.

Leadership Through Communication. The following responses highlight the importance of communication in leadership and financial decision-making.

“Communication is very important in solving financial issues.” “We must explain the situation properly.”

We observed that the participant emphasized clear communication as part of leadership in addressing financial concerns.

Resilience in Financial Management. This subtheme reflects persistence and adaptability in handling financial challenges.

“We need to be resilient despite limited resources.” “We always find ways to solve problems.”

It was noted that the participant described resilience and continuous problem-solving as part of managing financial limitations in the school setting.

Viewpoint and Standpoint of the Researchers

As the researchers in this study, we assumed the role of an active listener and facilitator during the data gathering process. We conducted the interview with the school administrator and ensured that responses were recorded accurately and presented in their original meaning. We maintained neutrality throughout the process and avoided influencing the participant’s responses during the interview.

We also carefully transcribed and organized the data, which ensures that significant statements were preserved as expressed by the participant. In analyzing the data, we focused on identifying themes based on the participant’s actual experiences without inserting personal judgment or interpretation at this stage.

Through this process, we recognized the importance of maintaining objectivity while allowing the participant’s voice to fully emerge in describing financial management experiences within the school context.

DISCUSSIONS

This chapter presents the discussion of the findings on the financial management challenges, adaptation strategies, and shared insights of school administrators in managing limited financial resources in public schools. The discussion connects the emerging themes with the study’s research questions and theoretical framework and relates the findings to relevant literature and studies. It also explains the implications of the results, the contribution of the study, and directions for future research.

The discussion is organized according to the three research questions: (1) financial management challenges encountered by school administrators, (2) adaptation and financial management strategies, and (3) shared insights and lessons learned.

Financial Management Challenges in Public Schools Encountered by School Administrators

The first research question explores the financial management challenges encountered by school administrators in relation to limited controlled funding and externally controlled resources. The findings revealed three major themes: insufficiency and constraints of school financial resources, financial pressure

and resource allocation dilemmas, and communication and transparency challenges. These findings suggest that school financial management is highly influenced by limited funding structures, requiring administrators to make continuous adjustments in budgeting, prioritization, and communication.

Insufficiency and Constraints of School Financial Resources

This theme highlights the persistent limitation of school funds, particularly the MOOE, and how these constraints affect daily operations and mandatory financial obligations.

Inadequacy of MOOE for Operational Needs. The findings suggest that school administrators experience continuous difficulty in sustaining daily operational expenses due to insufficient financial allocation. This indicates that the available MOOE does not fully match the actual financial demands of school operations. Further, the results indicate that financial insufficiency forces administrators to constantly prioritize which expenses should be addressed first, making budgeting a recurring decision-making process rather than a fixed plan. Furthermore, the findings also suggest that the inadequacy of funds affects the stability of school operations, requiring administrators to frequently adjust spending patterns just to maintain basic functionality.

These findings align with Resource Dependency Theory, which explains that organizations dependent on external funding face limitations in autonomy and operational stability (Pfeffer & Salancik, 1978). In this case, schools depend heavily on government allocations that are not always sufficient. World Bank (2020) also reports that many public education systems experience funding gaps that affect operational efficiency and resource availability. Similarly, UNESCO (2022) emphasizes that underfunded schools often struggle to sustain basic services due to limited budget allocations.

Limited Capacity to Cover Mandatory Expenses. The findings indicate that even essential and unavoidable expenses such as utilities and mandatory bills cannot always be fully covered by allocated funds. This reflects a structural limitation in school budgeting. The results suggest that administrators are placed in a situation where essential obligations must compete with other operational needs, requiring constant financial prioritization. In addition, findings indicate that unresolved mandatory expenses may create ongoing financial pressure, which affects the overall financial stability of the school.

This supports findings from OECD (2021), which notes that fixed operational costs in public schools often exceed allocated budgets, creating financial strain. UNESCO (2022) further explains that schools in constrained systems often reallocate funds from instructional needs to cover mandatory expenses. In addition, Bray and Lykins (2019) highlight that persistent funding gaps can lead to accumulated financial obligations that affect institutional sustainability.

Financial Pressure and Resource Allocation Dilemmas

This theme reflects the challenges faced by administrators in balancing multiple financial priorities under limited resources. The subthemes of this emergent theme include Competing Priorities in Budget Allocation, and Financial Stress on School Operations

Competing Priorities in Budget Allocation. The findings suggest that school administrators prioritize essential expenses such as utilities over other needs due to financial limitations. This shows that budgeting is driven by urgency rather than long-term planning. Further, the results suggest that non-essential or supplementary needs are only addressed when additional funds are available, indicating conditional financial decision-making. Furthermore, the findings suggest that resource allocation is highly constrained, which require administrators to make difficult trade-offs between operational survival and instructional support.

