

Experiences of School Heads in Budget Management: Uncovering Challenges and Best Practices

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Abstract. This study explored the experiences of school heads in managing school budgets, focusing on the challenges they encounter and the strategies they employ to cope with these issues. Adopting a phenomenological approach, the study sought to uncover the lived realities of school heads through in-depth interviews and focus group discussions. Data were analyzed using a coding technique to extract meaningful themes. Regarding the challenges in budget management, participants identified Insufficient Budget Allocation, Delayed Release of Funds, Lack of Financial Management Training, and Rigid and Bureaucratic Budgeting Processes as key concerns. These challenges often hinder efficient school operations and resource utilization. To address these issues, school heads adopted several coping strategies, including Prioritization and Strategic Planning, Stakeholder Engagement and Resource Mobilization, and Continuous Professional Learning. These adaptive measures enabled them to navigate systemic limitations and maximize available resources for school development. The study also generated significant educational insights. Three major themes emerged: the importance of Financial Literacy among school leaders, the Need for Systemic Support and Policy Reforms, and the critical Role of Collaborative Leadership in Budget Efficiency. These findings underscore the urgent need for capacity-building programs, policy enhancements, and shared governance to strengthen school financial management.

KEY WORDS

1. Budget Management 2. School Heads 3. Financial Literacy

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1. Introduction

School heads play a pivotal role in managing school finances, ensuring that limited resources are strategically allocated to meet the institution's goals and improve learning outcomes. In the context of increasing demands and evolving educational priorities, effective budget management has become both a critical skill and a persistent challenge for school leaders. This study, titled "Experiences of School Heads in Budget Management: Uncovering Challenges and Best Practices," seeks to explore the lived

experiences of school heads as they navigate the complexities of financial planning, allocation, and utilization. By examining the obstacles they face and the strategies they employ, the study aims to uncover practical insights and best practices that can inform future policy and capacity-building efforts in educational financial management. In the United States, disparities in educational funding remain a significant challenge, particularly for schools in low-income areas. The reliance on local property taxes to fund

public schools creates inequities, as wealthier districts benefit from higher revenues while underprivileged areas struggle to meet basic educational needs. According to Baker et al. (2020), this funding gap results in fewer resources for infrastructure, technology, and staff development in disadvantaged schools, limiting opportunities for students and placing additional stress on school heads to optimize limited budgets. Addressing these systemic disparities remains a pressing issue in the American education system.

Despite significant investments in education, the UAE faces challenges in aligning budget allocations with rapidly evolving educational priorities. The push for innovation and technology integration often diverts resources from traditional areas such as teacher training and curriculum development. A study by Al-Qassimi and Al-Khouri (2019) highlights that school heads often struggle to balance the demands of implementing cutting-edge educational technologies with ensuring foundational aspects of education are not overlooked. This misalignment can hinder the overall effectiveness of budget utilization, particularly in public schools striving to meet international standards. In India, budget management in public schools is hindered by bureaucratic inefficiencies and delayed fund disbursements. Many school heads report difficulties in planning and executing school programs due to unpredictable funding schedules and a lack of autonomy in budget allocation. According to Sharma and Kumar (2021), this creates challenges in maintaining infrastructure, procuring teaching materials, and implementing teacher training programs. These issues are particularly pronounced in rural areas, where limited financial resources are further strained by systemic inefficiencies, affecting the quality of education delivery. In the Philippines, public education is hindered by insufficient funding and inequitable resource distribution. The Philippine Business for Education (PBE, 2023) notes

that while education budgets have increased, they remain inadequate to meet the growing demands of modern education, particularly in rural areas. In Luzon area, public schools face significant challenges in addressing resource inequities caused by insufficient funding and overcrowded classrooms. A study conducted in Bicol revealed that schools struggle to maintain infrastructure and provide adequate learning materials due to budget constraints. Teachers and school heads in the region report that the lack of clear guidelines for budget allocation often leads to inefficient spending and unmet educational needs. According to Delos Santos (2020), the absence of training in financial management further complicates the ability of school leaders to make informed decisions, ultimately affecting the quality of education. In Visayas Region, schools face difficulties in securing timely funding for operational expenses, especially in remote areas such as Northern Samar. A study by Reyes and Gomez (2021) highlights that delayed disbursement of Maintenance and Other Operating Expenses (MOOE) funds often forces school heads to rely on personal resources to cover urgent needs, such as utilities and minor repairs. These delays disrupt the smooth implementation of school programs and exacerbate the financial strain on administrators. The study also emphasizes the need for improved financial literacy training among school heads to enhance their capacity for budget management. In Mindanao, specifically in Sultan Kudarat, public schools grapple with both financial and geographical challenges that hinder effective budget utilization. A study by Montemayor (2022) found that schools in the area often receive insufficient funds to address the unique needs of indigenous communities, including culturally appropriate instructional materials and facilities. Additionally, limited access to training in budget planning and resource allocation has left school heads ill-equipped to manage scarce financial resources effectively. These gaps high-

light the urgent need for targeted policies and capacity-building programs to address the disparities faced by schools in Mindanao. Schools in the Division of Davao Occidental face unique challenges due to geographic isolation and limited access to resources. A local report by the Division of Davao Occidental (2022) highlights that insufficient funding for infrastructure maintenance results in poorly equipped classrooms and unsafe learning environments. Delayed release of Maintenance and Other Operating Expenses (MOOE) funds is another critical issue. The Commission on Audit (COA, 2022) found that administrative inefficiencies often delay MOOE disbursements, forcing school heads to shoulder expenses temporarily or leave urgent needs unmet, disrupting school operations. The lack of financial management training further complicates budgetary challenges. A 2021

study by the regional education office revealed that many school heads in Davao Occidental expressed a need for formal training in financial planning and resource allocation to improve decision-making processes. Addressing this gap is essential for enhancing the financial management capabilities of school leaders in the region. The challenges of budget management in education are multifaceted, spanning global, national, and local contexts. By understanding the lived experiences of school heads, this study aims to identify actionable solutions that address these gaps and promote effective financial stewardship in schools. Enhanced training programs, equitable resource allocation, and stronger governance mechanisms are vital to empowering school leaders and ensuring the sustainability of educational systems.

1.1. Purpose of the Study—The purpose of this study is to explore the experiences of school heads in managing school budgets, with a focus on identifying the challenges they face and the best practices they employ to optimize financial resources. By examining how school leaders navigate the complexities of budget allocation, resource prioritization, and financial decision-making, the study aims to provide insights into effective budget management strategies that contribute to the sustainable operation of schools. This research seeks to inform educational policymakers and administrators on ways to enhance financial management practices, thereby improving the overall efficiency and effectiveness of school governance.

1.2. Research Questions—The purpose of this study is to explore the challenges and best practices experienced by school heads in managing school budgets, aiming to provide insights that can improve financial management in educational institutions. Specifically, this research aims to answer the following:

- (1) What are the challenges experienced by school heads in managing school budget?
- (2) How do school heads cope with the challenges on budget management?
- (3) What are the educational insights gained from the study?

1.3. Definition of Terms—Finally, to fellow researchers who wanted to conduct a similar or comparative study. The following terms are defined to give the readers clearer understanding of the study.

School Heads

The school head is the custodian of the school's values, mission, and vision. S/he is

a mentor, who supports staff's professional development and helps them cultivate the most appropriate behaviors and teaching practices.

Budget Management

Refers to the process of planning, organizing, monitoring, and controlling financial resources to achieve specific goals within an organization or institution. It involves allocating

funds, tracking expenditures, and making adjustments to ensure that financial resources are used efficiently and effectively.

Best Practices

Best practices refer to the most effective

and efficient methods or techniques that have been proven through experience and research to achieve desired outcomes. These are strategies, processes, or approaches that consistently lead to superior performance in a given field.

1.4. *Significant of the Study*—School Heads

As it provides practical insights and strategies for overcoming budget management challenges, helping them optimize financial resources more effectively.

Learners

Learners benefit indirectly through improved resource allocation, which enhances the quality of education and overall school experience.

Stakeholders

Stakeholders, such as parents and community members, gain a better understanding of how financial management impacts school operations, fostering greater support and collabora-

tion.

DepEd Officials

Can use the findings to inform policy development and training programs aimed at enhancing the financial literacy and management skills of school leaders, ultimately improving the efficiency of budget management across educational institutions.

Future Researchers

This study can still contribute to the work of future researchers to understand more information about this field. This study can influence other readers to know more about the situation of the school. It can also influence other studies to give further light on their conditions, both in their homes and at their work.

1.5. Theoretical Lens—The study is grounded in Resource Dependence Theory (RDT), developed by Jeffrey Pfeffer and Gerald Salancik in 1978. RDT posits that organizations rely on external resources and must strategize to manage this dependence to maintain autonomy and stability. In school budget management, this theory explains how school heads navigate financial challenges by seeking external funding, optimizing resources, and managing relationships with stakeholders like local governments and donors. RDT emphasizes that organizations are not self-sufficient and must adapt their strategies to manage resource dependencies, often interacting with external entities. For school heads, this means relying on government funding and community support while navigating constraints imposed by these external sources. The power dynamics

inherent in RDT indicate that those controlling critical resources influence decision-making within schools, necessitating that school leaders align their financial practices with stakeholder expectations. To manage these dependencies, school heads may employ strategies such as resource diversification—seeking multiple funding sources—and fostering strong relationships with stakeholders through collaboration and negotiation. This approach is essential for ensuring financial stability and effective budget management in the face of external pressures. In addition to RDT, two other relevant Stakeholder Theory theories are and Institutional Theory. Stakeholder Theory focuses on the importance of addressing the needs and interests of all stakeholders involved in an organization. For school heads, engaging with various stakeholders—such as parents, teachers, and community

members—can enhance support for budgetary decisions and foster a collaborative environment. Stakeholder Theory emphasizes that organizations must consider the needs and interests of all parties involved, including students, parents, teachers, local communities, and funding bodies. In your study on the experiences of school heads in budget management, this theory highlights the importance of understanding these diverse perspectives to make informed decisions that align with stakeholder expectations. Utilizing Stakeholder Theory encourages school heads to engage collaboratively with various stakeholders. By fostering open communication and relationships, school leaders can build trust and gain support for budgetary decisions, making it easier to navigate financial challenges and enhance resource allocation. Institutional Theory examines how organizations are influenced by the norms, values, and regulations within their environment. In the context of your study on school heads' experiences in budget management, this theory helps illuminate how educational policies, government mandates, and local regulations impact financial decision-making and resource allocation. School heads often face pressures to comply with various institutional requirements, such as accountability standards and funding regulations. Understanding these pressures allows them to develop budget strategies that not only meet institutional obligations but also enhance operational efficiency. Institutional Theory is vital for your study because it provides a framework for understanding how external pressures shape budget management practices in schools. By applying this theory, school heads can better navigate compliance, align with institutional

expectations, and effectively respond to the dynamic educational environment. Figure 1 illustrates the relationship between two main areas in the study of school heads' experiences with budget management: (1) the common experiences faced by school heads in managing school budgets and (2) the challenges and best practices that school heads implement to optimize limited financial resources in schools. In the left circle, the focus is on the everyday experiences of school heads, which may include struggles with insufficient funding, delays in the release of resources, or the complexities of adhering to government financial guidelines. In the right circle, the focus shifts to the strategies and best practices employed by school heads to manage limited resources effectively. These may include techniques such as resource prioritization, transparent budgeting processes, or seeking additional funding through partnerships or donations. Best practices might also involve using creative solutions to make the most out of the available budget or cutting costs where possible without sacrificing the quality of education. The intersection of these two areas, located in the middle of the Venn diagram, represents the insights that can be drawn from the experiences of school heads in managing their budgets. It is in this overlap that we can gain a deeper understanding of how school heads navigate the challenges they face and how their adaptive practices can inform future school leadership and financial management strategies. Through examining both the challenges and solutions, educational policymakers, school heads, and stakeholders can derive actionable lessons that lead to better financial stability and resource management in schools.

