

Navigating Institutional Pressures: A Qualitative Case Study on Financial Governance in Public and Private Schools in Davao City

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DOI: <https://doi.org/10.51244/IJRSI.2026.1303000114>

Received: 19 March 2026; Accepted: 24 March 2026; Published: 04 April 2026

ABSTRACT

Financial governance in educational institutions has become increasingly complex due to heightened accountability demands, regulatory oversight, and the digitalization of financial systems. This study examines how school personnel in both public and private institutions experience accounting, reporting, and financial management processes within the Philippine educational context. Anchored in Institutional Theory, the research explores how coercive, normative, and mimetic pressures shape financial practices and organizational responses. Using a qualitative multiple case study design, data were gathered through semi-structured interviews with administrators and finance officers in selected schools in Davao City. Thematic analysis revealed that public school personnel experience financial systems as highly procedural and compliance-driven, emphasizing strict adherence to Maintenance and Other Operating Expenses (MOOE) guidelines and audit requirements. In contrast, private school personnel navigate more flexible governance structures shaped by organizational priorities and stakeholder expectations. Across both contexts, participants highlighted challenges such as workload intensification, administrative burden, and the need for adaptive strategies to sustain accountability and operational feasibility. Findings underscore the importance of balancing transparency with practical support systems, strengthening capacity-building initiatives, and fostering collaborative governance. This study contributes to a deeper understanding of financial governance as a socially embedded practice, advancing insights relevant to policy refinement, institutional resilience, and the achievement of Sustainable Development Goals (SDGs) related to quality education and strong institutions.

Keywords: Financial Governance, Institutional Theory, Qualitative Case Study, Educational Management

INTRODUCTION

The Problem and its Setting

Financial governance in educational institutions has become increasingly complex as schools operate within environments characterized by heightened accountability demands, regulatory oversight, and evolving reporting requirements. Public schools, in particular, operate within comprehensive accountability systems that require strict adherence to accounting standards, financial reporting procedures, audit regulations, and digital budgeting platforms. Contemporary public sector reforms have intensified transparency, oversight, and performance monitoring, positioning schools as accountable organizational units responsible for demonstrating fiscal integrity and regulatory conformity (Bovens & Lindberg, 2021; Christensen & Læg Reid, 2022; Ferry & Ahrens, 2022). At the same time, the digitalization of financial governance through e-budgeting and online reporting systems has expanded administrative responsibilities, requiring school personnel to adapt to evolving technological and compliance demands (Tangi et al., 2022; Lodge & Mennicken, 2022).

Globally, educational institutions experience intensified accountability expectations that reshape professional roles and organizational routines, linking financial governance to institutional legitimacy and stakeholder trust (Harris & Jones, 2022; Verger et al., 2022). Financial systems, therefore, function not only as technical mechanisms but also as governance structures that influence decision-making processes, organizational

accountability, and operational sustainability (Ferry & Ahrens, 2022; Lodge & Mennicken, 2022). Within education systems, responsible resource utilization has become closely associated with institutional performance and public confidence, reinforcing the central role of financial management in organizational effectiveness (Nguyen et al., 2023).

In the Philippine educational context, schools operate within structured financial governance environments guided by national policies, regulatory standards, and institutional mandates. Public schools are responsible for managing Maintenance and Other Operating Expenses (MOOE) in accordance with national policies and oversight requirements, reflecting strong regulatory expectations for accountability and transparency (Department of Education, 2021; Commission on Audit, 2020). Conversely, private educational institutions operate within comparatively flexible governance environments where financial practices are shaped by organizational priorities, stakeholder expectations, and resource conditions, resulting in more adaptive financial management approaches (Tran & Pham, 2024; Nguyen et al., 2023). These differences highlight the importance of examining financial systems across varying institutional contexts to understand how governance structures influence financial practices and professional experiences.

Despite extensive scholarship on public accountability, financial governance, and regulatory reforms, existing literature has largely focused on macro-level policy frameworks and compliance mechanisms, with comparatively limited attention to how school-level actors experience accounting and financial reporting systems in practice. Understanding lived experiences is critical because financial systems are enacted through daily organizational practices shaped by institutional pressures, leadership interpretations, and contextual realities (Poole & Hellstén, 2023; Harris & Jones, 2022). Research on administrative burden suggests that compliance-intensive environments may lead to workload intensification and operational pressures among public servants, while studies on organizational resilience highlight the importance of adaptive strategies in navigating complex governance environments (Christensen & Læg Reid, 2022; Nguyen et al., 2023). However, these perspectives remain underexplored within the specific context of school financial management in developing countries, particularly within comparative institutional settings.

Gaining deeper insight into school financial governance calls for qualitative inquiry into how school personnel experience institutionalized financial systems and navigate regulatory and organizational demands. This study seeks to examine how school personnel experience accounting, reporting, and financial systems in managing school financial operations within both public and private educational institutions. By adopting a qualitative multiple case study approach, the research explores lived experiences, identifies challenges encountered in managing financial systems, and examines the strategies employed to address these challenges. Through this inquiry, the study contributes to a deeper understanding of financial governance as a socially embedded practice shaped by institutional environments, organizational contexts, and accountability expectations (Verger et al., 2022; Poole & Hellstén, 2023).