This finding aligns with decision-making theory in educational leadership, which explains that leaders in constrained environments prioritize immediate needs over strategic development (Leithwood et al., 2020). Odden and Picus (2019) also note that school budgeting in low-resource settings often follows necessity-based prioritization. OECD (2021) further supports that unstable funding limits long-term financial planning in schools.

Financial Stress on School Operations. The findings reveal that the presence of accumulated financial obligations, such as arrears, reflects a persistent condition of financial instability within school systems. This situation suggests that financial difficulties are not isolated incidents but recurring challenges that affect overall school operations.

In addition, the results indicate that financial stress places continuous pressure on school administrators, as they are required to manage outstanding debts while simultaneously sustaining daily operational needs. This dual responsibility creates a demanding administrative environment that requires constant attention and prioritization. Moreover, the findings suggest that financial strain influences the overall efficiency of school management, as limited resources restrict flexibility in decision-making and reduce the capacity to address other institutional needs effectively.

These findings are supported by the World Bank (2020), which explains that many public institutions in developing contexts experience persistent financial stress due to funding gaps and delayed resource allocation. In the same line, Levin and Fullan (2021) emphasize that financial pressure negatively affects organizational performance and limits leadership effectiveness. Bush (2020) further notes that financial constraints are a significant source of stress in educational leadership, often shaping the decision-making environment of school administrators.

Communication and Transparency Challenges

This theme reflects the experiences of school administrators in communicating financial matters to stakeholders within the school community. It highlights the difficulties encountered in explaining financial allocations and the efforts exerted to ensure that stakeholders are aware of financial priorities. The findings suggest that financial management is not only a technical process but also a communicative responsibility that requires clarity, transparency, and consistent engagement with stakeholders.

Difficulty in Explaining Financial Allocations. The findings suggest that school financial processes, particularly the utilization of MOOE, are not easily understood by stakeholders due to their technical nature. This indicates that financial information is often complex and requires simplification for non¬financial audiences. The results indicate that administrators experience difficulty in translating financial decisions into clear explanations, especially when funds are limited and prioritization becomes necessary. This creates a communication challenge where justification of expenses becomes part of financial management.

Further, the findings suggest that the lack of clear communication may lead to misunderstandings or questions from stakeholders regarding how school funds are used. This highlights the importance of effective financial communication in maintaining trust and understanding within the school community. These findings align with principles of public sector transparency, which emphasize that financial information must be clearly communicated to ensure accountability and trust in institutions (Heald, 2018). In school contexts, OECD (2021) highlights that unclear financial reporting can lead to reduced stakeholder confidence and engagement.

Furthermore, UNESCO (2022) notes that school leaders often face challenges in simplifying financial information for teachers, parents, and community members, which affects participatory governance. This supports the idea that financial communication is a critical component of school leadership effectiveness.

Stakeholder Awareness of Financial Priorities. The findings indicate that school administrators make deliberate efforts to ensure that teachers and other stakeholders are well-informed about financial priorities, particularly in relation to mandatory and essential expenditures. This reflects a proactive approach to guiding stakeholder understanding of how budgeting decisions are made within the school.

In addition, the results suggest that communicating financial priorities serves as an important strategy for managing expectations in a resource-constrained environment. Through clearly explaining limitations, administrators are able to help stakeholders understand why certain needs are prioritized over others. Furthermore, the findings imply that stakeholder awareness contributes to more efficient and cooperative financial decision-making. When stakeholders are informed, they are more likely to appreciate budget constraints and support the allocation of limited resources, resulting in smoother implementation of financial plans.

These findings are supported by Stakeholder Theory (Freeman, 1984), which emphasizes that organizational effectiveness is strengthened through transparent communication and active stakeholder engagement. OECD (2021) further explains that awareness of budgeting processes enhances accountability and minimizes misunderstandings in public sector institutions. Likewise, Leithwood et al. (2020) highlight that effective school leadership relies on consistent communication of priorities, which fosters shared understanding and trust among stakeholders.

Adaptation and Financial Management Strategies

The second research question explores the adaptation and financial management strategies employed by school administrators in managing limited controlled funding and externally controlled resources. The findings revealed four major themes: strategic planning and financial organization, collaboration and stakeholder engagement, transparency and communication, and adaptive leadership and problem-solving.