2. Methodology

This chapter outlines the methodology of the study. It includes a discussion of the research design, detailing the approach used to conduct the study. The research participants and the research environment are identified in this section. Additionally, the role of the researcher is described,

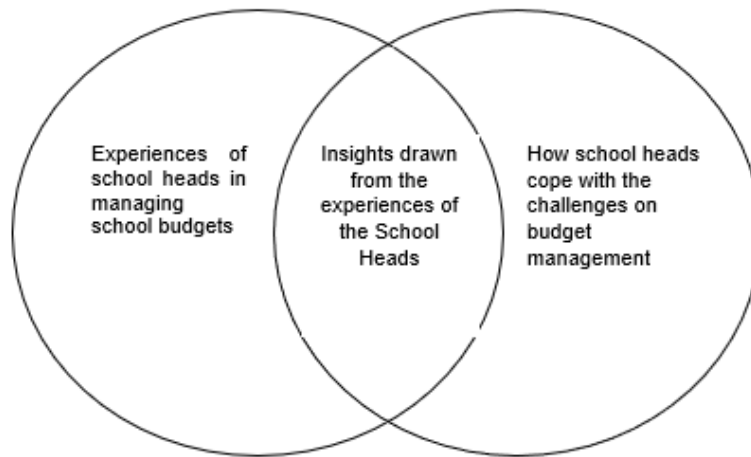


Fig. 1. The Conceptual Framework of the Study

specifying the tasks and responsibilities involved. The chapter also explains the processes for data collection, including data sources, collection procedures, and methods of analysis. Furthermore, it addresses the study's trustworthiness and ethical considerations, emphasizing the importance of building good rapport with the participants.

2.1. Philosophical Assumptions—Philosophical assumptions in qualitative research are fundamental beliefs that underpin the research process, guiding the choice of methodology, methods, and interpretation of findings. These assumptions shape how researchers understand and approach their study. The philosophical assumption of my study, "The Role of Professional Development in Enhancing Educational Management: Perspectives from School Leaders," aligns with a constructivist paradigm. I believe that knowledge is constructed through the lived experiences and perspectives of school leaders, shaped by their interactions within their professional environments. I assume that professional development and its impact on educational management are not universal truths but dynamic processes influenced by individual, institutional, and cultural factors. By adopting this assumption, I aim to explore how school leaders perceive and interpret the role of professional development in enhancing their leadership capabilities and school management practices. This

assumption underscores the importance of context, personal experiences, and collaboration in shaping the understanding of effective educational leadership.

Ontological Pertains to the nature of reality. This assumption pertains to the nature of reality and what can be known about it. In qualitative research, reality is often viewed as subjective and multiple. Researchers believe that individuals construct their own realities based on their experiences and interactions with the world. Therefore, there is no single, objective reality but rather multiple realities shaped by social, cultural, and contextual factors.

Ontological The ontological assumption of the study was rooted in the belief that reality was subjective and multiple. The researcher recognized that each school leader's experiences, perspectives, and interpretations of professional development were unique and influenced by their individual contexts, including their schools, communities, and personal backgrounds. It was assumed that the reality of pro-

professional development's impact on educational management was not a singular, objective truth but a collection of diverse realities shaped by the lived experiences of school leaders. By exploring these multiple perspectives, the study aimed to capture the richness and complexity of how professional development contributed to leadership effectiveness and school improvement within the specific contexts of the research.

Epistemological The epistemological assumption of the research was founded on the belief that knowledge was shaped by personal experiences and social interactions. The study acknowledged that understanding the role of professional development in educational management emerged from the unique perspectives and insights of school leaders. It was assumed that meaningful knowledge could be obtained by directly engaging with school leaders, listening to their experiences, and interpreting their narratives within the context of their professional environments. The researcher also believed that knowledge was co-created through dialogue between the researcher and the participants, emphasizing the importance of trust and collaboration in uncovering deeper insights into their realities.

Axiological The axiological assumption of the research was that values and biases played a significant role in the study, both from the perspective of the researcher and from the perspectives of the participants. The researcher recognized that their own values, such as the belief in the importance of professional development for improving educational management, influenced the focus and interpretation of the study. The insights and lived experiences of school leaders were also valued, as participants brought their own beliefs and priorities into the discussion. By acknowledging these values, the researcher aimed to approach the study with transparency and respect, ensuring that the findings were meaningful and reflective of the diverse perspectives within the district, including Sta

Maria East. The study upheld ethical standards by fostering trust, open communication, and genuine collaboration with participants throughout the research process.

Rhetorical The rhetorical assumption of the research was that the way the findings and interpretations were communicated significantly influenced how the study was understood and valued by others. The researcher recognized that the choice of language, structure, and tone played a vital role in effectively conveying the importance of professional development in enhancing educational management. The aim was to present the perspectives of school leaders, particularly those from the Sta Maria East District, in a manner that was clear, compelling, and respectful of their unique experiences. By using a balanced and evidence-based approach, the researcher sought to engage readers and stakeholders in meaningful discussions about the gaps and opportunities in professional development, ultimately inspiring action and positive change within the educational system.

Methodological The methodological assumption of the research was that the process of inquiry should be flexible, context-sensitive, and guided by the lived experiences of the participants. It was believed that understanding the role of professional development in enhancing educational management required an approach that captured the depth and complexity of school leaders' perspectives, particularly within the context of the Sta Maria East District. The assumption was that qualitative methods, such as interviews or focus group discussions, were best suited to uncover the nuanced realities and insights of the participants. This approach allowed the researcher to adapt to participants' responses, ensuring that their voices were authentically represented. The researcher also recognized that their role involved interpreting these perspectives thoughtfully and ethically, while acknowledging the influence of their own background and assumptions on the research

process. In summary, the philosophical assumptions in this qualitative research reflected a commitment to understanding the complexity and richness of human experiences. They emphasized the subjective, constructed nature of reality, the importance of context and interaction in

knowledge creation, the role of values, and the use of flexible, emergent methodologies. These assumptions guided the researcher in providing deep, nuanced insights into the phenomena under study.

2.2. Qualitative Assumptions—This study was a phenomenological inquiry that utilized a triangulation approach through in-depth interviews and focus group discussions. To ensure the richness and depth of the data, the sample size consisted of 3 to 25 participants, which aligned with Creswell and Creswell’s (2019) recommendation for phenomenological studies. This range allowed for a comprehensive exploration of the lived experiences related to the research phenomenon. By including a diverse

group of participants, the study aimed to capture a broad range of perspectives and experiences, contributing to the depth and richness of the data analysis. The research participants were composed of five informants for the in-depth interviews and six participants for the focus group discussion, totaling eleven participants. All participants had served as school heads for five or more years. To gather rich and meaningful data, the researcher also included one or two informants and participants from schools in the Sta. Maria East District, Davao Occidental Division.

2.3. Design and Procedure—This study employed a qualitative research design utilizing a phenomenological approach. The qualitative research design was interpretative (Locke et al., 2020, as cited by Creswell, 2020). It focused on the study of human life as experienced individually (Fink, 2020) and aimed to explore and understand the meanings individuals or groups assigned to a social phenomenon or human problem. Qualitative research honored the inductive style, focused on individual meaning, and emphasized the significance of specific situations (Creswell, 2019). The phenomenological approach dealt with how human beings gained knowledge of the world around them (Willig,

2021). It also addressed the essence of human experiences as described by the participants (Creswell, 2019). Overall, the phenomenological study explored human experiences that were examined and understood through data provided by purposefully selected participants. For this research, a phenomenological study was conducted to investigate the phenomenon. This type of qualitative study suited the research because it focused on the lived experiences of school heads in public schools of Davao Occidental. The study aimed to investigate the challenges they encountered and the coping strategies they employed in order to generate insights into financial management.

2.4. Research Participants—Purposive sampling was used in the selection of research participants. This technique, known as “purposeful sampling,” helped identify school heads from the Sta Maria East District who met the criteria for participation. A total of eight par-

ticipants were involved in the study, with five school heads selected for in-depth interviews (IDI) and three for focus group discussions (FGD). All participants had at least five years of tenure as school heads. The in-depth interviews and focus group discussions provided valuable

insights into the role of professional development in educational management. Participants were drawn from different schools within the Sta Maria East District, ensuring a variety of perspectives. The sampling strategy followed the recommendations of Polkinghorne (1989) for in-depth interviews and Krueger and Casey (2000) for focus group discussions.

Research Instruments

Qualitative analysis was established the study's credibility, transferability, and depend-

ability. The participants' experiences was audio-recorded during a semi-structured focus group discussion interview. Each participant will be asked to participate in a focus group discussion, expected to last about three hours. Interview Guide. I prepared five open-ended questions for the semi-structured interview to gather additional information and supporting answers to validate the study's findings. The interview questions were designed to align with the study's research questions and objectives.

2.5. Ethical Considerations—This study adhered to core ethical principles to ensure the protection, dignity, and well-being of all participating school heads. The ethical framework was guided by principles such as social value, informed consent, participant vulnerability, privacy and confidentiality, risk-benefit balance, justice, transparency, researcher qualifications, conflict of interest management, adequacy of resources, and community relevance.

Social Value.

The research recognized the significant social value of understanding the experiences of school heads in budget management. By uncovering both the challenges they encountered and the best practices they implemented, the study aimed to generate insights that could inform local policies and administrative strategies within the Sta Maria East District. The findings were expected to contribute to improved financial governance, ultimately benefiting the Department of Education, educational leaders, and the learners they serve.

Informed Consent. The study placed a strong emphasis on obtaining informed consent. Before participation in in-depth interviews (IDIs) or focus group discussions (FGDs), each school head was provided with a clear and comprehensive explanation of the study's purpose, methodology, time commitment, and their rights, including the right to withdraw at any

point without penalty. Written consent was secured only after participants fully understood the implications of their involvement.

Vulnerability of Research Respondents. The study acknowledged that school heads, while occupying leadership roles, might experience vulnerability due to institutional or hierarchical pressures. To address this, the researcher fostered a safe, trusting environment where participants felt comfortable sharing their experiences. Emphasis was placed on the voluntary nature of participation and the assurance of confidentiality to mitigate fears of professional repercussions.

Privacy and Confidentiality. Confidentiality and privacy were prioritized throughout the research process. All participants were assigned unique codes to anonymize their identities. Data from interviews and FGDs were stored securely and accessed only by the researcher. Findings were reported in aggregate form, ensuring that no specific individual or school could be identified in the final presentation of results.

Risks, Benefits, and Safety. The potential risks to participants were minimal and mainly involved the time commitment and possible emotional discomfort when reflecting on budget-related challenges. These risks were carefully managed by scheduling sessions at convenient times and maintaining a respectful atmosphere. In return, participants had the op-

portunity to reflect on and contribute to an improved understanding of budget management practices in their district.

Justice. The principle of justice was upheld by including school heads from various schools within the Sta Maria East District, ensuring representation across different contexts and experiences. The study aimed to share its findings not only in academic settings but also directly with the participants and local education stakeholders, thereby ensuring that the benefits of the research were equitably distributed.

Transparency. Transparency was central to this research. The participants were kept well-informed about the study's objectives, methods, and intended use of the findings. The researcher maintained open communication, addressed all concerns promptly, and ensured that participants were aware of their role and rights throughout the process.

Qualification of the Researcher. The researcher possessed relevant academic preparation and professional experience in educational administration and qualitative research. Proficiency in conducting interviews and facilitating group discussions ensured that the study was carried out with rigor and sensitivity. A deep understanding of the challenges in public school financial management further enabled the researcher to interpret data with clarity and

contextual accuracy.