Significance of the Study

This study is significant as it provides empirically grounded insights into how school personnel experience and navigate accounting, financial reporting, compliance requirements, and financial management systems within both public and private educational institutions. By centering the lived experiences of school administrators and finance personnel, the research illuminates the practical realities behind institutional accountability structures that are often examined primarily at the policy level (Poole & Hellstén, 2023; Nguyen et al., 2023). The findings may inform education authorities, regulatory bodies, and institutional leaders in refining financial management policies, strengthening capacity-building initiatives, and improving support systems for schools. In doing so, the study advances a more context-responsive understanding of school financial governance that balances accountability with operational feasibility (Ferry & Ahrens, 2022; Lodge & Mennicken, 2022).

The study also contributes to the achievement of the Sustainable Development Goals (SDGs), particularly SDG 4: Quality Education, which emphasizes effective learning environments supported by sound governance and efficient resource management. Research indicates that transparent and well-managed financial systems enhance the strategic allocation of resources toward instructional materials, infrastructure, and learner support services, thereby strengthening educational delivery (Xu et al., 2024; Harris & Jones, 2022). Moreover, the study aligns

with SDG 16: Peace, Justice, and Strong Institutions, which highlights the importance of accountability, transparency, and effective governance in strengthening institutional performance and public trust (Bovens & Lindberg, 2021; Verger et al., 2022). By examining how financial accountability mechanisms operate within schools, the study contributes to broader efforts to promote integrity and improve governance in education systems.

Furthermore, this research supports SDG 17: Partnerships for the Goals by highlighting the importance of collaboration among school personnel, stakeholders, and governing bodies in sustaining financial transparency and compliance. Studies emphasize that collaborative governance and stakeholder engagement strengthen institutional legitimacy and support effective financial decision-making in educational organizations (Poole & Hellstén, 2023; Nguyen et al., 2023). By providing evidence-based insights into the challenges and adaptive strategies of school personnel, the study may guide policymakers, educational leaders, and development partners in designing reforms that foster resilient, accountable, and context-responsive school systems. Ultimately, strengthening school-level financial governance contributes not only to institutional sustainability but also to inclusive and equitable educational development (Verger et al., 2022; Xu et al., 2024).

Research Questions

To provide a comprehensive understanding of school-level financial governance within an institutional accountability framework, this study seeks to examine how school personnel experience accounting, reporting, and financial systems, identify the challenges they encounter in managing financial processes, and explore how they respond to these challenges and the insights that emerge from their experiences across institutional contexts.

Specifically, it sought to answer the following:

1. How do school personnel experience accounting, reporting, and financial systems in managing school financial operations?
2. What challenges do school personnel encounter in managing accounting, reporting, and financial systems?
3. How do school personnel respond to these challenges, and what insights emerge from their experiences in managing financial systems?

Assumptions

This study assumes that school personnel possess meaningful experiential knowledge regarding the implementation and management of accounting, reporting, and financial systems within their institutional contexts, and that their narratives reflect interpretations shaped by professional roles, organizational culture, and institutional environments. It further assumes that participants will share their experiences candidly, allowing the study to generate authentic insights into how financial governance and accountability structures are enacted in practice. Guided by Institutional Theory, the study assumes that financial management practices are influenced by coercive, normative, and organizational pressures, which become evident through the experiences, responses, and insights of school personnel as they navigate financial processes within their respective institutions.

Theoretical Lens

This study is anchored in Institutional Theory, which explains how organizational practices are shaped by regulatory rules, professional norms, and societal expectations rather than technical efficiency alone (Meyer & Rowan, 1977).

In contemporary public administration, accountability reforms have intensified documentation, audit requirements, and performance monitoring systems, embedding compliance into everyday organizational routines (Christensen & Lægheid, 2022; Ferry & Ahrens, 2022). These reforms reshape administrative roles and formalize financial governance practices within institutions such as public schools. Through this lens, school accounting and financial reporting systems in public institutions are understood as institutionalized responses to regulatory frameworks such as DepEd policies, COA regulations, and digital governance reforms.

In private educational institutions, financial governance practices are similarly shaped by institutional expectations, though these are often influenced by organizational norms, stakeholder expectations, and internal governance structures rather than formal regulatory mandates.

Theoretical and Conceptual Paradigm

This study is anchored in Institutional Theory (Meyer & Rowan, 1977; DiMaggio & Powell, 1983), which posits that organizational practices are shaped by institutional pressures arising from regulatory frameworks, professional norms, and societal expectations rather than technical efficiency alone. Educational institutions operate within environments where coercive, normative, and mimetic pressures influence how accounting, reporting, and financial management systems are structured and implemented to maintain legitimacy and ensure accountability.