These findings suggest that financial management in public schools is not only a technical process but also a dynamic practice involving planning, coordination, stakeholder participation, and responsive decision-making. This reflects the broader principle of School-Based Management (SBM), which emphasizes decentralized governance and shared responsibility in school operations.

Strategic Planning and Financial Organization

This theme highlights how school administrators implement structured planning and systematic organization in managing school financial resources. The findings suggest that financial management is guided by deliberate planning processes that ensure resources are allocated efficiently and aligned with institutional priorities.

Structured Budget Planning and Prioritization. The findings suggest that school administrators consistently rely on structured planning as a foundation for managing financial resources. This indicates that budgeting is not performed informally but follows a systematic and intentional process. The results indicate that prioritization is a critical aspect of financial management, where essential expenses are identified and addressed first before allocating funds to other needs. This shows that decision-making is guided by urgency and necessity. The findings also suggest that financial management requires continuous organization and monitoring, as administrators must ensure that available resources are properly allocated and not mismanaged.

These findings are consistent with Henri Fayol's Classical Management Theory, which identifies planning, organizing, and budgeting as essential managerial functions (Fayol, 1949). In the context of school administration, these functions ensure systematic financial control. Odden and Picus (2019) emphasize that effective school budgeting requires structured financial planning to align limited resources with institutional needs. Similarly, OECD (2021) highlights that public sector financial efficiency depends on strong planning and prioritization systems.

School Improvement and Implementation Planning. The findings suggest that financial planning is closely integrated with school improvement processes, which indicates that budgeting decisions are intentionally aligned with institutional development frameworks such as the School Improvement Plan (SIP) and Annual Implementation Plan (AIP). This reflects a systematic approach where financial decisions are guided by long-term school goals rather than isolated considerations.

In addition, the results imply that teachers are actively involved in planning processes, which demonstrates a participatory approach to financial management. This involvement suggests that decision-making is not solely centralized but shared among key stakeholders within the school environment. Furthermore, the findings indicate that financial planning is embedded within broader school development strategies, ensuring that resource allocation supports both operational requirements and academic improvement initiatives. This alignment strengthens the coherence between financial decisions and institutional priorities.

These findings support the principles of School-Based Management (SBM), which advocates for shared governance and participatory planning in school systems (Bruns, Filmer, & Patrinos, 2019). SBM highlights the importance of involving stakeholders in decision-making processes, including budgeting and planning activities. UNESCO (2022) further explains that integrating financial planning with school improvement initiatives enhances accountability and strengthens institutional effectiveness. Similarly, Leithwood et al. (2020) emphasize that collaborative planning improves school performance by ensuring that financial resources are aligned with strategic educational goals.

Collaboration and Stakeholder Engagement

This theme focuses on how financial management in public schools is strengthened through collaboration with internal and external stakeholders, as well as through resource mobilization initiatives. The findings suggest that financial sustainability is not solely dependent on government funding but is also supported by shared responsibility, partnerships, and community involvement.

Internal Collaboration. The findings suggest that school administrators actively involve internal stakeholders such as teachers, student leaders, and project teams in financial planning processes. This indicates that decision-making is not centralized but shared within the school organization. Further, results show that internal collaboration enhances coordination and shared responsibility in managing school financial concerns. This suggests that stakeholders within the school are expected to contribute to planning and implementation processes. The findings also suggest that involving internal stakeholders may improve accountability and collective ownership of financial decisions, as multiple actors participate in planning and resource-related discussions.

These findings align with School-Based Management (SBM), which emphasizes participatory governance and shared decision-making among school stakeholders (Bruns, Filmer, & Patrinos, 2019). SBM promotes collaboration as a mechanism for improving school efficiency and accountability. Leithwood et al. (2020) also emphasize that distributed leadership within schools enhances organizational effectiveness by engaging multiple stakeholders in decision-making processes. Similarly, OECD (2021) highlights that internal collaboration improves transparency and operational efficiency in educational institutions.

External Partnerships. The results reveal that school administrators recognize the importance of partnerships beyond the school environment, which indicates that financial management extends into community and institutional networks. The results indicate that external stakeholders play a significant role in supporting school financial needs, especially in addressing gaps in government funding. The findings also suggest that collaboration with external partners enhances the school's ability to sustain financial requirements and implement programs that may not be fully supported by internal funds.

This aligns with Resource Dependence Theory, which explains that organizations rely on external actors to secure resources necessary for survival and sustainability (Pfeffer & Salancik, 1978). UNESCO (2022) highlights that partnerships between schools and external stakeholders contribute significantly to resource generation and educational development. OECD (2021) also notes that external collaboration improves school capacity in addressing financial constraints.