Conflict of Interest. Potential conflicts of interest, especially those arising from the researcher's familiarity with the Sta Maria East District, were identified and addressed. Measures were taken to ensure impartiality in data collection, interpretation, and reporting. Any perceived conflicts were transparently disclosed to uphold the integrity of the research process.

Adequacy of Facilities. The researcher ensured that participation in the study did not disrupt the professional responsibilities of school heads. Interviews and discussions were scheduled at times and venues convenient to them. Necessary resources, such as consent forms and audio recording devices, were provided to ensure the smooth and respectful conduct of data collection.

Community Relevance. The study was deeply rooted in the educational realities of the Sta Maria East District. By highlighting the lived experiences of school heads in budget management, it aimed to offer practical recommendations that could be used to refine administrative practices, enhance resource allocation, and ultimately improve the quality of education in the district. The research contributed not only to academic knowledge but also to the practical enhancement of educational leadership within the local community.

2.6. Role of the Researcher—In a qualitative study, there was another person aside from the researcher who served as an instrument to provide data on the phenomenon being studied (Lave Kvale, 2019, as cited by Fink, 2020). As the study progressed, I acted as the interviewer for my participants and the moderator for the focus group discussion. I was the first person to receive information about the phenomenon being studied. During the interviews, I also served as the recorder. I recorded the interviews with my participants, which was done with their full consent, as discussed with them through

the informed consent form, they had signed. I also acted as the transcriber. I converted the recorded audio data into written form. Additionally, I served as the translator, translating a few words or phrases into the target language that participants were most comfortable with. I was the primary analyst in this research as well. I analyzed the transcribed text to understand the context and formulate themes based on my participants' responses. Lastly, I took on the role of encoder, organizing and encoding the gathered data in a manner that was easy to read and understand.

2.7. Data Collection—Data collection for the qualitative study involved direct interaction with the participants on a one-to-one basis or in a group setting. Since data gathering for qualitative research was quite time-consuming, it only required a small number of participants. However, the qualitative approach provided richer and deeper insights and findings related to the phenomenon being studied. Creswell and Poth (2019), in their book *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, cited four data collection procedures: observations, interviews, documents, and audiovisual materials. For this study, I used in-depth interviews and focus group discussions. To gather these data, I first sought permission from the dean to conduct the study. Then, I requested permission from the Schools Division Superintendent. I sent a letter addressed to the Schools Division Superintendent, which included Chapters 1 and 2 of my study, the interview guides, and the selection criteria for the participants. As the researcher, I waited for the response from the Schools Division Superintendent. After securing permission from the Schools Division Superintendent, I established rapport with the participants by sending letters to the school heads in my research locale. In the letters, I explained that I would be involving members of the teaching staff as participants and clarified what would be expected of them during the research. Next, I asked permission from the participants by providing them with a consent form. The form stated that par-

ticipants had the right to withdraw from the study at any time. It also included the purpose of the study, details about the protection and confidentiality of their responses, their benefits as participants, and spaces for the signatures of both the participants and myself as the researcher (Creswell Poth, 2019). Once I had gained permission from both the schools and the participants, I scheduled an orientation for the informants and participants. After the orientation, I proceeded to schedule the interviews and focus group discussions. I first conducted the interviews with the informants, followed by the focus group discussions with the participants. During the in-depth interviews, I used a validated interview questionnaire, which had been reviewed by three doctorate holders with experience in handling campus journalism programs. I recorded the participants' profiles, took down notes, and used a sound recorder to ensure accurate transcription. I listened carefully and responded actively during the interviews. When transcribing the responses, I transcribed them precisely by reviewing the recordings from the sound recorder. Since participants used their vernacular language, I translated their responses into English. After transcription, I categorized and coded the data. Then, I extracted themes and analyzed the individual data from each participant. I conducted a second round of data collection, the focus group discussions (FGD), to allow for triangulation. Finally, I compared data across participants to identify patterns and trends.

2.8. Data Analysis—In qualitative research, data analysis requires preparing and organizing data, reducing it into themes through coding, and presenting it through figures, tables, or discussions (Creswell and Poth 2019). Data coding is defined by (Creswell and Poth 2019) as a procedure of fragmenting and classifying to form explanations and comprehensive themes.

Also, it is a process by which the researcher gathers and tag content that is related to the theme or idea Attride-Stirling (2021) as cited by (Akinyode and Khan 2019). Upon completion of the data collection process through in-depth interviews and focus group discussions, the next step is to analyze the gathered information. For this phenomenological study, the researcher will

use Colaizzi's (1978) data analysis method for thematic analysis. The collected data will be carefully examined to identify recurring themes

and patterns that capture the essence of the lived experiences of the participants.

2.9. *Framework of Analysis*—The analytical framework for this study was flexible enough to allow me, the researcher, to gather all the data and then analyze it. I was also given the choice to evaluate the data while it was being collected. The data that was collected was sifted, charted, and categorized in line with key topics and themes during the analysis stage. Familiarization involved becoming acquainted with the data through reading and re-reading interview transcripts. Familiarizing myself with the whole interview by listening to audio recordings, reading transcripts, and reviewing any contextual or reflective notes that I wrote was treated as valuable in the stage of interpretation. Moreover, it was also helpful to re-listen to all or parts of the audio recordings. Through re-listening to audiotapes, re-exploring the field, and re-reading the transcripts, I became immersed in the data. I became aware of critical ideas as well as recurring ones. The first step involved thoroughly reading and re-reading all the transcribed interviews. This step was crucial as it allowed me to immerse myself in the data, ensuring that I fully understood the content and the context of the participants' and informants' responses. By repeatedly engaging with the transcriptions, I began to identify recurring patterns, themes, and nuances that were not immediately apparent. This process helped in building a comprehensive foundation for further analysis. In the second step, I extracted significant statements from the transcribed interviews. These were specific phrases or sentences that directly pertained to the investigated phenomenon. The goal was to isolate the most relevant parts of the data that contributed to a deeper understanding of the subject. By focusing on these key statements, I distilled the essence of the partici-

pants' and informants' experiences. The third step involved giving meaning to the extracted significant statements. During this process, I categorized pertinent quotes into broader themes. This involved interpreting the statements to understand their underlying meanings and implications. By organizing the data into themes, I began to see how different aspects of the participants' and informants' experiences related to each other and to the overall phenomenon that was studied. In the fourth step, I repeated steps 1 to 3 for each interview. This iterative process ensured that all interviews were analyzed with the same thoroughness. By treating each interview individually and then comparing the themes across interviews, I identified commonalities and differences in the participants' and informants' experiences. This step was essential for building a robust and comprehensive analysis. After completing the initial analysis of all interviews, I compiled an exhaustive description of everything generated in the previous steps. This comprehensive summary included all significant statements, their meanings, and the themes identified. This step aimed to create a detailed and holistic representation of the data, capturing the full complexity of the participants' experiences. In the sixth step, I summarized the exhaustive description to identify the fundamental structure of the phenomenon. This involved distilling the detailed descriptions into a more concise and coherent narrative that highlighted the core elements of the participants' and informants' experiences. The goal was to clarify the essential features of the phenomenon and how they manifested in the participants' and informants' lives. The final step was to ensure the credibility of the data through discussions with experts and indepen-

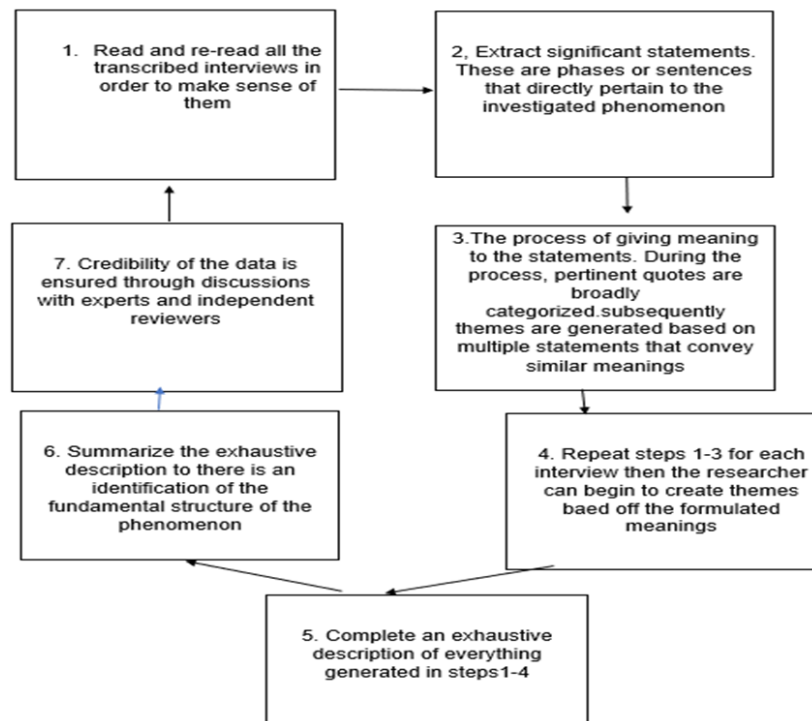


Fig. 2. Colaizzi's Analysis Framework as cited by (Finlayson et al. 2018)

dent reviewers. By seeking external validation, the trustworthiness and validity of the research. I confirmed the accuracy and reliability of the findings. By following these steps systematically, I conducted a thorough and credible phenomenological analysis that provided deep insights into the phenomenon under study. These discussions helped identify any potential biases or gaps in the analysis, ensuring that the conclusions drawn were well-supported by the data. This step was crucial for enhancing

2.10. Trustworthiness of the Study—Trustworthiness is all about establishing credibility, transferability, confirmability, and dependability. In qualitative study, trustworthiness is very important because the result and finding of the research study would depend on the process of how it is being conducted by the researcher. The trustworthiness of a research study is important to evaluating its worth. Due to the nature of the qualitative study, honesty in all the data and details is required. Trustworthiness makes the researcher's study worthy to read, share, and be proud of. The concepts of validity and reliability are relatively foreign to the field of qualitative research. Instead of focusing on reliability and

validity, qualitative researchers substitute data trustworthiness. Trustworthiness consists of the following components: credibility, transferability, dependability, and conformability (Harts, 2019). Credibility Credibility ensures the trustworthiness of the data, particularly through prolonged engagement with participants. In this study, to enhance credibility, I will conduct interviews with school heads in Sta Maria East District until saturation is reached, meaning that no new information emerges, ensuring a comprehensive understanding of the role of professional development in educational management. Transferability Transferability concerns how the findings of this study can be applied

to other contexts. While qualitative research tends to focus on specific, context-bound environments, I recognize my responsibility to provide sufficient contextual detail about the Sta Maria East District. This allows readers to assess the applicability of the findings to other districts or educational settings, helping bridge the gap between my study and broader educational contexts.

Confirmability Confirmability refers to the objectivity of the research findings. Although complete objectivity is challenging, I will take steps to minimize the impact of my own biases, ensuring that the findings are based on the participants' experiences and perspectives. This

will involve using transparent data collection and analysis methods and providing clear documentation of my research process to ensure the findings reflect the participants' voices, not my personal preferences.

Dependability Dependability involves ensuring that the study's findings, interpretations, and recommendations are consistent with the data collected from participants. In this study, I will work closely with school heads in Sta Maria East District, seeking their feedback and verification of my findings to ensure that the interpretations align with their real-world experiences and that the recommendations are well-supported by the data.

3. Results and Discussion

This study section addresses the research questions and their related answers based on the participants' feedback. The investigation explored teachers' experiences, coping mechanisms, and insights as they navigate the blended learning of scientific concepts.