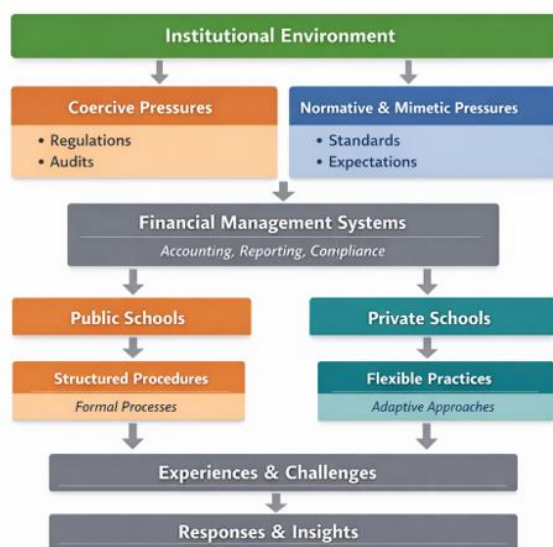


Figure 1. The conceptual Paradigm

Within this paradigm, accounting and financial reporting systems are not viewed merely as administrative tools but as institutionalized structures adopted to secure legitimacy, ensure accountability, and sustain organizational operations. School personnel, including administrators and finance officers in both public and private institutions, serve as organizational actors who interpret, implement, and respond to institutional pressures within their respective contexts. Their experiences, challenges, responses, and insights are understood as enactments of institutional demands shaped by regulatory frameworks, professional norms, and organizational expectations. Thus, the theoretical paradigm frames school financial management as a dynamic interaction between external institutional pressures and internal organizational responses, where legitimacy, accountability, and operational sustainability are continuously negotiated across different institutional environments.

METHODOLOGY

Research Design

This study employs a qualitative multiple case study design to examine how school personnel experience accounting, reporting, and financial management systems within public and private educational institutions. Multiple case study research allows the investigation of contemporary phenomena within real-life contexts through the in-depth exploration of bounded cases (Yin, 2018). In this study, the public school and private school settings are treated as distinct cases representing different institutional contexts of financial governance. This design enables both within-case and cross-case analysis to identify patterns, similarities, and variations in how financial systems are implemented and experienced across institutional environments.

Consistent with qualitative case study approaches described by Creswell and Poth (2018), the study focuses on understanding financial governance practices as they occur in natural organizational settings rather than

explaining causal relationships or generating formal theory. Anchored in Institutional Theory, the research uses institutional pressures and organizational responses as an interpretive lens for examining participants' accounts of financial management practices. This framework serves as a guiding structure for understanding how accounting and reporting systems are enacted, how challenges emerge, and how school personnel respond to institutional demands within their respective contexts.

Locale of the study

The study was conducted in Davao City, a major urban center in the southern Philippines with a diverse network of public and private educational institutions operating under varying governance structures and financial management environments. The city was selected as the research locale because it provides contrasting institutional contexts where accounting, reporting, and financial systems are implemented under different regulatory frameworks, organizational norms, and resource conditions.

Rather than limiting the inquiry to a single institution, the study draws participants from selected public and private schools within Davao City based on predefined selection criteria. These criteria prioritize school personnel directly involved in financial management processes, such as administrators and finance officers, who have experience in implementing accounting, reporting, and financial systems within their respective institutions. This approach allows the study to capture financial governance practices across varied institutional settings while remaining grounded within a shared geographical context.

By situating the inquiry across public and private schools within the same city, the study can examine patterns and variations in financial management practices while treating each institutional setting as a bounded case. This locale supports the multiple case study design by allowing financial governance practices to be explored across different institutional environments while maintaining consistency in regional context, socio-economic conditions, and educational landscape.

Sample and Sampling

The participants in this study consisted of school personnel directly involved in the implementation and management of accounting, reporting, and financial systems within selected public and private educational institutions in Davao City. These participants included administrators and finance officers who had direct responsibilities in financial governance processes within their respective schools. Using purposive sampling, the study included participants who possessed relevant experience and knowledge of financial management practices and were able to provide rich descriptions of their experiences within their institutional contexts.

To qualify for participation, individuals met the following criteria: (1) they were currently holding or had previously held positions with direct responsibilities in financial management processes within their institutions, (2) they had substantial involvement in implementing accounting, reporting, or financial systems, and (3) they were able to articulate their experiences in managing financial processes within their organizational environments. Participants who did not meet these criteria or who declined participation were excluded from the study.

Because the study employed a qualitative multiple case study design, the sample size was not predetermined statistically. Instead, participants were selected based on the principle of information richness and relevance to the research objectives. This sampling approach ensured that the study drew data from school personnel whose experiences provided meaningful insights into how financial governance practices are implemented, experienced, and interpreted within different institutional contexts.

Interview Guide

This study used a validated semi-structured interview guide as the primary research instrument for collecting in-depth data from school personnel involved in accounting, reporting, and financial management processes within selected public and private educational institutions. The interview guide was designed to elicit detailed descriptions of participants' experiences, challenges encountered in managing financial systems, and the responses and insights developed through their engagement with financial governance practices within their institutional contexts.

The interview questions were anchored in Institutional Theory, focusing on how institutional pressures, organizational expectations, and governance structures influence financial management practices in schools. Core questions explored participants' experiences in implementing accounting and reporting systems, the challenges arising from institutional demands, and the strategies employed to address these challenges. Probing questions were used to encourage participants to elaborate on their experiences within their specific organizational environments. The semi-structured format ensured consistency across interviews while allowing flexibility for participants to describe financial governance practices as they naturally occurred in their day-to-day professional roles.