Fundraising and Resource Mobilization. The findings suggest that schools actively engage in fundraising activities as a practical strategy to address financial shortages. This indicates that resource generation is an essential part of financial management in schools. The results indicate that administrators utilize community-based events and donations as alternative funding sources to support operational needs. The findings also suggest that fundraising reflects the flexibility and adaptability of school administrators in responding to financial limitations through proactive initiatives.

These findings are consistent with community-based resource mobilization theory, which emphasizes the role of local participation in supporting institutional sustainability. Bray and Lykins (2019) explain that schools in resource-constrained environments often rely on community-generated funds to supplement government allocations. Similarly, World Bank (2020) highlights that fundraising initiatives are common strategies in public education systems facing budget limitations. Leithwood et al. (2020) also note that proactive school leadership involves seeking alternative resources to sustain institutional needs.

Transparency and Communication

This theme presents how financial information is communicated and disseminated within the school community to promote awareness, clarity, and shared understanding. The findings suggest that transparency and effective communication are essential components of financial management, particularly in ensuring that stakeholders are informed about how school resources are utilized and prioritize.

Financial Disclosure and Reporting. The findings suggest that school administrators intentionally engage in financial disclosure practices as part of their responsibility in managing school resources. This indicates that transparency is treated as a deliberate and structured practice rather than an informal activity. The results indicate that financial reporting serves as a mechanism to build trust between school administrators and stakeholders.

Through sharing financial status information, administrators help reduce uncertainty regarding how funds are being managed. The findings also suggest that communication in financial management is viewed as an essential leadership function, where clarity in reporting supports better understanding and accountability within the school community.

These findings align with Public Accountability Theory, which emphasizes that transparency in financial reporting is essential for maintaining trust in public institutions (Heald, 2018). In educational settings, OECD (2021) highlights that clear financial reporting strengthens stakeholder confidence and institutional credibility. UNESCO (2022) further supports this by stating that transparent communication in school governance enhances participation and accountability among stakeholders. Effective disclosure practices are therefore critical in strengthening school-community relationships.

Stakeholder Understanding and Awareness. The findings suggest that administrators make conscious efforts to ensure that financial information is not only shared but also understood by stakeholders. This indicates that communication goes beyond reporting and extends to explanation and clarification. The results imply that stakeholder understanding is considered essential in reducing misinterpretations or confusion regarding financial decisions. This highlights the importance of simplifying financial information for non-financial audiences. The findings also suggest that awareness among stakeholders contributes to smoother financial management processes, as informed stakeholders are more likely to accept and support budgeting decisions.

This aligns with Stakeholder Theory (Freeman, 1984), which emphasizes the importance of communication and engagement in maintaining organizational effectiveness. OECD (2021) notes that stakeholder awareness improves transparency and reduces conflict in public sector budgeting. Similarly, Leithwood et al. (2020) highlight that effective communication in schools strengthens trust and supports collaborative decision-making. UNESCO (2022) also emphasizes that stakeholder engagement and understanding are key components of effective school governance and financial management.

Adaptive Leadership and Problem Solving

This theme presents how school administrators respond to financial challenges through adaptive leadership practices, flexible decision-making, and collaborative problem-solving strategies. The findings suggest that financial management in public schools is not static but dynamic, which requires continuous adjustment based on available resources and emerging financial concerns. It also highlights the leadership role of administrators in mobilizing stakeholders during financial difficulties.

Flexible Decision-Making. The findings suggest that school administrators adopt flexible decision-making practices when managing financial constraints. This indicates that financial plans are not fixed but are adjusted depending on the availability of resources. The results indicate that administrators rely on localized initiatives to address immediate financial needs, especially when standard funding is insufficient. This reflects a practical and responsive approach to financial management. The findings also suggest that flexibility in decision-making is essential for sustaining school operations, as administrators must continuously adapt to changing financial conditions to ensure continuity of services.

These findings align with Contingency Theory of Leadership, which emphasizes that effective leadership depends on the ability to adjust decisions based on situational demands (Fiedler, 1967). In school management, this means adapting strategies according to available resources. OECD (2021) notes that financial uncertainty in public institutions often requires adaptive budgeting approaches. Similarly, Leithwood et al. (2020) emphasize that effective school leaders demonstrate flexibility in decision-making to respond to changing financial environments. UNESCO (2022) also highlights that adaptive leadership is essential in resource-constrained educational systems to maintain operational stability.