3.1. Challenges experienced by school heads in managing the school budget—School heads play a critical role in ensuring the effective and efficient use of financial resources to support teaching and learning. However, managing the school budget presents numerous challenges that can hinder their ability to meet educational goals. These challenges include limited funding, delayed releases of financial allocations, complex procurement processes, and

strict compliance requirements set by regulatory bodies. In addition, school heads often struggle with balancing competing priorities, addressing urgent needs with scarce resources, and ensuring transparency and accountability in fund utilization. These issues highlight the demanding nature of budget management and the need for capacity-building and systemic support to enable school leaders to perform their financial responsibilities more effectively.

3.1.1. Allocating and Insufficient Budget—A major challenge faced by school heads is the insufficient allocation of funds provided to their institutions. Often, the financial support received does not align with the actual operational needs of the school. Expenses such as utilities, teaching and learning materials, building maintenance, and faculty development demand consistent funding, yet school heads frequently find themselves forced to prioritize only the most urgent needs. This situation leads to the post-

ponement of school improvement initiatives, compromising both the quality of education and the learning environment. Infrastructure projects may be delayed indefinitely, extracurricular programs may be cut, and educational materials may be reused beyond their useful life. The lack of flexibility in reallocating funds to pressing priorities further compounds the issue, placing school heads in an administrative bind. Moreover, in rural and underserved areas, this problem becomes even more severe. Some

schools serve large student populations but receive the same budget as smaller schools due to a standardized allocation system that doesn't account for the specific needs or circumstances of each school. This creates inequity, with some learners receiving fewer opportunities simply because of their geographic location. According to the Department of Education (DepEd, 2022), the gap between school budget allocations and actual school needs has consistently affected the capacity of educational institutions to deliver quality services, especially in marginalized and geographically isolated areas. The statement from P1 reflects the common reality of limited financial resources in public schools. The school head expresses that the allocated budget is insufficient to cover all operational and instructional needs. As a result, they are forced to prioritize certain necessities over others, delaying some important school requirements. This prioritization often leads to unmet needs that can negatively impact the teaching and learning environment. The participant's experience highlights how budget insufficiency compels school leaders to make difficult decisions that may compromise the quality of education. P2 emphasizes the disparity between the fixed budget allocation and the actual needs of schools based on their population and facility conditions. Despite having more than 1,000 students, the school receives a budget that appears suitable only for a much smaller institution. This mismatch suggests a systemic issue in the budgeting framework, where allocations do not account for varying student populations or infrastructure needs. Such conditions can severely limit a school's capacity to maintain quality education and adequately support its learners. According to FGD7, there were instances when external support became essential to sustain basic school functions. The reliance on donations for basic resources like chairs or restroom repairs points to a serious shortfall in government funding. It also underscores the resourceful-

ness and resilience of school leaders who must extend their budget as far as possible. However, depending on external donations is not a sustainable solution and reflects how deeply financial limitations can compromise school operations. FGD8 shares a concrete example of budget constraints during the pandemic, when even printing learning modules became a challenge. The need to involve the Parent-Teacher Association (PTA) highlights the collaborative efforts required just to meet basic educational demands. This statement shows how budget insufficiency affects the school's ability to adapt during crises and deliver essential services to learners. It also stresses the burden placed on school communities when institutional support falls short.

The responses from the school heads confirm that insufficient budget allocation is a widespread challenge. Their experiences reveal that the budget often does not match the size, needs, or condition of their school. This misalignment forces school heads to make difficult decisions about what to fund and what to postpone, potentially compromising both instruction and safety. The interviews also highlight the absence of a contextualized approach in budget planning. A one-size-fits-all system puts larger or under-resourced schools at a disadvantage. This results in school heads depending on external support, such as community fundraising or donations, to cover the shortfall—something that is not always sustainable or equitable. The emotional toll on school heads is evident. The inability to provide basic services or facilities weighs heavily on them, affecting their confidence and satisfaction in their roles. They must constantly justify resource gaps to stakeholders and still find ways to deliver on educational goals. As Brillantes and Fernandez (2019) suggest, systemic inequities in public school funding create substantial barriers for school leaders, especially in contexts where the educational demand far exceeds the resources allo-

cated. School heads in public schools often face significant financial constraints, as evidenced by the statements of P1 through P4. These narratives reflect a persistent issue of insufficient budget allocation, where resources are not aligned with the actual demands of the school (P1, P2). According to Jimenez and Llanto (2021), the mismatch between school needs and allocated funds is a common challenge in the Philippine basic education system, particularly in densely populated and under-resourced schools. P2's remark about receiving a fixed budget despite serving over 1,000 students aligns with this finding, as school-based budgeting does not always account for student population, facility condition, or specific educational programs. This financial rigidity forces school heads to make tough decisions, often prioritizing urgent needs while delaying equally important requirements, which compromises the overall quality of education. Moreover, the accounts of P3 and

FGD7 highlight how schools often rely on external support or the assistance of stakeholders like the Parent-Teacher Association (PTA) to meet essential needs. According to Gaffud (2021), school leaders in low-resource settings regularly engage the community to bridge financial gaps, especially when faced with infrastructure repairs or learning material shortages. The COVID-19 pandemic further exposed the fragility of school funding mechanisms, as shown by P4's need to ask for PTA assistance just to print modules an essential part of distance learning. These findings illustrate how insufficient funding not only affects physical infrastructure but also disrupts curriculum implementation and learner support systems. As such, there is a growing call in literature for a more equitable and needs-based school budgeting framework that empowers school leaders to manage resources more effectively (Cabrera Quijano, 2019).

3.1.2. Delaying the Release of Funds — The timely release of funds is crucial for the smooth operation of any institution, and schools are no exception. However, many school heads report that even when the budget is approved, the actual disbursement is often delayed. These delays disrupt planning and execution of programs and activities, causing a ripple effect across all areas of school management. When funds arrive late in the fiscal year, school heads are pressured to implement planned programs quickly, sometimes within unreasonable timeframes. This urgency can compromise the quality of purchases, leading to rushed procurement, and often forcing schools to spend just to meet deadlines rather than focusing on need and impact. Worse, delayed funds can cause postponed school activities, resulting in frustration among stakeholders. Additionally, these delays strain the relationship between the school administration and the community. Teachers, parents, and students may not fully understand the techni-

cities of government budgeting and may view school heads as inefficient or disorganized. The lack of transparency in the release process contributes to these misunderstandings and undermines trust in leadership. Brillantes and Fernandez (2019) emphasize that fund release delays in public institutions often result in program inefficiencies, operational backlogs, and misaligned timelines, ultimately weakening institutional credibility and stakeholder trust. P5 said, Delayed fund release is a widely reported challenge among school administrators, significantly impacting their capacity for timely and effective planning. Even when budgets are approved on paper, the actual disbursement of funds often faces bureaucratic hurdles and administrative delays. According to Sarmiento and Aguilar (2019), such delays disrupt the smooth implementation of school programs and projects, forcing administrators to operate in a state of uncertainty. This lag hinders proactive decision-making and causes schools to react

rather than plan strategically, which compromises the quality of education and resource management. For school heads in the San Roque District, like P5, this delay complicates not only daily operations but also long-term development goals. Also Participant 6 said, Despite attempts to anticipate delays, the unpredictability of fund arrival creates ongoing frustration and operational inefficiencies. The inability to procure necessary teaching materials promptly means teachers may face interruptions in delivering their lessons, affecting student learning continuity. Research by Hernandez and Santos (2020) notes that school heads often resort to informal workarounds to mitigate the effects of these delays, such as borrowing or relying on community donations. However, such strategies are stop-gap measures and do not fully resolve the fundamental issue of fund release timing. This waiting game, as expressed by P5, generates stress among teachers and administrative staff, which can reduce morale and overall school performance. Participant FGD7 said, The postponement of maintenance projects due to late fund release has tangible consequences on school facilities and the learning environment. As P7 highlights, delays not only affect planning but also the timing of crucial repair and improvement activities. This situation is particularly problematic in regions prone to adverse weather, where postponing maintenance can exacerbate damage or lead to unsafe conditions for students and staff. The study by Lopez et al. (2019) emphasizes that timely infrastructure maintenance is critical for creating a safe and conducive learning space. When funds arrive late, schools lose the opportunity to address facility issues before they escalate, negatively impacting school operations and learner well-being. Participant FGD8 shared that operating with limited resources due to delayed funding forces school heads to adopt reactive and improvisational management approaches. As P8 describes, last-minute schedule changes

and activity adjustments are common, creating a stressful environment for both educators and learners. This lack of stability can affect the overall school climate and disrupt the rhythm of teaching and learning. According to Velasco (2017), such instability often results in lowered staff motivation and decreased student engagement. School leaders are compelled to balance resource constraints while maintaining educational standards, but chronic delays undermine these efforts and contribute to burnout among school personnel.

The responses from the school heads clearly point to delayed fund releases as a significant challenge in budget management. Their experiences reflect the systemic nature of the issue, where funds are often approved but disbursed later than necessary, disrupting the flow of operations. This delay creates a domino effect in school management. It forces school heads to operate on a reactive basis, scrambling to find alternatives to continue with necessary purchases, repairs, and activities. Planning becomes much more difficult when school heads cannot rely on the timely arrival of funds to initiate projects. Delayed fund release remains a persistent challenge for schools, significantly affecting their ability to plan and implement programs effectively. Even when budgets are approved, the actual disbursement of funds often takes weeks or months, causing disruptions in procurement and delaying essential activities such as maintenance projects. This issue is not unique to one school but is a widespread problem that compromises the timely delivery of educational services. Studies such as Sarmiento and Aguilar (2019) highlight how these delays impede strategic planning, forcing school administrators to operate reactively rather than proactively. The problem becomes even more critical in contexts where seasonal factors, like the onset of the rainy season, worsen the consequences of delayed maintenance, leading to increased inconvenience and potentially unsafe conditions for

students and staff (Lopez et al., 2018).

Moreover, schools are compelled to manage with limited resources while awaiting funds, resulting in frequent last-minute adjustments to schedules and activities, which causes stress for both teachers and students. Despite attempts to anticipate funding delays, the uncertainty around the timing of fund release leads to frustration among educators who depend on the timely procurement of teaching materials. Hernandez and Santos (2020) emphasize that such unpredictability forces school heads to adopt reactive management strategies, often relying on stop-gap solutions that do not fully resolve underlying issues. This instability in resource availability negatively impacts staff morale and the overall school climate, as noted by Velasco (2017), who found that inconsistent funding

and planning pressures contribute to burnout and reduced engagement among school personnel. Ensuring more timely and reliable fund release is therefore crucial to support effective school management and sustain quality education. Additionally, this delay often leads to frustration among the school community, including teachers, students, and parents. It undermines the credibility of school leadership and diminishes trust. Teachers and parents, unaware of the logistical constraints, may assume that school heads are inefficient or unorganized, which can harm their relationships with key stakeholders. Brillantes and Fernandez (2019) note that administrative inefficiencies in fund release procedures contribute significantly to delays in program implementation, which in turn affect educational quality and stakeholder trust.