Data Gathering Techniques

The study followed a systematic and ethical process of data collection. The researcher first secured formal permission to conduct the study through an endorsement from the Graduate School and approval from the Holy Cross of Davao College Research Ethics Committee (HCDC-SMILE). These documents were submitted to the Schools Division Office of Davao City and to the respective administrators of the participating private educational institution to request authorization to conduct the study within the identified schools. Upon approval, coordination with school heads and institutional representatives was undertaken to schedule data gathering activities, and informed consent was secured from all participants involved in the study.

Prior to data collection, the researcher explained the purpose of the study, procedures involved, potential benefits, confidentiality safeguards, and the voluntary nature of participation to all participants. Written informed consent was obtained to ensure that participants were fully informed and able to decide freely regarding their involvement. Continuous consent was observed through open communication, ensuring that participants remained comfortable and willing throughout the interview process.

Following the completion of administrative requirements, data collection was conducted through semi-structured interviews with selected school personnel involved in accounting, reporting, and financial management processes. Interviews were scheduled at times convenient for participants and were conducted either within the school premises or through online platforms when necessary. Each interview was audio-recorded with permission and supported by note-taking to capture contextual insights related to financial governance practices. Relevant documents such as financial reports, memoranda, and institutional records were also reviewed when available to supplement interview data. All collected data were treated with strict confidentiality and stored securely.

After the completion of data collection, interview recordings were transcribed verbatim, and all gathered materials were organized for systematic coding and analysis. The organized dataset served as the basis for identifying thematic patterns related to participants' experiences, challenges encountered, responses, and insights in managing accounting, reporting, and financial systems across institutional contexts.

Data Analysis

Data analysis in this study was conducted using thematic analysis. Interview transcripts and relevant documentary data were first prepared and organized to ensure accuracy and completeness. Audio-recorded interviews were transcribed verbatim, and collected documents related to financial management and institutional records were reviewed to allow the researcher to become familiar with the data.

Initial coding was undertaken to identify meaningful units of information related to participants' experiences in managing accounting, reporting, and financial systems. Codes were then examined, compared, and grouped into broader categories to identify patterns and relationships across the dataset. Guided by Institutional Theory, the analysis focused on how institutional pressures, organizational contexts, and governance structures influenced financial management practices within public and private educational institutions.

Through an iterative process of coding and categorization, themes were developed to capture recurring patterns and variations in participants' experiences, challenges encountered, responses to institutional demands, and insights gained from managing financial systems. Cross-case analysis was conducted to compare similarities

and differences between public and private institutional contexts, allowing for a deeper understanding of how financial governance practices are enacted across different environments.

Interpretation of findings emphasized describing participants’ lived experiences and organizational realities rather than evaluating performance or establishing causal relationships. Documentary data were used to support and contextualize interview findings, contributing to a comprehensive understanding of financial governance practices across institutional contexts.

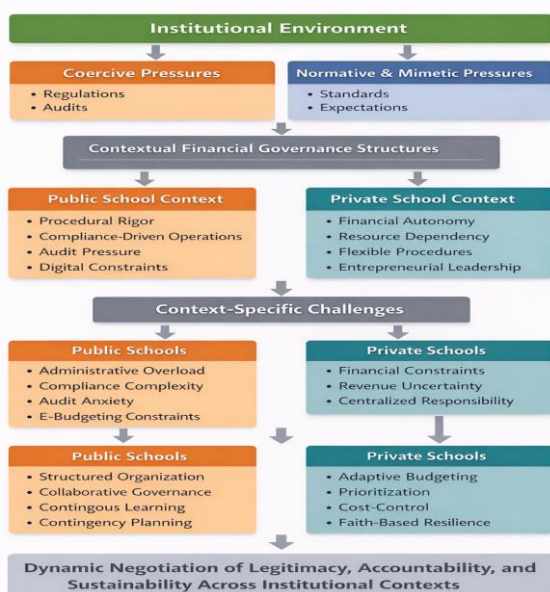
Ethical Consideration

This study recognized potential ethical concerns related to confidentiality, privacy, and participants’ comfort in sharing their experiences with accounting, reporting, and financial management systems within their institutional contexts. To address these concerns, the study adhered to the ethical standards prescribed by the Holy Cross of Davao College SMILE Research Ethics Committee, the Department of Science and Technology Philippine Health Research Ethics Board, and the Commission on Higher Education. Prior to participation, informed consent was obtained to ensure that participants clearly understood the purpose of the study, the voluntary nature of their involvement, and their right to withdraw at any time without penalty. Participants were also informed that they could decline to answer any question that caused discomfort.

Trustworthiness was established through credibility, transferability, dependability, and confirmability. Credibility was supported through prolonged engagement with the data, member checking, and the use of multiple data sources such as interviews and relevant institutional documents. Transferability was addressed by providing detailed descriptions of the research context, institutional settings, and participant roles to allow readers to determine the applicability of the findings to similar educational environments. Dependability was ensured through careful documentation of research procedures, creating an audit trail that supported transparency and consistency in the conduct of the study.

Confirmability was strengthened through reflexive journaling maintained throughout data collection and analysis. This process allowed the researcher to document assumptions, analytic decisions, and reflections, ensuring that interpretations were grounded in participants’ accounts rather than personal perspectives. All identifying information was coded to protect participant identities, and audio recordings, transcripts, and documents were stored securely with restricted access. Data were used solely for academic purposes and were scheduled for proper disposal after the completion of the study. No form of compensation that could create undue influence was provided. These ethical safeguards ensured that participants were treated with respect and that the study-maintained integrity within the context of school-based financial governance research.