Crisis Response Strategies. The results suggest that school administrators respond to financial crises through direct engagement with stakeholders, particularly parents and community members. This indicates that crisis management involves collaborative action. The results indicate that financial problems are addressed through open discussion and collective problem-solving, rather than isolated administrative decisions. This reflects participatory leadership in crisis situations. The findings also suggest that presenting financial issues and proposing solutions during assemblies helps create shared responsibility among stakeholders in addressing school financial challenges.

These findings align with Crisis Management Theory, which emphasizes the importance of communication, collaboration, and rapid response during organizational crises (Coombs, 2015). Bray and Lykins (2019) highlight that schools often rely on stakeholder participation to manage financial crises, especially in underfunded systems. World Bank (2020) also notes that community engagement is a common strategy in addressing financial shortfalls in public schools. Leithwood et al. (2020) further emphasize that effective school leadership during crises involves transparent communication and collaborative problem-solving.

Insights and Lessons Emerged from the Experiences of School Administrators in Addressing Financial Realities

The third research question explores the shared insights and lessons learned of school administrators in managing financial resources within public schools. The findings revealed four major themes: importance of planning and prioritization, transparency and accountability, collaboration as a key strategy, and leadership insight and adaptability. These findings suggest that financial management experiences lead to practical realizations that emphasize structured planning, ethical financial practices, stakeholder engagement, and adaptive leadership in addressing resource constraints.

Importance of Planning and Prioritization

This theme highlights the importance of planning and prioritization as fundamental lessons in financial management. The findings suggest that effective school financial management is grounded in structured preparation and careful selection of priorities to ensure efficient use of limited resources.

Planning as Core Financial Strategy. The responses of the participant suggest that planning is consistently regarded as the foundation of effective financial management in schools. This indicates that financial decisions are guided by structured and deliberate preparation rather than spontaneous actions. The results imply that proper documentation is an essential part of financial planning, ensuring that financial transactions are recorded systematically for accountability purposes. The findings also suggest that planning and documentation work together to ensure transparency and organization in the management of school funds, contributing to more efficient financial processes.

These findings align with Henri Fayol's Classical Management Theory, which emphasizes planning and organizing as core managerial functions (Fayol, 1949). In school settings, these functions ensure systematic financial control. Odden and Picus (2019) highlight that structured planning improves the efficiency of school budgeting systems, while OECD (2021) emphasizes that documentation and planning strengthen accountability in public financial management.

Prioritization of Essential Needs. The results suggest that school administrators consistently prioritize mandatory and essential expenses over non-essential needs. This indicates that financial decision-making is guided by urgency and necessity. The results further suggest that limited resources require strict prioritization, which ensure that critical school operations are sustained before addressing other needs. The findings also suggest that prioritization serves as a survival strategy in financial management, helping schools maintain functionality despite budget limitations.

This aligns with decision-making theory in constrained environments, which explains that organizations prioritize urgent needs when resources are limited (Leithwood et al., 2020). OECD (2021) notes that public institutions often adopt necessity-based budgeting when financial resources are insufficient. UNESCO (2022) also highlights that schools under financial constraints prioritize operational continuity over developmental expenses.

Transparency and Accountability

This theme reflects how openness, disclosure, and responsible financial practices are essential lessons learned in school financial management.

Open Financial Communication. The findings suggest that transparency in financial reporting is regarded as a crucial element in building and maintaining trust between school administrators and stakeholders. This indicates that openness in sharing financial information is not merely procedural but serves a relational function within the school community. In addition, the results show that the presentation of financial information to parents and stakeholders is conducted as a structured practice aimed at promoting awareness and ensuring a clearer understanding of how school funds are utilized. This reflects a systematic effort to make financial operations more visible and accessible to non-administrative stakeholders.

Furthermore, the findings imply that open communication plays a significant role in minimizing misunderstandings related to financial decisions, particularly in contexts where resources are limited and prioritization is necessary. By fostering clarity, administrators are able to strengthen trust and reduce potential conflicts regarding budget allocation. These findings are consistent with Public Accountability Theory, which underscores transparency as a key foundation of trust and legitimacy in public institutions (Heald, 2018). OECD (2021) further emphasizes that transparent communication enhances stakeholder confidence in governance processes within educational settings. Likewise, UNESCO (2022) highlights that financial disclosure supports participatory governance by promoting openness, accountability, and shared understanding in school systems.

Responsible Financial Management. The results reveal that proper documentation is a critical aspect of responsible financial management, ensuring that all transactions are properly recorded. The results further suggest that transparency in expenses is necessary to maintain accountability and avoid financial mismanagement. These findings also suggest that responsible financial management contributes to organized and systematic handling of school resources.