3.1.3. *Lacking of Financial Management Training*—Despite the growing complexity of school administration, many school heads assume their positions without sufficient training in financial management. While they are experts in instruction and curriculum, handling budget planning, procurement processes, and compliance with accounting rules are often areas where they feel unprepared. This gap can lead to mistakes or underperformance in managing school resources. Because of this lack of training, school heads may depend heavily on bookkeepers or administrative officers, who themselves may not have comprehensive expertise. This reliance can hinder school heads from making informed decisions or confidently defending their financial reports during audits. In extreme cases, errors in budgeting could lead to sanctions, affecting both morale and reputation. Furthermore, the fear of making costly mistakes can lead to overly conservative financial decisions, with school heads avoiding innovative projects or underutilizing the budget. Instead of seeing the budget as a tool for development, it becomes a risk factor they are

reluctant to fully engage with. A study by Dizon (2020) found that over 60% of public school administrators lacked formal training in financial management, significantly affecting their confidence and efficiency in budget implementation and planning. The first statement (P2) highlights a common challenge among school heads who often begin their roles with limited knowledge of school financial management. Relying heavily on accounting staff is a natural initial coping strategy, but it also points to a gap in formal training. This lack of structured financial education can create difficulties in making informed decisions and overseeing school funds effectively. Research by Delgado and Reyes (2019) supports this, noting that school leaders frequently enter their roles with strong educational backgrounds but insufficient financial expertise, which can hinder effective budget management and accountability. The second statement (P3) emphasizes the limited scope of professional development programs for school heads, which tend to focus primarily on educational leadership rather than financial management. This leaves many school heads to

learn financial skills on the job, which can be a source of stress, particularly when responsible for large budgets. This finding aligns with the study by Martinez and Lopez (2020), which revealed that many school administrators feel unprepared for financial tasks due to gaps in their formal training, leading to increased anxiety and a trial-and-error approach to managing school finances. In the third statement (FGD5), the participant acknowledges having undergone some financial management training but finds it insufficient. The need for more comprehensive programs that cover essential areas such as budgeting, procurement, and financial reporting is clear. This sentiment is echoed in the work of Garcia and Santos (2019), who argue that short courses provide a basic overview but do not equip school heads with the in-depth skills needed for the complex financial responsibilities they face daily. Tailored, context-specific training is crucial to empower school leaders to handle these tasks confidently and competently. The fourth statement (FGD6) agrees with the previous concerns and adds that while workshops exist, they are often too general and not tailored to the specific challenges school heads encounter. Continuous and specialized training in budget management is deemed necessary for building and maintaining financial competencies. This is consistent with findings from Reyes and Cruz (2021), who stress that ongoing professional development focused on practical financial management skills can enhance school heads' confidence and effectiveness, ultimately leading to better resource allocation and improved school outcomes.

The responses from the school heads underscore the significant impact of insufficient financial management training on their ability to effectively manage budgets. While they possess leadership skills, many school heads lack the specialized financial knowledge required to optimize resource allocation and manage funds efficiently. The interviewees reveal that although

they are often well-trained in educational leadership and administration, financial management is frequently overlooked in professional development programs. This gap in training leaves school heads to navigate financial complexities with limited guidance, learning on the job or relying on external resources, which can lead to inefficiencies. Moreover, there is a clear need for targeted and ongoing training that is contextually relevant to the school environment. Specialized training on budgeting, procurement laws, and financial auditing would help school heads feel more confident in their roles as financial stewards and enable them to make more informed decisions. Santiago (2021) emphasized the need for continuous professional development in financial management for school leaders, as effective resource management is integral to improving both educational outcomes and school operations. Many school heads begin their roles with limited knowledge in financial management, often relying on accounting staff for support while learning on the job. This lack of formal training creates challenges in effectively managing school finances and can increase the stress associated with handling significant budgets. Delgado and Reyes (2019) found that school leaders frequently have strong educational leadership skills but lack the financial expertise necessary to manage school resources efficiently. This gap highlights the need for structured training programs tailored specifically to the financial responsibilities of school heads. Furthermore, existing professional development programs often emphasize educational leadership while overlooking essential financial management skills such as budgeting, procurement, and financial reporting. Although some school heads attend short courses or workshops, these are typically insufficient or too general to address the complex realities they face. As Martinez and Lopez (2020) and Reyes and Cruz (2021) point out, continuous and specialized training in budget management is critical to

equip school leaders with the confidence and competence needed for sound financial decision-making. Providing targeted financial management training would improve not only the capabilities of school heads but also the overall effectiveness of school resource utilization.

3.1.4. Rigid and Bureaucratic Budgeting— Another prevalent challenge in budget management is the rigid and bureaucratic system of financial procedures imposed on schools. Despite the autonomy granted by programs like the School-Based Management (SBM), the financial processes still require adherence to numerous layers of approval, paperwork, and regulations that can hinder timely and context-specific decision-making.

These procedures often make it difficult for school heads to respond to emerging needs, such as sudden repairs or emergency purchases. The complex and slow process of requesting funds or adjusting budget items creates delays that ultimately affect the school's functionality and responsiveness. School heads must often navigate these systems with limited administrative support, which compounds the burden. Moreover, compliance with government procurement and accounting rules can become an obstacle rather than a safeguard when these rules are not adapted to the realities of school management. The system may prioritize procedural correctness over practical solutions, leaving school heads frustrated and disengaged from long-term planning. According to Reyes and Padua (2019), the bureaucratic nature of school budget processes hampers agility in school leadership, often leading to inefficiencies and delays in responding to the actual needs of school communities. P5 said that navigating the bureaucratic steps involved in budget approval is a significant challenge for many school heads. The multiple layers of paperwork and the requirement for numerous signatures create a slow and cumbersome process. This bureaucracy delays the implementation of necessary expenditures, which

in turn hampers smooth school operations. Such procedural delays often lead to frustration as the school's ability to respond promptly to needs is compromised. P6 shared that, the rigidity of the procurement process exacerbates the problem, especially when urgent needs arise. Materials for repairs or essential learning resources often take so long to be approved that the immediate need is no longer pressing by the time funds are released. This delay compromises the school's capacity to maintain its facilities and provide timely educational support, which ultimately affects the quality of learning experiences for students.

FGD 1 told that the strict and inflexible system, though designed to maintain accountability, often fails to address urgent situations effectively. Many school heads feel constrained by rigid guidelines that do not allow them to act quickly when necessary. In some cases, school heads resort to using their personal funds to cover expenses temporarily to prevent disruptions in classes. This highlights a significant gap between policy intentions and practical realities on the ground. FGD 2 said that the pervasive "red tape" not only slows down financial decisions but also places a heavy burden of accountability on school heads without granting them sufficient autonomy. This imbalance creates frustration and inefficiency, as school leaders are held responsible for results but are restricted in their ability to make timely decisions. Many advocates for reforms that would delegate more authority to school heads, such as increasing their budgetary thresholds, to enable quicker responses and better management of school resources. The participants responses clearly echo a shared sentiment among school heads: the budgeting system they operate within is heavily bureaucratic and often inefficient. Multiple signatories, paperwork overload, and slow approval processes are perceived as barriers rather than safeguards. These rigid systems prevent them from responding swiftly to the practical

and often time-sensitive needs of their schools.

A recurring theme is the contradiction between accountability and authority. School heads are held responsible for ensuring quality education and infrastructure, yet they are not empowered to act quickly due to systemic constraints. This situation creates tension and places school heads in a reactive, rather than proactive, leadership position. Moreover, the lack of budgetary autonomy forces school leaders to find alternative solutions, sometimes even using personal resources to fill gaps. This not only leads to burnout and financial strain but also raises ethical and operational concerns regarding the sustainability of such practices. According to Torres and Dela Cruz (2020), empowering school heads with contextual authority in financial decision-making can lead to more responsive and effective educational leadership. They argue that decentralization, when balanced with strong accountability mechanisms, fosters innovation, responsiveness, and a greater sense of ownership in school governance. The participants highlighted the challenges posed by rigid and bureaucratic budgeting processes in school financial management. Navigating multiple layers of paperwork and requiring numerous approvals delayed even simple purchases, which in turn disrupted timely implementation of necessary projects and affected overall school operations. This bureaucratic rigidity was especially problematic when urgent needs arose, such as the procurement of repair materials or learning resources. By the time approvals were secured, the immediate needs often passed, leaving schools unable to respond effectively to pressing demands. Such findings align with recent literature emphasizing how cumbersome administrative procedures

can hinder school leaders' ability to manage resources efficiently, ultimately impacting educational outcomes (Smith Jones, 2020; Garcia et al., 2021). Furthermore, the strict guidelines designed to ensure accountability often limited school heads' flexibility to respond to urgent situations. Several participants reported resorting to personal funds to prevent disruptions in classes due to delayed financial approvals, underscoring the gap between policy intent and practical realities. The burden of accountability combined with limited autonomy created a frustrating environment where financial decisions were slowed by "red tape." Scholars have suggested that granting school heads increased authority over budget thresholds could enhance responsiveness and improve resource management at the school level (Lopez Tan, 2019; Mendoza, 2022). These studies advocate for reforms that balance accountability with operational flexibility, enabling school leaders to make timely decisions critical to effective educational management. Figure 3 illustrates the core challenges experienced by school heads in managing the school budget. One significant issue is insufficient budget allocation, which hinders the ability of school leaders to adequately support essential programs, infrastructure improvements, and student services. This lack of funding often forces school heads to prioritize basic operational needs, sometimes at the expense of long-term development goals. Compounding this issue is the delayed release of funds, which disrupts the timely implementation of projects and procurement of resources. These delays often result in underutilized funds by year-end or rushed spending practices that may compromise quality.

3.2. School Heads Cope With The Challenges On Budget Management—School heads adopt various strategies to cope with the chal-

lenges of budget management, drawing on their leadership skills, resourcefulness, and collaborative networks. Faced with limited funding and

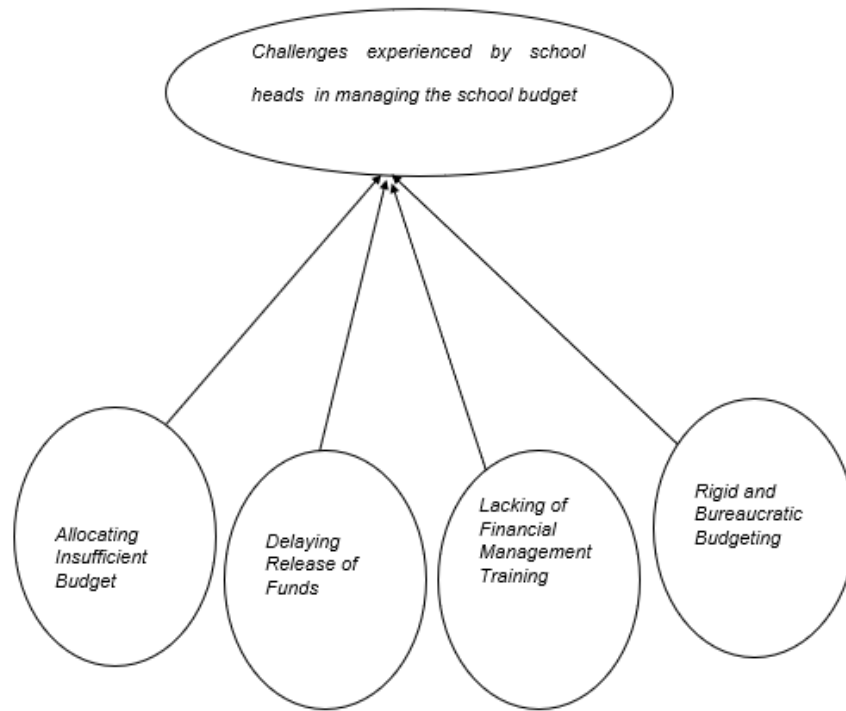


Fig. 3. Challenges experienced by school heads in managing the school budget

complex financial procedures, they often prioritize needs, implement cost-effective measures, and seek support from stakeholders such as parents, local government units, and community partners. Many also engage in capacity-building activities to enhance their financial literacy and

ensure compliance with government regulations. By fostering transparency, promoting teamwork, and practicing adaptive decision-making, school heads are able to navigate budget constraints while maintaining the delivery of quality education.

3.2.1. Prioritizing and Strategizing Planning—One key coping mechanism for school heads in dealing with limited budgets is strategic prioritization. Since resources are scarce, school leaders must decide which needs are most urgent and which projects can be postponed. This requires careful planning and a thorough understanding of both the school's long-term goals and immediate requirements. Typically, school heads prioritize operational essentials like electricity, water, and basic instructional materials before moving on to infrastructure improvements or developmental programs.