RESULTS



Modified Theoretical Paradigm of School Financial Governance Across Institutional Contexts

The Modified Paradigm

Themes and Subthemes

In this study, we examined in depth how school personnel experience, manage, and make sense of accounting, reporting, and financial management systems within public and private educational institutions. The themes and subthemes that emerged from the analysis collectively demonstrate that school financial governance is not merely a technical or administrative function but a socially constructed and context-dependent practice shaped by institutional pressures, leadership roles, resource conditions, and accountability expectations. Anchored in Institutional Theory, the findings show that financial systems function as governance mechanisms that influence daily routines, professional identities, and decision-making processes in schools.

In the public school context, we found that financial management is experienced as highly procedural, compliance-driven, and embedded within strict regulatory frameworks. Accounting and reporting systems are characterized by procedural rigor and standardized documentation requirements, reinforcing a culture of compliance and accuracy. These systems create clear structures for safeguarding public funds, yet they also generate significant accountability pressure and audit-related stress, as even minor errors may result in delayed fund releases or audit queries. At the leadership level, principals experience financial systems as strategic tools that must align MOOE utilization with school improvement plans, requiring careful prioritization amid limited resources. At the same time, financial governance in public schools is enacted through collaborative transparency, where teamwork among administrators, finance personnel, and stakeholders such as the School Governing Council and PTA strengthens shared accountability and institutional legitimacy.

In contrast, the private school context reveals a more flexible and adaptive financial governance environment shaped by organizational autonomy and resource dependency. Financial autonomy allows finance officers to exercise broad discretion in budgeting and expenditure decisions, often relying on situational judgment rather than rigid procedures. However, this autonomy is closely tied to resource dependency, as reliance on tuition fees and donor contributions introduces uncertainty and instability in financial planning. Financial procedures in private schools are minimally standardized and largely informal, with record keeping and reporting shaped by personal organization and experience. Leadership in this context reflects entrepreneurial characteristics, emphasizing adaptability, creativity, and mission-driven decision-making. Accountability is maintained primarily through informal internal controls and trust-based oversight, complemented by compliance with essential external requirements, while sustainability pressures persist due to limited and fluctuating resources. Stakeholder expectations, particularly from parents, donors, and institutional leaders, further shape financial priorities and governance practices.

Across both contexts, we identified distinct yet interconnected challenges in managing financial systems. In public schools, challenges are largely rooted in administrative overload, compliance complexity, audit pressure, and digital constraints associated with e-budgeting platforms and online reporting systems. These challenges intensify workload demands and require continuous adaptation to evolving policies and technologies. In private schools, challenges are primarily driven by financial constraints, revenue uncertainty, and centralized responsibility, where financial stability depends heavily on the capacity of a limited number of personnel to manage scarce resources effectively.

Despite these challenges, we found that school personnel actively develop coping strategies that reflect resilience and professional agency. In public schools, responses are characterized by structured organization, preventive discipline, collaboration, continuous learning, and contingency planning to manage compliance demands and audit expectations. In private schools, coping strategies are more adaptive and mission-oriented, involving flexible budgeting, prioritization of essential expenditures, cost-control measures, and faith-based resilience that sustains commitment amid financial uncertainty.

Overall, the themes and subthemes illustrate that school financial governance is a dynamic process shaped by the interaction between institutional structures and human agency. While public schools emphasize formal accountability and procedural discipline, private schools rely on flexibility and adaptive leadership to sustain operations. Across both settings, financial systems are experienced as consequential governance tools that shape

not only resource management but also leadership practices, organizational culture, and professional well-being. These findings underscore the importance of contextualizing financial management policies and support systems within the lived realities of school personnel who implement them in everyday practice

Viewpoint and Standpoint

This study is anchored in Institutional Theory, which posits that organizational practices are shaped by broader institutional environments consisting of rules, norms, and cultural expectations. From this perspective, accounting, reporting, and financial systems in educational institutions reflect organizational responses to institutional pressures that influence governance structures, decision-making processes, and accountability mechanisms.

In the public-school case, financial governance reflects strong coercive pressures arising from government regulations, audit requirements, and standardized reporting protocols. These pressures shape organizational behavior by emphasizing procedural compliance, documentation accuracy, and adherence to established financial guidelines. Institutional Theory suggests that organizations operating within such environments adopt formalized structures to maintain legitimacy and ensure accountability to regulatory bodies.

In contrast, the private school case illustrates the influence of normative institutional pressures shaped by organizational values, mission orientation, and stakeholder expectations. Financial practices are guided by internal priorities rather than external regulatory mandates, resulting in more flexible and adaptive governance structures. The reliance on informal controls and situational decision-making reflects an institutional environment where legitimacy is derived from trust, transparency, and alignment with organizational mission.

The comparison between cases demonstrates how institutional contexts influence the adoption of financial practices and governance models. Public schools emphasize formal accountability structures to comply with regulatory expectations, while private schools adopt adaptive practices to sustain operations within resource-dependent environments. These findings support the central premise of Institutional Theory that organizational practices emerge from the interaction between environmental pressures, cultural norms, and organizational goals.