These findings align with good governance principles, which emphasize accountability, transparency, and proper documentation in public financial management (World Bank, 2020). OECD (2021) also emphasizes that documentation systems strengthen financial control in public institutions. UNESCO (2022) highlights that accountability practices improve trust and efficiency in school administration.

Collaboration as Key Strategy

This theme emphasizes the critical role of collaboration in addressing financial concerns in public schools. The findings highlight that financial management is not solely an administrative responsibility but a shared process that involves school stakeholders and the wider community. Through collaboration, administrators are able to mobilize support, strengthen decision-making, and respond more effectively to financial challenges.

Stakeholder Partnership. The responses indicate that stakeholder involvement is viewed as an essential component of financial planning and decision-making. This suggests that administrators recognize the value of shared responsibility in managing school resources. The data further indicate that involving stakeholders in planning processes promotes inclusivity, which allows different groups within the school community to participate in financial discussions and decisions. In addition, the findings suggest that stakeholder partnerships contribute to stronger coordination and shared understanding of financial priorities, which helps align decisions with the needs of the school.

These findings align with School-Based Management (SBM), which promotes participatory governance and shared decision-making among stakeholders (Bruns, Filmer, & Patrinos, 2019). Leithwood et al. (2020) emphasize that distributed leadership enhances school effectiveness by involving multiple actors in planning and decision-making processes. Similarly, OECD (2021) highlights that stakeholder engagement strengthens transparency, accountability, and efficiency in school governance.

Community Involvement. The findings show that community members, particularly parents and stakeholders, play an active role in addressing school financial challenges. This suggests that financial problem-solving extends beyond the school administration and becomes a collective responsibility. It also emerged that collaboration with the community enhances the school's capacity to respond to financial difficulties, especially in situations where internal funds are insufficient. Furthermore, the responses reflect that community involvement fosters a sense of shared ownership, where financial challenges are addressed through joint action and cooperation.

This aligns with Community Engagement Theory, which emphasizes the importance of collaboration between institutions and their surrounding communities in solving shared problems (Epstein, 2018). Bray and Lykins (2019) note that schools in resource-constrained settings often depend on community support to supplement limited funding. UNESCO (2022) also emphasizes that strong school-community partnerships improve resource mobilization and sustainability. The World Bank (2020) further supports that community involvement is a key strategy in addressing financial gaps in public education systems.

Leadership Insight and Adaptability

This theme presents how leadership practices and adaptability are reflected in managing financial challenges in public schools. The findings highlight that effective financial management is closely tied to communication, resilience, and the ability of leaders to adjust strategies in response to resource limitations and emerging concerns.

Leadership Through Communication. The responses highlight that communication is viewed as a central element of leadership in addressing financial issues. This suggests that financial decision-making becomes more effective when clearly explained to stakeholders. It is also evident that the participant associates leadership with the ability to properly convey financial situations, especially when explaining limitations and priorities within the school. In addition, the findings suggest that clear communication helps create understanding among stakeholders, allowing them to better comprehend financial decisions and the realities faced by the school.

These findings align with Transformational Leadership Theory, which emphasizes communication as a key leadership function in influencing understanding and collaboration (Bass & Riggio, 2006). Leithwood et al. (2020) also stress that effective school leadership depends on clear and consistent communication to build trust and shared responsibility. Similarly, OECD (2021) highlights that transparent communication strengthens accountability and governance in public institutions.

Resilience in Financial Management. The responses reflect that resilience is a key characteristic in managing financial challenges in schools. This suggests that administrators continue to function effectively despite limited resources. The data further indicate that adaptability is essential, as leaders must continuously adjust and find alternative solutions when standard financial resources are insufficient. Moreover, the findings imply that problem-solving becomes a continuous process, where school leaders persist in identifying ways to sustain operations despite financial constraints.

These findings align with Adaptive Leadership Theory, which emphasizes the importance of flexibility and resilience in complex and resource-constrained environments (Heifetz, Grashow, & Linsky, 2009). UNESCO (2022) notes that resilience is essential in education systems facing financial limitations, as it ensures continuity of school operations. The World Bank (2020) also highlights that adaptive strategies are crucial in sustaining public schools under budget constraints.

Future Direction

The study assumed that school administrators managing public schools under limited controlled funding and externally controlled resources face persistent financial constraints that require strategic planning, collaboration, transparency, and adaptive leadership. This assumption was affirmed by the findings, as participants consistently highlighted insufficient MOOE allocations, dependence on external funding sources, and financial pressures that affect school operations. The results further revealed that administrators rely heavily on structured planning, stakeholder engagement, fundraising initiatives, and flexible decision-making to address financial realities in their respective schools. These findings underscore that financial management in public schools is not only technical in nature but also deeply relational and adaptive, which requires continuous coordination with stakeholders and responsiveness to emerging financial challenges.