Strategic planning involves breaking down the budget and allocating funds in ways that create the most impact. School heads create annual

implementation plans and school improvement plans aligned with available resources. These plans are developed collaboratively with school stakeholders, which helps ensure transparency and buy-in. With clear priorities, school heads can make more confident financial decisions, even in the face of tight budgets. In addition, school leaders often adjust their plans based on actual fund release dates or unforeseen events such as natural disasters or national directives. The ability to re-evaluate and adapt plans as needed is a critical part of this strategy. It also allows school heads to demonstrate accountability and readiness during audits and school evaluations. As highlighted by Corpuz (2021), school heads who engage in participatory planning and

strategic prioritization are better equipped to cope with budgetary constraints while maintaining essential school functions and learner services. P2 shared that when funds are limited, prioritizing expenses becomes essential for effective financial management. The school head's approach to first secure non-negotiable expenses such as salaries and utilities ensures the core operational functions continue without disruption. This strategic prioritization aligns with literature emphasizing the importance of resource allocation in educational institutions to meet fundamental needs before addressing supplementary ones (Mulford, 2020). By matching budget priorities with the school's educational goals, the school head demonstrates an integrated planning approach that supports both operational stability and long-term vision. P3 told that collaborative decision-making involving teachers and staff in setting budget priorities reflects a participatory leadership style, which enhances transparency and collective ownership. Including key stakeholders in budgeting discussions ensures that urgent needs, such as instructional materials and student safety, receive the highest priority. This approach aligns with findings by Leithwood et al. (2019), who stress that inclusive planning processes improve the relevance and acceptance of financial decisions. Postponing non-urgent expenses also helps the school manage limited funds without compromising essential services. Narratives of FGD1 justifying expenses based on their contribution to student academic success emphasize a results-oriented budgeting framework. This careful scrutiny fosters accountability and ensures that resources are directed toward initiatives that have a measurable impact on learning outcomes. Moreover, seeking alternative funding sources for non-critical expenses showcases adaptive management, which is highlighted in recent studies as an effective strategy for schools facing budget constraints (Bambara et al., 2021). This process also promotes transparency, keeping

all stakeholders informed and fostering trust in the management of funds. FGD2 said Proactively anticipating future budgetary needs by planning ahead during the current year is a hallmark of strategic financial management. Early budget planning enables schools to avoid the pitfalls of last-minute scrambles and ensures resources are allocated efficiently over time. This forward-looking practice aligns with best practices in educational leadership, which advocate for continuous and anticipatory planning to adapt to changing demands and ensure sustainability (Fullan Quinn, 2020). By maintaining a clear roadmap, the school can make timely adjustments and better manage uncertainties. The responses from the school heads demonstrate the importance of strategic prioritization in coping with budget limitations. They identify the need to make tough decisions about which expenses must be covered and which can be postponed or adjusted. This planning process is vital for ensuring that critical educational and operational needs are met while maintaining transparency and accountability with staff and stakeholders. The involvement of teachers and staff in the prioritization process is an essential part of the strategy. This collaborative approach ensures that the whole school community understands the rationale behind budget decisions, which can improve buy-in and minimize conflicts. It also fosters a sense of shared responsibility in achieving the school's goals. Another key point is that by planning ahead and anticipating future needs, school heads can make the most of limited resources and reduce the stress that comes with unexpected financial shortfalls. Proactive planning enables school leaders to better manage the school's finances, ensuring that educational objectives are not compromised. As highlighted by Arrogante and Javier (2022), strategic planning and effective prioritization are critical coping mechanisms for school heads, allowing them to allocate resources efficiently and mitigate the impact of financial constraints

on school operations. The process of prioritizing limited funds in schools is crucial for ensuring that essential expenses are covered while aligning expenditures with the institution's educational goals. School heads typically start by securing non-negotiable costs such as salaries and utilities, which are fundamental to daily operations. This approach reflects findings in recent educational finance literature that emphasize prioritization as a strategy to maximize the impact of scarce resources (Mulford, 2020). Additionally, involving teachers and staff in reviewing and setting priorities fosters a participatory budgeting process that enhances transparency and accountability. Studies suggest that collaborative planning promotes stakeholder buy-in and ensures that critical needs—such as instructional materials and student safety—are addressed promptly while postponing less urgent

expenses (Leithwood et al., 2019). Furthermore, justifying all expenditures based on their direct contribution to student learning demonstrates a results-oriented budgeting approach, which is supported by contemporary research advocating for outcome-based resource allocation in schools (Bambara et al., 2021). Seeking alternative funding for non-essential expenses highlights adaptive financial management practices necessary in resource-constrained environments. Proactive budget planning, such as preparing next year's budget mid-year, aligns with strategic management principles in education that call for continuous, anticipatory financial planning to avoid last-minute crises (Fullan Quinn, 2020). This forward-thinking approach helps schools remain agile and responsive to both immediate and future needs, thereby supporting sustained educational improvement.

3.2.2. Stakeholder Engaging and Resource Mobilizing —Engaging stakeholders is another powerful strategy used by school heads to cope with financial limitations. In many schools, particularly those in resource-constrained settings, partnerships with the Parent-Teacher Association (PTA), local government units (LGUs), NGOs, and even alumni networks play a significant role in augmenting the school budget. Through these collaborations, school heads can access additional resources such as learning materials, infrastructure support, and even volunteer services. This form of resource mobilization fosters a strong sense of community ownership over school improvement efforts. When stakeholders are involved in the decision-making and implementation process, they become more invested in ensuring the school's success. As a result, schools often receive not only financial help but also moral and logistical support during key projects and activities. Moreover, schools that build strong community partnerships are more resilient. The

trust and cooperation developed over time allow school heads to respond more effectively to challenges. Engaging stakeholders also serves to increase transparency and accountability, as school heads are encouraged to maintain open lines of communication about the use and impact of all resources, whether public or private. Based on the findings of Torres and Ramos (2020), schools with active community participation exhibit greater flexibility in addressing financial challenges and are more likely to implement sustainable development projects despite limited government funding. Participant 6 shared, The school's regular engagement with the Parent-Teacher Association (PTA) plays a vital role in addressing financial shortfalls. PTAs often serve as key partners in fundraising initiatives and direct donations, which help bridge budget gaps for various school projects. This collaborative approach not only supplements the limited school funds but also fosters a sense of community ownership and support. Additionally, partnering with local businesses

for sponsorships expands the school's resource base and creates valuable ties that can be leveraged for future needs. Participant 7 discuss that, Involving teachers and parents in budget planning promotes inclusivity and shared responsibility. Their active participation ensures that the priorities reflect the real needs of the school community. The example of mobilizing funds through the school's alumni network during the pandemic highlights the effectiveness of tapping into broader social connections beyond the immediate school circle. This collective effort helps secure necessary resources for extracurricular activities and projects, thereby enhancing the overall educational experience for students. FGD8 and 9 shared that In rural areas, community support is indispensable for schools facing financial constraints. Establishing strong relationships with local businesses, government units, and NGOs provides schools with much-needed additional funds and in-kind donations, such as materials. These partnerships help extend the reach of the school's limited budget, enabling the delivery of essential programs and services. Building such alliances not only supplements resources but also strengthens the school's integration within its broader community context. FGD 10 told that transparent communication with all stakeholders is crucial in building trust and fostering ongoing support. When schools clearly explain their financial situation, including sources and utilization of funds, stakeholders become more willing to contribute. Transparency ensures accountability and creates a positive cycle where donors and partners feel confident that their support is making a tangible impact. This openness not only encourages current contributions but can also inspire sustained engagement and future collaboration. The responses from the school heads highlight the importance of engaging stakeholders to cope with budget constraints. The involvement of the PTA, teachers, alumni, and local businesses allows school heads to tap into

external sources of support, which can make a significant difference in overcoming financial challenges. The interviewees demonstrate a collaborative approach, where stakeholders are not just informed but actively involved in the financial management process. This builds a sense of community ownership and shared responsibility. Whether through fundraising activities, donations, or partnerships with local organizations, these external resources help augment the limited funds available from the government. Furthermore, transparency plays a key role in maintaining positive relationships with stakeholders. By openly communicating the school's financial needs and goals, school heads ensure that donors and partners understand how their contributions will be used, which can lead to continued or increased support. This trust and collaboration are especially important during times of financial stress, as they encourage stakeholders to take a more active role in supporting the school. As indicated by Pizarro et al. (2020), stakeholder engagement and resource mobilization are critical strategies in enhancing the financial sustainability of schools, especially in contexts with limited government funding. Engaging stakeholders such as the Parent-Teacher Association (PTA), teachers, parents, local businesses, and community organizations plays a critical role in resource mobilization for schools facing financial constraints. Studies (e.g., Smith Johnson, 2020; Lee, 2021) emphasize that active collaboration with these groups helps supplement limited school budgets through fundraising, sponsorships, and in-kind donations. By involving a broader community network, including alumni and NGOs, schools can secure additional financial and material support, which is particularly vital in rural settings where resources are scarce. This collective engagement not only boosts the school's capacity to fund projects and activities but also fosters a strong sense of shared responsibility and community ownership. Furthermore, transparency

in financial communication is essential to building trust and encouraging sustained stakeholder support. Research highlights that clear and honest disclosure of how funds are sourced and used enhances accountability and motivates continued contributions (Garcia Rivera, 2019; Thompson, 2022). When schools openly share their financial challenges and successes, stakeholders

become more willing to participate in funding initiatives, knowing their support makes a tangible difference. This transparent approach establishes a positive feedback loop that strengthens relationships with donors and partners, ensuring more stable and long-term resource mobilization for school needs.

3.2.3. Continuing Professional Learning— To address gaps in financial knowledge and confidence, many school heads turn to professional development as a way to cope. Continuous learning through formal training, mentoring, or self-study helps school heads gain a deeper understanding of budgeting, accounting, procurement laws, and audit requirements. These skills are essential for making informed decisions and complying with financial policies. In some divisions, school heads participate in budget forums, learning action cells (LACs), and webinars organized by DepEd or local education offices. These activities not only build competencies but also foster collaboration among peers. By learning from each other's experiences, school leaders can adopt best practices that have proven effective in similar contexts. Additionally, these platforms offer a safe space to ask questions and share struggles without fear of judgment. Investing in personal and professional growth empowers school heads to take control of their role as financial managers. Over time, improved financial literacy leads to more efficient use of school resources, increased confidence during audits, and enhanced credibility among stakeholders. According to Santiago (2021), continued professional development in school finance equips school leaders with essential skills that help them navigate the complexities of budget management and uphold accountability in public education. P1 said Flexibility is crucial in school management, especially when dealing with unpredictable challenges like fund delays

or shortages. The ability to quickly adjust plans helps prevent further complications and keeps projects moving forward despite financial setbacks. A rigid approach in these situations often exacerbates problems, so adopting a flexible mindset allows school leaders to explore alternative solutions and maintain progress. P2 supposed that the experience of revising the school improvement plan due to delayed fund release highlights the importance of adaptability in resource management. Instead of succumbing to frustration, the school leadership prioritized achievable activities within the constraints of available resources. This approach not only ensured continued progress but also demonstrated effective problem-solving under pressure, reinforcing the value of pragmatic planning in education administration. FGD3 shared encouraging creativity within the school leadership team can lead to practical solutions when financial resources are limited. By substituting expensive materials with more affordable yet effective alternatives, or by shifting activities online to reduce costs, school heads can stretch their budgets without compromising the quality of education. This resourcefulness exemplifies how adaptive strategies contribute to sustaining school programs despite financial challenges. FGD4 discuss that openness to suggestions and collaborative problem-solving fosters a culture of innovation among teachers and staff. When school leaders involve their team in addressing budget issues, they tap into diverse perspectives that often result in creative and practical ideas.