From the standpoint of this research, the experiences of school personnel illustrate how financial systems are socially constructed and enacted through daily practices. Financial governance is not merely a technical function but a dynamic process shaped by institutional expectations, leadership interpretations, and contextual realities. By examining both cases, the study highlights how educational institutions adapt their financial practices to maintain legitimacy, ensure sustainability, and achieve organizational effectiveness.

DISCUSSIONS

This study examined how school personnel experience, navigate, and respond to accounting, reporting, and financial management systems within public and private educational institutions. Anchored in Institutional Theory, the findings reveal that financial governance in schools is not merely technical but socially constructed, shaped by regulatory pressures, organizational norms, and resource conditions. Across cases, financial systems function as mechanisms of accountability, but their enactment varies significantly depending on institutional context.

Experiencing Financial Systems: Between Compliance and Autonomy (RQ1)

The findings demonstrate that school personnel experience financial systems differently depending on institutional context, particularly in terms of structure, flexibility, and accountability demands. In public schools, financial systems are experienced as highly procedural and compliance-driven, reflecting strong regulatory control and audit-oriented practices. This finding is consistent with recent studies emphasizing that public school financial governance prioritizes transparency, documentation, and strict adherence to guidelines to prevent misuse of funds and ensure accountability (Bracci et al., 2021; Ferry & Ahrens, 2022; Lodge & Mennicken,

2022; Nguyen et al., 2023; Verger et al., 2022). These studies highlight that standardized reporting and compliance mechanisms are central to maintaining institutional legitimacy in public sector organizations.

However, while these systems strengthen accountability, they also reinforce bureaucratic rigidity. Existing literature suggests that compliance-heavy systems may reduce flexibility and increase administrative pressure among school personnel (Christensen & Læg Reid, 2022; Harris & Jones, 2022; Poole & Hellstén, 2023). This supports the present finding that financial systems function not only as technical tools but also as mechanisms of institutional control that shape professional behavior.

In contrast, the findings reveal that private school financial governance is experienced as flexible, adaptive, and dependent on organizational discretion. This aligns with studies indicating that private educational institutions operate with greater financial autonomy, allowing leaders to make context-responsive decisions (Baker & Diem, 2023; Tran & Pham, 2024; Zancajo & Bonal, 2022; Nguyen et al., 2023; Harris & Jones, 2022). Such flexibility enables responsiveness but also increases reliance on individual expertise and informal practices.

Nevertheless, contrasting literature suggests that excessive flexibility without strong internal controls may weaken governance structures and increase risks of inefficiency or mismanagement (Verger et al., 2022; Poole & Hellstén, 2023). Thus, while autonomy enhances adaptability, it requires strong leadership and accountability mechanisms.

Overall, the findings affirm that financial governance in schools exists along a continuum between formal compliance and adaptive flexibility, shaped by institutional pressures and organizational contexts.

Challenges in Financial Governance: Regulatory Complexity and Resource Constraints (RQ2)

The study reveals that school personnel encounter multidimensional challenges in managing financial systems, particularly in terms of administrative workload, compliance complexity, audit pressure, and resource limitations. In public schools, the findings highlight the burden of extensive documentation and reporting requirements, which aligns with recent studies indicating that intensified accountability frameworks have increased administrative workload and reduced time for instructional leadership (Bovens & Lindberg, 2021; Lodge & Mennicken, 2022; Christensen & Læg Reid, 2022; Ferry & Ahrens, 2022; Tangi et al., 2022). These studies emphasize that documentation demands have become a defining feature of public sector governance.

The complexity and frequent changes in financial policies further contribute to these challenges. Literature suggests that evolving regulatory frameworks require continuous adaptation, increasing the likelihood of errors and inefficiencies (Christensen & Læg Reid, 2022; Nguyen et al., 2023; Verger et al., 2022). This supports the present finding that compliance is dynamic and requires constant vigilance.

Audit-related stress also emerged as a significant challenge. Studies on accountability systems indicate that audit processes can generate psychological pressure and professional anxiety among personnel, particularly in highly regulated environments (Reichborn-Kjennerud & Vabo, 2022; Ferry & Ahrens, 2022; Power, 2021). This highlights the emotional dimension of financial governance, which extends beyond technical compliance.

In private schools, challenges are primarily associated with financial constraints and revenue uncertainty. This is consistent with studies showing that private institutions rely heavily on tuition fees and external funding, making them vulnerable to financial instability (Nguyen et al., 2023; Tran & Pham, 2024; Baker & Diem, 2023; Xu et al., 2024; Naim et al., 2024). These conditions require continuous financial adjustments and prioritization of essential expenditures.

However, some studies suggest that financial constraints may also encourage innovation and efficiency, as organizations develop adaptive strategies to manage limited resources (Yan, 2025; Baker & Diem, 2023). This partially supports the present findings, where financial challenges also foster resilience and strategic decision-making.

Overall, the findings confirm that financial management challenges are shaped by institutional environments, with public schools facing regulatory complexity and private schools navigating financial uncertainty.