Building on these findings, future research may further examine the effectiveness of specific financial management strategies such as school-based fundraising models, partnership mechanisms, and resource mobilization practices in different school contexts. Comparative studies across multiple schools or divisions may also be conducted to determine how variations in funding structures influence financial management practices and school performance. Additionally, future studies may explore the perspectives of teachers, parents, and other stakeholders to gain a more comprehensive understanding of how financial decisions are experienced and interpreted at the school level.

Longitudinal research is also recommended to assess how sustained application of planning, transparency, and adaptive leadership strategies influences the long-term financial stability and operational effectiveness of public schools. These directions aim to deepen the understanding of school financial management and contribute to the development of more responsive and sustainable financial governance practices in education.

Challenges

The study revealed several challenges in the financial management practices of school administrators, particularly in relation to limited controlled funding and externally controlled resources. These challenges require further attention as they directly affect school operations and decision-making processes.

First, the findings highlight the persistent challenge of insufficient and unstable financial resources, particularly the limited MOOE allocations provided to schools. This constraint often results in difficulty in covering both mandatory and operational expenses, which force administrators to continuously prioritize urgent needs over developmental and instructional support. This financial limitation not only affects daily school operations but also creates pressure on administrators to identify alternative funding sources.

Another key challenge identified is the heavy dependence on external funding and partnerships to sustain school needs. While collaboration with stakeholders, local funds, and fundraising activities helps address financial gaps, it also creates uncertainty and variability in resource availability. This reliance suggests that school financial stability is not fully guaranteed by government allocations alone, which makes financial planning more complex and unpredictable.

The study also revealed challenges related to financial communication and stakeholder understanding. Administrators reported difficulty in clearly explaining financial allocations, especially when funds are limited and must be strictly prioritized. Misunderstandings may arise when stakeholders are not fully aware of how funds are distributed, which can affect trust and cooperation within the school community. This highlights the need for more structured and simplified financial reporting mechanisms. In addition, the findings point to the challenge of financial stress and administrative burden experienced by school leaders. Managing arrears, operational expenses, and competing priorities creates a demanding environment that requires constant decision-making and adjustment. This financial pressure may affect the efficiency of school management and the ability of administrators to focus on long-term development planning.

To address these challenges, future research may further explore more sustainable financial models for public schools, particularly those that reduce over-reliance on external funding and strengthen internal resource management systems. Schools may also benefit from studies that examine effective financial communication strategies that improve stakeholder understanding and trust. Additionally, research on digital financial management tools and systems may be useful in improving transparency, documentation, and efficiency in school budgeting processes. Strengthening capacity-building programs for school leaders in financial literacy and resource management is also recommended to better equip them in handling complex financial realities in public schools.

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Interview Guide Questions

SEMI-STRUCTURED INTERVIEW GUIDE

(In-depth Interview)

Grand Tour Questions	**Stand-in Questions**	**Probing Questions**
1.How would you express the challenges you encountered in managing financial resources in your school, particularly in relation to limited controlled funding and externally controlled resources?	What challenges do you encounter in managing financial resources in relation to organizational behavior when school funds are limited?	.1 How do limited financial resources influence staff motivation, collaboration, and overall morale within your school organization? .2 What conflicts or tensions arise among teachers and staff when allocating scarce funds, and how do you manage these situations? .3 In what ways do funding decision-making processes, transparency, and trust among members of the school organization?
	What difficulties arise in your leadership or decision-making as a result of financial constraints and reliance on external funding?	How do funding challenges affect the way you prioritize programs, resources, or staff needs in your school? In what ways do financial constraints impact communication, collaboration, or relationships among your staff and stakeholders? How have you adapted your leadership strategies to navigate the challenges of limited funding and reliance on external resources?
	What effects do limited funding and externally imposed financial requirements have on the overall culture and climate of your school	How have limited funds or externally imposed financial requirements influenced the morale and motivation of your staff and students? In what ways do funding constraints affect collaboration, communication, and teamwork within your school community?
		How do these financial limitations influence the overall sense of trust, engagement, and school culture among teachers, students, and stakeholders?
	What strategies have you observed or used to address organizational challenges caused by financial limitations in your school?	Share a story or example of a time when you had to develop a strategy to navigate financial limitations in your school. What was the experience like? How have the strategies you've used shaped the way your staff collaborate, stay motivated, or engage with school programs? Thinking back, what were some unexpected challenges you faced while implementing these strategies, and how did you respond to them? Reflect a particular success or positive outcome that emerged from using these strategies despite financial constraints? What did you learn from it?
2. How do you adapt to and manage financial realities in your school	*What specific strategies or adjustments have you implemented to cope with limitations in controlled*	What strategies do you use to prioritize spending when funds are limited? How do you prioritize resource allocation when budgets are tightly controlled?