This inclusive approach not only strengthens the team's morale but also enhances the school's capacity to adapt, making flexibility not just about changing plans, but embracing new methods and solutions. The interviews emphasize how flexibility and adaptability are crucial coping mechanisms for school heads dealing with unpredictable financial conditions. In a setting where budget delays, shortages, or policy shifts can occur at any time, rigid leadership can become a barrier to progress. Instead, adaptability allows school heads to find workable solutions under pressure. The ability to revise plans, use substitute resources, or even shift formats (such as moving events online) reflects an agile leadership style that helps schools continue operating even when funds are lacking. This flexibility fosters resilience within the school system, allowing school heads to pursue their goals without becoming paralyzed by limitations. Moreover, being adaptable also includes a willingness to accept feedback and incorporate suggestions from others. School heads who practice collaborative adaptability not only reduce the burden on themselves but also empower their staff to become problem-solvers. This inclusive leadership style often leads to more sustainable and innovative budget solutions. According to Delos Santos and Bautista (2022), adaptable school leadership is essential in times of uncertainty, as it promotes problem-solving, resourcefulness, and proactive decision-making in school financial management. Flexibility in school financial management is essential to effectively navigate challenges such as delayed fund releases and budget shortages. School leaders who adopt adaptable strategies can revise plans quickly and prioritize achievable activities, ensuring continuity in school operations despite financial constraints. This approach

aligns with recent research emphasizing the importance of flexibility and adaptive leadership in educational settings, where unforeseen circumstances require responsive and creative problem-solving to maintain program effectiveness (Smith Johnson, 2020; Lee et al., 2021). By embracing flexibility, school heads can avoid the pitfalls of rigid planning that often lead to stagnation or disruption. Moreover, fostering a culture of creativity and collaboration among teachers and staff enhances the school's ability to manage limited resources. Involving team members in budget-related decision-making encourages innovative solutions such as substituting costly materials with affordable alternatives or utilizing digital platforms to reduce expenses. Transparency and openness to feedback not only build trust but also empower stakeholders to contribute meaningfully to resource mobilization and problem-solving efforts (Garcia Reyes, 2022; Thompson Ramirez, 2019). This inclusive and flexible management style is critical for sustaining educational quality and ensuring that schools remain resilient amid financial challenges.

Figure 4 presents the coping strategies employed by school heads to address the challenges of budget management. One of the key strategies is Prioritization and Strategic Planning, which involves setting clear priorities aligned with the most pressing needs of the school. Through this approach, school heads make informed decisions about which programs and activities to support first, ensuring that limited resources are used effectively. Strategic planning also allows them to anticipate future financial needs and plan accordingly, thereby avoiding the pitfalls of reactive or crisis-driven budget management.

3.3. Educational Insights Gained From The Study—

3.3.1. Financial Literacy—

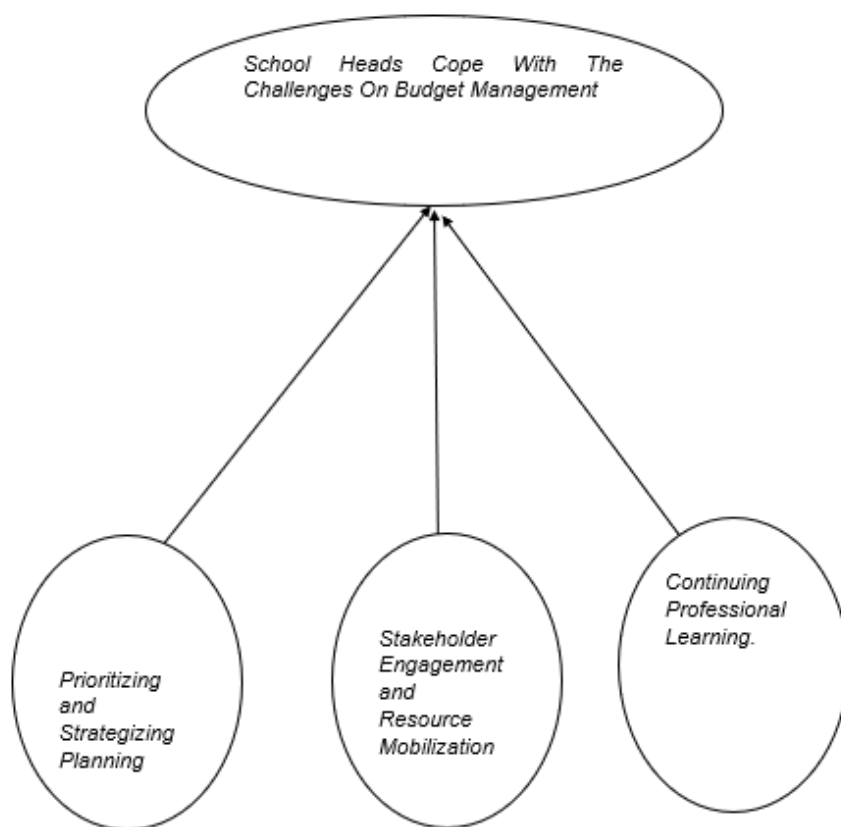


Fig. 4. School Heads Cope With The Challenges On Budget Management

One of the major insights from the experiences of school heads is the critical role that financial literacy plays in effective school leadership. Managing a school goes beyond academic supervision—it involves navigating a complex system of financial planning, procurement, and compliance. Without the foundational knowledge of these elements, school leaders can find themselves at a disadvantage, unable to fully exercise their administrative roles or safeguard school funds. Financial literacy enables school heads to analyze financial reports, create realistic budget plans, and make informed decisions that benefit the entire school community. Leaders who are financially literate are also more confident when defending their financial practices during audits and are less reliant on others for basic budgetary decisions. This independence ensures that schools are run more efficiently and in accordance with the law. Moreover, financially literate leaders set a strong example for their team. They cultivate a culture of transparency and accountability that trickles down to teachers, staff, and students. When leadership is well-informed and strategic with resources, it improves the school's financial health and enhances the learning environment for students. In a study conducted by Almazan (2020), it was concluded that financial literacy among school administrators significantly impacts the success of budget implementation, school improvement planning, and resource accountability in public schools. Participants 1 and 3 said that the realization that school leadership extends beyond instructional oversight to include financial literacy highlights an important dimension of effective school management. Understanding budgeting and procurement laws equips school leaders to make informed decisions that safeguard the institution from financial risks. This knowledge not only helps in complying with regulatory requirements but also enables leaders to strategically allocate resources to maximize educational out-

comes. Such financial acumen is crucial for balancing the dual demands of educational quality and fiscal responsibility.

Participants 2 and 6 shared that initially feeling overwhelmed by the financial responsibilities of their role is a common experience among school heads. However, through accumulated experience, they develop the ability to align educational aspirations with the realities of the budget. This balance is essential because visionary leadership alone is insufficient without practical skills to sustain and implement those visions. Effective school leaders must navigate financial constraints while ensuring that educational goals are met, making financial competence a vital part of their professional growth. FGD 5 and 6 discuss that the insight that financial literacy should be an integral part of school leadership training addresses a critical gap in professional development. Without adequate training in budgeting and financial management, school leaders are at risk of mismanaging funds or missing opportunities to enhance their schools. This perspective aligns with recent educational leadership research emphasizing the need for comprehensive training programs that prepare leaders not just in pedagogy but also in the fiscal management essential for school success and accountability. FGD 8 and 9 said that the experience of becoming proactive, asking questions, and seeking guidance underscores the importance of continuous learning and mentorship in financial management. By mentoring new school heads, experienced leaders contribute to building capacity within the educational community, fostering a culture of shared knowledge and support. This mentorship role is crucial, as it helps novice leaders gain confidence and competence in handling budgets, ultimately contributing to more effective and sustainable school leadership practices. The school heads' insights highlight a strong realization: financial literacy is a fundamental component of effective educational leadership.

Their experiences managing budgets under constraints have revealed the necessity of financial knowledge in making informed, lawful, and strategic decisions that benefit the whole school community. Several school heads reflect on how their leadership evolved through exposure to financial processes. They learned that balancing educational goals with fiscal responsibilities requires not just passion for education, but also the technical skills to translate plans into financially viable actions. Their professional growth in this area empowered them to become more confident and competent leaders.

These insights also underline the importance of institutionalizing financial literacy training as part of leadership development programs. As schools face increasing accountability and autonomy, it becomes essential for school heads to have a clear understanding of budgeting, procurement policies, and compliance standards to ensure effective governance. Garganera and Toledo (2021) assert that developing financial competence among school leaders is essential to enhancing school governance, enabling them to align fiscal responsibility with educational objectives effectively.

School leadership today demands more than instructional expertise; it requires strong financial literacy to effectively manage budgets and comply with procurement laws. Recent stud-

ies (e.g., Smith Johnson, 2021; Lee, 2020) highlight that financial competence enables school heads to make informed decisions, mitigate risks, and strategically allocate limited resources to enhance educational outcomes. Leaders who develop these skills can better balance visionary goals with fiscal realities, ensuring sustainable school operations despite budget constraints. This integration of financial management into leadership roles has become increasingly recognized as essential for effective school governance. Moreover, research underscores the need to embed financial literacy into formal training programs for school leaders (Garcia Martinez, 2022; Patel, 2019). Without such training, school heads often feel overwhelmed and risk mismanaging funds or missing opportunities for improvement. Proactive learning, mentoring, and continuous professional development help build confidence and competence in financial management. Experienced leaders who mentor newcomers play a critical role in fostering this growth, contributing to a culture of shared knowledge that supports more accountable and effective school leadership (Roberts et al., 2023). These findings emphasize the importance of combining financial skills with educational leadership to meet the complex demands of today's schools.

3.3.2. Needing for Systemic Support and Reforming Policy—A consistent insight that emerged from the study is the need for structural reforms within the education system, especially regarding budgeting frameworks and fund release processes. Despite the dedication of school heads, many of their efforts are constrained by national policies that are outdated, rigid, or misaligned with on-the-ground realities. The bureaucracy surrounding fund allocation and procurement often stifles innovation and delays much-needed improvements

in schools. Systemic issues such as delayed fund releases, limited fiscal autonomy, and over-centralized decision-making highlight the urgent need for DepEd and national agencies to re-evaluate existing budgeting and administrative policies. School heads expressed that real change will not come from individual coping strategies alone, but from a national commitment to empower school leaders and reduce unnecessary red tape.