Responding to Challenges: Institutional Resilience and Adaptive Agency (RQ3)

RQ3: Responses and Coping Strategies

Despite these challenges, the findings reveal that school personnel actively develop strategies to manage financial systems effectively, demonstrating resilience and professional agency. In public schools, coping mechanisms include structured organization, internal controls, collaboration, continuous learning, and contingency planning. These findings are supported by studies emphasizing that strong internal control systems and governance mechanisms enhance accountability and reduce financial errors (Bracci et al., 2021; Ferry & Ahrens, 2022; Lodge & Mennicken, 2022; Nguyen et al., 2023; Verger et al., 2022).

Collaboration and shared responsibility also play a critical role. Research highlights that participatory governance and stakeholder engagement strengthen transparency and institutional trust (Verger et al., 2021; Bunar, 2022; Harris & Jones, 2022). This supports the present finding that financial management is sustained through collective effort rather than individual responsibility alone.

Continuous professional development emerged as another key strategy. Studies indicate that training and capacity-building improve financial management competencies and support adaptation to evolving systems, particularly in digital environments (Mergel et al., 2021; Tangi et al., 2022; Nguyen et al., 2023). This reinforces the importance of ongoing learning in managing financial governance effectively.

The use of contingency strategies, such as maintaining backup records and preparing for audits, reflects adaptive resilience. Literature suggests that proactive planning and risk management are essential in maintaining operational continuity in complex governance systems (Christensen & Læg Reid, 2022; Lodge & Mennicken, 2022).

In private schools, coping strategies are more flexible and context-driven, including adaptive budgeting, prioritization of essential expenditures, and cost-control measures. These findings align with research showing that resource-constrained organizations rely on strategic allocation and financial prioritization to sustain operations (Tran & Pham, 2024; Xu et al., 2024; Nguyen et al., 2023).

Additionally, the study highlights the role of mission orientation and values in sustaining resilience. While less emphasized in financial governance literature, some studies suggest that organizational culture influences decision-making and commitment, particularly in mission-driven institutions (Baker & Diem, 2023; Harris & Jones, 2022).

However, contrasting perspectives indicate that reliance on informal or value-driven approaches without structured systems may limit long-term sustainability if not supported by formal controls (Verger et al., 2022; Poole & Hellstén, 2023).

Overall, the findings suggest that effective financial governance is sustained through a combination of formal systems and human agency, where school personnel actively interpret and respond to institutional demands.

Integrated Analysis: Financial Governance as a Contextualized Institutional Practice

The cross-case synthesis reinforces the view that financial governance in educational institutions is context-dependent and institutionally embedded. Public schools emphasize formal accountability structures shaped by regulatory mandates, while private schools rely on adaptive practices driven by resource conditions and organizational priorities.

These differences illustrate how institutional pressures—coercive, normative, and resource-based—interact to shape financial practices. At the same time, the findings highlight that financial systems are enacted through human agency, where school personnel interpret, negotiate, and adapt institutional demands within their specific contexts.

Thus, financial governance should be understood not as a uniform administrative function but as a dynamic and negotiated process where accountability, flexibility, and sustainability are continuously balanced.

This study examined how school personnel experience, navigate, and respond to accounting, reporting, and financial management systems within public and private educational institutions. Anchored in Institutional Theory, the findings reveal that financial governance in schools is a complex, context-dependent process shaped by regulatory pressures, organizational norms, and resource conditions. Rather than functioning solely as technical mechanisms, financial systems are enacted as socially embedded practices that influence leadership roles, decision-making processes, and organizational routines.

CONCLUSION

The study demonstrates that public school financial governance is characterized by procedural rigor, compliance-driven practices, and strong accountability mechanisms rooted in regulatory frameworks. While these structures promote transparency and safeguard public funds, they also generate administrative burden, audit pressure, and operational constraints for school personnel. In contrast, private school financial governance reflects flexibility, autonomy, and adaptive decision-making shaped by resource dependency and stakeholder expectations. Although this environment allows responsiveness and innovation, it also presents challenges related to financial instability, centralized responsibility, and sustainability pressures.

Across both contexts, school personnel face multidimensional challenges that extend beyond technical requirements, including documentation overload, compliance complexity, financial uncertainty, and capacity limitations. Despite these constraints, the findings highlight the active role of school personnel in developing adaptive strategies such as structured organization, collaboration, continuous learning, and flexible resource management. These responses demonstrate that effective financial governance is sustained not only by formal systems but also by professional agency, leadership practices, and organizational resilience.

Overall, the study contributes to a deeper understanding of financial governance in education by illustrating how institutional pressures and human agency interact to shape financial management practices. It underscores that financial systems must be viewed not as uniform structures but as dynamic processes that require contextual sensitivity, strategic leadership, and continuous capacity development. Strengthening financial governance in schools, therefore, requires a balanced approach that integrates accountability, flexibility, and support systems to ensure both transparency and sustainability in educational institutions.

Implications

This study offers significant theoretical, policy, and practical implications for understanding and improving financial governance in educational institutions. From a theoretical perspective, the findings extend Institutional Theory by demonstrating that financial governance in schools is shaped not only by coercive and normative pressures but also by resource dependency and contextual constraints. This suggests the value of integrating Institutional Theory with Resource Dependency perspectives to provide a more comprehensive explanation of how organizations navigate both regulatory demands and financial realities. Furthermore, the study highlights that institutional pressures are not merely imposed on organizations but are actively interpreted, negotiated, and enacted by school personnel, reinforcing the critical role of human agency in shaping institutional practices.