given your dependence on limited controlled funding and externally controlled resources?	*funding and externally regulated resources?*	What trade-offs have you had to make due to externally imposed funding restrictions?
	How do schools prioritize programs and resources under conditions of restricted funding and externally controlled budgets?	What criteria do schools use to decide which programs receive priority when funding is limited? How do school leaders balance academic needs versus extracurricular or support services under tight How do externally controlled budgets (e.g., government allocations or mandates) shape or constrain these priorities? budgets?
	What practices help schools sustain educational programs despite financial limitations and dependence on external funding sources?	What specific practices have proven most effective in sustaining programs despite limited funding? How do schools leverage partnerships or external stakeholders to support program continuity? How do school leaders plan for sustainability when funding sources are uncertain or temporary?
	How do you describe the key lessons you have learned in managing financial constraints to support teaching and learning?	How have these lessons influenced the way you allocate resources or make budget decisions in your school? What challenges did you encounter while applying these lessons, and how did you address them? Share a specific experience that led you to learn this lesson about managing financial constraints?
	What insights have shaped your approach to addressing financial challenges in sustaining educational programs?	How have these insights influenced your decisions or strategies in sustaining educational programs? What challenges have you encountered when applying these insights, and how have you addressed them? Share a specific experience or situation that led to these insights
	How have your experiences with financial realities influenced your decisions and strategies in supporting teaching and learning?	How did you adjust your strategies to ensure educational quality despite these financial realities? What outcomes or changes have you observed as a result of these decisions and strategies? Share a specific example where financial constraints directly influenced a decision you made for teaching and learning.
		Looking across your experiences, what common themes or patterns stand out in how financial challenges are addressed?

SEMI-STRUCTURED INTERVIEW GUIDE

Research Title: Financial Management in Public Schools: A Multiple-Case Study

Participants: Public School Heads (General Santos, Sarangani, Davao City, Davao del Sur)

I. Opening Script

Good day. Thank you for agreeing to participate in this study entitled 'Financial Management in Public Schools: A Multiple-Case Study.' The purpose of this research is to understand your experiences, practices, and challenges in managing financial resources in your school. This interview will last approximately 45–60 minutes. With your permission, the session will be audio-recorded for accuracy. All information shared will remain confidential, and pseudonyms will be used in reporting the findings. You may decline to answer any question or withdraw at any time. Do you have any questions before we begin?

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II. Demographic Profile (Warm-Up Questions)

1. How long have you been serving as a school head?
2. How many years have you been handling financial management responsibilities?
3. Can you briefly describe your school (size, number of teachers, student population, classification)?

III. Core Interview Questions

A. Financial Planning and Budgeting Practices

1. Can you describe your process of preparing your school's annual budget?

- How do you identify financial priorities?
- Who are involved in the planning process?

2. How do you allocate your MOOE and other available funds? (SIP)?

- What factors influence your allocation decisions?
- How do you ensure alignment with your School Improvement Plan

3. How do you monitor and track expenditures throughout the year?

B. Financial Decision-Making and Leadership

4. How would you describe your role as a financial manager in your school?

5. Can you share a situation where you had to make a difficult financial decision?

- What was the issue?
- How did you resolve it?

6. How do you involve teachers, parents, or stakeholders in financial decisions?

C. Accountability and Transparency

7. What mechanisms do you use to ensure transparency in financial transactions?

8. How do you comply with Department of Education financial guidelines and auditing procedures?

9. How do you prepare for financial audits or liquidation processes?

D. Challenges in Financial Management

10. What major financial challenges have you encountered as a school head?

- Delayed fund release?
- Insufficient budget?
- Procurement issues?

11. How do you cope with or address these financial challenges?

12. How did the pandemic or recent educational changes affect your financial management strategies?

E. Personal Reflections and Lived Experiences

13. How has managing school finances shaped you as a leader?

14. What lessons have you learned about financial management in public schools?

15. If you could recommend improvements to the current financial management system, what would they be?

IV. Closing Questions

16. Is there anything else you would like to share about your experience in managing school finances?

17. What advice would you give to new school heads regarding financial management?

V. Closing Script

Thank you very much for your time and valuable insights. Your experiences are important to this study. A copy of your transcript will be shared with you for validation. Please feel free to contact me if you wish to clarify or add information.