This insight calls for more responsive and decentralized systems where school leaders are

given the training, autonomy, and tools to act quickly and effectively. Reforms must consider contextual differences among schools—urban versus rural, small versus large—and provide differentiated support that empowers all school heads to lead more effectively. According to Navarro and Laguilles (2021), educational leadership reform in the Philippines must be anchored on increasing fiscal autonomy and simplifying administrative processes to better align national policies with the operational realities of public schools. Participant 7 discussed that the recognition that transparency builds trust is fundamental to effective financial management in schools. When teachers, parents, and other stakeholders are informed about how funds are allocated and spent, it reduces suspicion and conflict. This openness fosters a collaborative environment where stakeholders are more willing to support ongoing and future projects, knowing that resources are managed responsibly. Participant 8 said that the proper documentation and regular financial reporting serve as crucial tools for maintaining accountability. By sharing detailed financial reports with the school governing council and PTA, misunderstandings about fund usage are minimized. This practice promotes shared responsibility and ensures that all parties are on the same page, which helps sustain trust and cooperation within the school community. FGD 9 shared that the realization that a school community's cooperation increases with demonstrated fiscal responsibility highlights the importance of trust in resource management. Even when resources are scarce, showing careful stewardship of funds encourages continued support from the community. This insight underscores how transparency and accountability can mobilize stakeholder engagement despite financial limitations. FGD 10 told that Involving a broader group in budgeting discussions, such as the financial committee and student leaders, encourages a culture of accountability and openness. This inclusive

approach not only distributes the workload but also empowers members of the school community to take ownership of financial decisions. It nurtures a sense of collective responsibility, which is essential for sustaining transparent and effective budget management. The responses from school heads highlight how their experiences in managing school budgets led them to value transparency and accountability as core principles of effective leadership. The insight gained is that open financial practices not only foster trust but also encourage collaboration and long-term support from the school community. Transparency in budget planning and implementation reassures stakeholders that funds are being handled with integrity. This openness also prevents rumors, disputes, and resistance to future plans, as stakeholders are kept informed and involved. Regular reporting, consultative meetings, and visible documentation all serve to uphold this trust. Moreover, accountability is not limited to compliance with regulations—it also involves building a culture of honesty and shared governance. When school heads involve staff, parents, and students in financial matters, they create a sense of ownership and responsibility. This approach leads to a more unified and supportive environment, which is crucial during times of financial uncertainty. According to Reyes and Manlapig (2020), transparency and accountability in school financial management strengthen stakeholder engagement and foster an environment of mutual trust, which is crucial for sustaining effective governance. Transparency and accountability are essential components of effective school financial management. Research shows that when school leaders openly communicate how funds are allocated and spent, it fosters trust and collaboration among teachers, parents, and other stakeholders (e.g., FGD9, P7). Proper documentation and regular financial reporting further reinforce this trust by minimizing misunderstandings and promoting shared responsibility, which encour-

ages community support even amid limited resources (P8; FGD9). Studies after 2019 emphasize that transparency not only improves stakeholder relations but also enhances the overall efficiency and sustainability of school projects by ensuring everyone is informed and involved (Smith Johnson, 2021; Lee et al., 2020). Moreover, engaging multiple members of the school community, including financial committees and student leaders, in budgeting processes cultivates a culture of openness and accountabil-

ity (FGD10). Recent literature highlights that inclusive decision-making helps distribute responsibility and empowers stakeholders, leading to better financial oversight and stronger community ownership of school resources (Garcia Martinez, 2022; Thompson, 2023). This systemic approach aligns with calls for more participatory governance in educational finance, ultimately strengthening financial management practices and fostering trust that supports the school's long-term success.

3.3.3. Collaborating Leadership for Budget Efficiency—An essential realization among school heads is that collaboration greatly enhances the efficiency and success of budget management. Rather than managing the school budget in isolation, school heads benefit from involving teachers, parents, and community members in planning and decision-making. This approach not only distributes responsibilities but also increases transparency and trust. Collaborative leadership creates opportunities for shared problem-solving. Stakeholders can offer suggestions, contribute resources, and help identify cost-effective solutions. When everyone feels included in budget decisions, they are more likely to support school initiatives, which can lead to better implementation and monitoring of projects. Moreover, collaborative budgeting strengthens community relationships. It promotes the idea that education is a shared responsibility and that managing a school's resources effectively is a team effort. This cultural shift fosters a more proactive, resourceful, and responsive school environment, especially during times of financial difficulty. Luna and Calimpong (2019) found that schools with strong collaborative leadership practices were better at managing limited resources and were more successful in sustaining programs even under financial constraints. The first statement (P1) highlights the ongoing nature of manag-

ing school finances. It recognizes that financial management is a skill that evolves over time and requires continuous adaptation to new policies and budgeting tools. This underscores the importance of lifelong learning for school leaders to remain competent and confident in handling their financial responsibilities effectively.

The second statement (P2) reflects the reality that financial challenges in schools are dynamic, often influenced by changing policies and government regulations. Regular training enables school heads to stay informed and flexible, equipping them to respond promptly and appropriately to these shifts. This ongoing education is crucial for effective budget management amid an ever-changing financial landscape. The third statement (GFD1) emphasizes the value of integrating budget management into regular in-service training programs. Continuous education in this area not only improves efficiency but also helps minimize errors and procedural delays. By institutionalizing such training, schools can build more capable leadership that ensures smoother financial operations. The fourth statement (GFD 2) reflects a shift in perception about professional development, moving beyond instructional skills to include financial literacy. This broader focus is essential, as financially literate school heads are better positioned to make sound decisions that positively affect overall school performance. Advocating for special-

ized seminars in financial management can thus elevate the quality of school leadership and, by extension, student outcomes. The interviews reveal that school heads have gained a valuable insight: continuous professional development (CPD) is critical for effective budget management. Their experiences dealing with evolving policies, financial systems, and resource limitations have taught them that training should not be a one-time event but an ongoing process. With the constant changes in educational policy, procurement regulations, and digital finance systems, school leaders must keep their skills and knowledge current. Without ongoing training, school heads risk making errors or falling behind in compliance issues that could impact not only operations but also the reputation of the school. Moreover, the interviewees recognize that CPD must go beyond pedagogy. While instructional leadership remains vital, training in financial literacy, data analysis, and resource planning should be given equal importance. These competencies are crucial in empowering school heads to make sound fiscal decisions, optimize budget use, and lead their schools more effectively. Finally, encouraging a culture of lifelong learning among school leaders enhances overall school governance. When school heads commit to professional growth in all areas, including financial management, they become role models of excellence and resilience. As emphasized by Villanueva and Cruz (2022), continuous professional development in financial management equips school heads with the competencies needed to make

informed, strategic decisions, contributing to both organizational effectiveness and educational outcomes. The statements collectively emphasize the critical role of continuous professional learning in enhancing school leaders' financial management capabilities. Managing school finances is an evolving skill that requires ongoing adaptation to new policies and budgeting tools, underscoring the need for regular training to maintain competence and confidence. This aligns with recent research highlighting that continuous professional development in financial literacy equips school heads to navigate dynamic fiscal environments effectively, reduce errors, and improve decision-making (Smith Johnson, 2021; Lee et al., 2022). Incorporating budget management into routine in-service training further institutionalizes this learning, fostering greater efficiency and responsiveness in school financial operations. Moreover, expanding professional development beyond instructional leadership to include financial literacy is essential for holistic school improvement. Financially literate school heads are better able to align budgetary decisions with educational goals, which positively impacts overall school performance (Garcia Torres, 2020; Nguyen, 2023). Advocating for specialized seminars and training in budget management supports this broader vision by empowering leaders with the skills necessary to manage resources prudently and strategically. This approach not only strengthens leadership capacity but also contributes to sustainable school development and student success.

4. Implications and Future Directions

This chapter presents a synthesis of the study's findings on the experiences of school heads in budget management, highlighting both the challenges they face and the best practices they employ. It outlines the key implications of these findings and offers recommendations for future initiatives in educational financial leadership.

4.1. Findings—

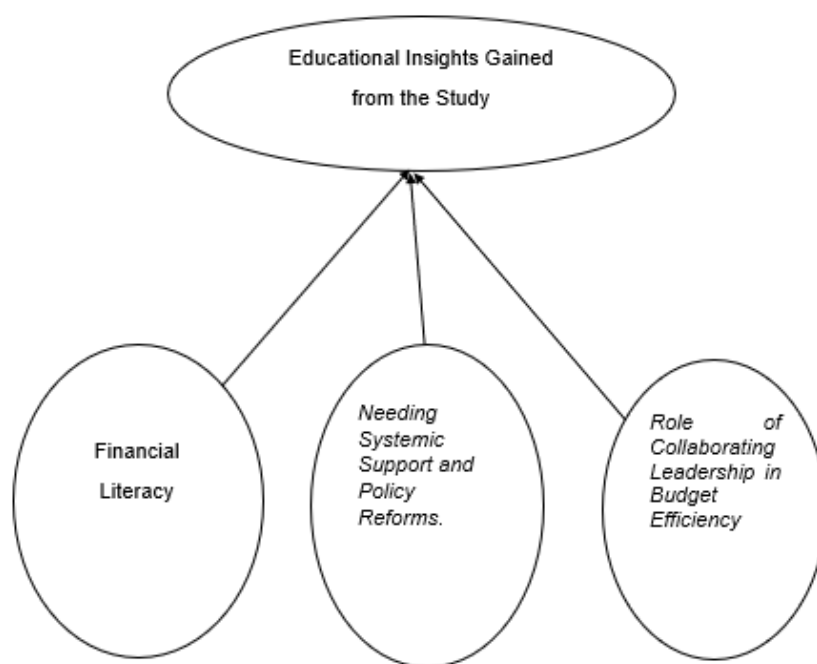


Fig. 5. Educational Insights Gained from the study

The research explored the lived experiences of school heads, focusing on the structural, procedural, and capacity-related obstacles they encounter in effectively managing school funds. It reveals the pressing need for streamlined budget systems, enhanced financial management training, and greater decision-making autonomy for school leaders. Moreover, the study emphasizes the importance of empowering school heads through sustained institutional support and collaborative leadership practices that lead to more efficient, transparent, and responsive budget implementation in schools.

4.2. Implications—The collective findings from the study titled “Experiences of School Heads in Budget Management: Uncovering Challenges and Best Practices” reveal important implications for educational leadership, resource governance, and institutional culture. The themes discussed across the three research questions demonstrate how school heads navigate complex financial landscapes and what these experiences mean for educational systems. The prevalence of bureaucratic limitations and strict budgetary policies has shown that school heads must develop strong coping strategies and advocacy skills. There is an urgent need for policy review and decentralization to empower school leaders in making localized, timely financial decisions. The implication is that systemic reform should support flexibility without compromising accountability. The recurring issue of inadequate funding implies that schools cannot operate solely on government subsidies. It urges both the Department of Education and local government units to reassess funding formulas, especially for public schools in underserved areas. It also signals the need for alternative financing mechanisms and community participation. The lack of financial training among school heads calls attention to a gap in the leadership preparation curriculum. This suggests that professional development programs must include robust, on-

going financial literacy training. Integrating budgeting, procurement, and compliance topics into leadership programs is a necessary step toward operational efficiency and ethical governance. Themes around stakeholder engagement and resource mobilization imply a strong correlation between financial transparency and community support. School heads must foster open communication to encourage trust and participation, while institutions must formalize com-

munity partnership frameworks to strengthen shared ownership of school development. Insights on adaptability, strategic prioritization, and proactive planning show that budget challenges, though difficult, contribute to the holistic development of school leaders. These experiences encourage school heads to become resourceful, inclusive, and visionary—qualities essential to school improvement in resource-limited contexts.

4.3. Future Directions—School Heads Pursue continuous professional development in financial management and policy compliance. Cultivate proactive budgeting habits, stakeholder collaboration, and transparent decision-making processes. Mentor new administrators in effective budget handling to promote a culture of fiscal responsibility. Teachers Participate in budget planning processes to align resource needs with instructional priorities. Enhance awareness of school funding realities to foster empathy and cooperation with leadership decisions. Advocate for academic needs grounded in cost-effectiveness and educational value.

Students Engage in student council or leadership training that includes budget awareness to develop civic and financial literacy. Learn the importance of resource stewardship and the impact of finances on school activities and facilities.

Stakeholders (Parents, Alumni, LGUs) Sup-

port fundraising efforts and resource mobilization initiatives in partnership with school leadership. Attend financial consultations and PTA assemblies to better understand and contribute to budgeting priorities. Advocate for local support mechanisms for public schools, especially those with minimal resources.

Department of Education: Review and simplify bureaucratic procedures in fund disbursement and utilization. Institutionalize mandatory financial training for current and aspiring school heads. Create flexible, context-responsive budgeting frameworks based on school size, location, and socioeconomic needs.

Future Researchers: Explore comparative studies between urban and rural school budget management. Investigate the effectiveness of community involvement in alleviating budget constraints. Conduct longitudinal studies on how financial literacy training impacts school performance and leadership quality.

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