From a policy standpoint, the findings underscore the importance of balancing accountability requirements with operational feasibility. In public schools, streamlining reporting procedures, minimizing frequent policy changes, and strengthening digital infrastructure may help reduce administrative burden and improve efficiency in financial management. Additionally, enhancing technical support systems and investing in capacity-building initiatives are essential to ensure that digital financial platforms effectively support, rather than hinder, school operations. For private educational institutions, particularly those that are small or mission-driven, policy frameworks may consider establishing support mechanisms, partnerships, or funding assistance programs that enhance financial stability and reduce vulnerability to fluctuating revenue sources.

In terms of practical implications for school leadership, the study emphasizes the central role of school leaders in mediating financial governance systems. Effective financial management requires strengthening collaborative practices among administrators, finance personnel, and stakeholders, while also promoting continuous learning and professional development. The implementation of internal control systems, structured organizational routines, and strategic alignment of financial decisions with educational priorities are critical for ensuring both accountability and operational effectiveness. In private school contexts, leaders must adopt adaptive and entrepreneurial approaches to financial management, emphasizing resource optimization and strategic planning to sustain operations under conditions of financial uncertainty.

The study also highlights important implications for capacity building, particularly the need for sustained and context-responsive professional development in financial management. Training programs should focus on enhancing competencies in financial reporting and compliance, the use of digital financial systems such as e-budgeting platforms, audit preparation and documentation, and strategic financial planning. Such initiatives should be tailored to the distinct needs of public and private school environments, recognizing differences in regulatory requirements, resource availability, and organizational structures.

Finally, the findings point to several directions for future research. There is a need for further investigation into the long-term impact of financial governance on leadership practices and professional well-being, particularly in high-accountability environments. Future studies may also explore the role of digital transformation in reshaping financial management practices in schools, as well as conduct comparative analyses across different regions and institutional contexts to deepen understanding of contextual influences. Moreover, integrating multiple theoretical frameworks may provide richer insights into the complexities of school financial governance, particularly in explaining how institutions balance regulatory compliance, resource constraints, and organizational goals.

Future Directions

Future research may benefit from expanding the scope of inquiry across diverse institutional and geographical contexts. While this study focused on selected public and private schools in Davao City, examining schools in rural, geographically isolated, disadvantaged, and highly urbanized areas can provide deeper insight into how variations in infrastructure, connectivity, staffing capacity, and technical support influence the implementation and experience of financial systems. Moreover, adopting longitudinal qualitative approaches would allow researchers to capture how financial governance practices evolve over time in response to policy shifts, audit cycles, leadership transitions, and ongoing digital reforms, thereby offering a more dynamic understanding of accountability processes.

Further studies may also consider incorporating a broader range of stakeholders involved in school financial governance. Expanding participation to include teachers, School Governing Council members, PTA officers, division-level personnel, and auditors can provide a more comprehensive view of how financial accountability, transparency, and trust are collectively constructed. In addition, there is a need to explore capacity-building processes, including formal training, mentoring, and informal learning experiences, to better understand how school personnel develop financial management competencies, confidence, and resilience over time.

Finally, future research should explore emerging areas such as the digital transformation of financial systems and the integration of complementary theoretical frameworks. Investigating how school personnel engage with e-budgeting platforms and online reporting systems can shed light on the lived realities of digital reforms, including challenges, adaptations, and innovations. At the same time, incorporating perspectives from Resource Dependency Theory, Street-Level Bureaucracy, and Organizational Resilience Theory may deepen understanding of how educators navigate constraints and exercise professional discretion. Greater attention should also be given to the human and leadership dimensions of financial governance, particularly how sustained exposure to compliance demands and financial responsibilities shapes leadership identity, decision-making, and professional well-being.

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CONFLICT OF INTEREST

The authors declares that there is no conflict of interest regarding the conduct, authorship, and publication of this study. The research was conducted independently and was not funded or sponsored by any organization or institution that could have influenced the research process, data collection, analysis, or interpretation of the findings. The results presented in this study reflect the objective analysis and interpretation of the data gathered during the research.

ACKNOWLEDGEMENT

This research paper represents a shared milestone born from collective perseverance, commitment, and faith, and we, the researchers, extend our deepest gratitude to all who guided us throughout this academic journey. First and foremost, we give praise and glory to Almighty God, whose grace sustained us through moments of uncertainty, provided clarity in times of confusion, and gave courage to overcome challenges, making this work a reflection of His faithfulness and love. We are profoundly thankful to our research adviser, Dr. Giovanni Montejo, for his mentorship, patience, and scholarly guidance, as well as to our panel of examiners and validators for their constructive feedback that enhanced the rigor of this study. Our gratitude extends to the Holy Cross of Davao College Graduate School, including its dean, faculty, and staff, for fostering an environment that upholds research excellence, compassion, and faith. We also thank the administrators and finance officers of participating public and private schools in Davao City for their cooperation, and the communities of Kiamba, Sarangani Province, for their trust and engagement, which grounded our research in service and community development. Finally, we are deeply grateful to our families, friends, and colleagues whose encouragement, understanding, and prayers provided strength and motivation, making this study a testament to the collective spirit of collaboration, resilience, and faith.

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