

Demographic Profile and Financial Management Practices of School Heads: Interaction Effects on Mooe Accounting, Disbursing and Planning

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Abstract. This purpose of the study was to determine the significant difference of the financial management practices of school heads when grouped according to its profile. A total of 74 teachers in Buhangin District, Davao City Division were identified through tabachnick and fidell formula. The study utilized a descriptive-comparative design. An adapted survey questionnaires were utilized which centered on the financial management practices of school heads. Frequency and Percentage, Mean, and MANOVA were used as statistical tools of the study. Results revealed on the profile of the school heads in terms of gender, the majority were female, followed by the male-respondents and then the LGBTQ+ group. Further, in terms of length of service, majority of the respondents was on their first 10 years and below in the service. Lastly, in terms of educational attainment, majority of the respondents was a PhD graduate. Moreover, on the level of financial management practices of school heads in terms of accounting mechanism, disbursing mechanism, and planning mechanism were all high. Based on the result of the MANOVA analysis, revealed that the financial management practices of school heads significantly differ based on their length of service, as well as the combined effect of their length of service and educational attainment. However, no significant differences were observed when considering gender or educational attainment alone. Thus, this study suggests that School heads are encouraged to actively seek opportunities to enhance their financial management capabilities through ongoing education and practical experience.

KEY WORDS

1. Financial management practices 2. descriptive-comparative 3. profile

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1. Introduction

School budgets function as significant instruments for fostering good governance in educational environments. Within the framework of the Philippine Basic Education System, Maintenance and Other Operating Expenses (MOOE) constitute a vital component of the financial oversight of public schools. MOOE funds are designated to address diverse operational expenses, encompassing utilities, maintenance, supplies, and training. School heads, or principals, are essential in managing Maintenance and Other Operating Expenses (MOOE), involving responsibilities that include planning, budgeting, and overseeing the allocation of these funds. Despite the significance of effective financial management, difficulties in finance per-

sist among many school heads, resulting in a failure to achieve the desired outcomes of MOOE expenditures.

In Davao City, Ochada and Gempes (2019) noted in their study the issues regarding teachers' trust in the transparency of the MOOE and the exclusion of teachers from financial planning. The study demonstrates that regular teachers were infrequently consulted regarding their concerns. The fact is that the school did not assess the requirements of the teachers when formulating the School Improvement Plan (SIP). Aside from being uninformed, the teachers were given no say in where the MOOE funds went. The study suggests that fostering a trustful climate in schools may lead to enhanced performance among teachers and pupils. Moreover, the integrity and openness of the school head could encourage stakeholder participation and dedication to school development.

Existing studies on MOOE financial management practices among school heads highlight significant gaps that warrant further investigation. Research shows that many school administrators struggle with financial management due to insufficient training, resource allocation issues, and budgeting issues, but little is known about how demographic variables like gender, length of service, and educational attainment affect MOOE accounting, disbursing, and planning. This gap is particularly evident in the Buhangin District, Davao City Division, where financial management challenges remain largely unexplored. Despite widespread concerns over financial mismanagement in public schools, limited research examines how the demographic characteristics of school administrators in this district influence their financial decision-making. Addressing this gap through a focused study could provide valuable insights to enhance financial leadership, optimize resource allocation, and strengthen accountability in public school financial operations.

1.1. Research Questions—The study pursued answers to the ensuing objectives: a.) to determine the profile of the school heads in terms of gender, length of service, and educational attainment. b.) to determine the level of the financial management practices of school heads in terms of accounting mechanism, disbursing mechanism, and planning mechanism; and c.) to determine if there is a significant difference in the financial management practices of school heads when grouped according to profile.

1.2. Significance of the Study—At .05 level of significance, the following hypothesis was tested: a.) There is no significant difference in the financial management practices of school heads when grouped according to profile.

This study holds significance for a broad range of educational stakeholders by shedding light on the impact of school heads' financial management practices. For the Department of Education, the findings offer guidance for shaping policies aimed at improving financial literacy among school leaders. School heads can use the insights for self-evaluation and professional development to ensure efficient resource use and goal attainment. PTA officers and teachers are encouraged to engage more in financial decisions, fostering transparency and accountability. Students benefit from improved resource allocation, enhancing their educational experience, while future researchers gain a foundational understanding to explore further interventions that strengthen financial management in schools.

1.3. Conceptual Framework—Figure 1 showed the conceptual framework presenting the variables of the study. This presented the interaction between the independent variable and the dependent variable. The figure displayed that the profile of the school heads in terms of gender, length of service, and educational attainment was the independent variable of the study. On the other hand, the dependent variable of the study was the financial management

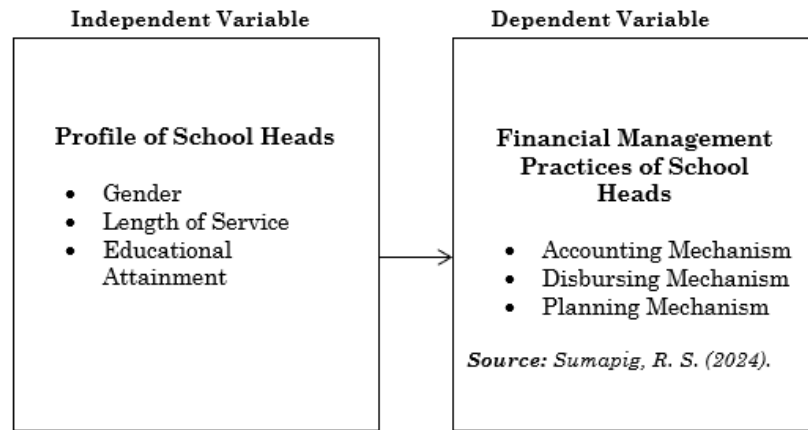


Fig. 1. Theoretical/Conceptual Framework

practices of school heads in terms of accounting difference in the financial management mechanism, disbursing mechanism, and planning practices of school heads when grouped according to profile. Ultimately, the aim of this study was to determine if there was a significant

2. Methodology

The following section outlines the procedures used by the researcher to perform this research study. It includes the population and sampling, instrumentation, data source, and data analysis.

2.1. Research Design—This study used a descriptive comparative research design to examine differences in the financial management practices of school heads in Buhangin District, Davao City, based on gender, length of service, and educational attainment. The design enabled the comparison of naturally occurring group differences without manipulating variables. It was ideal for identifying patterns and assessing how demographic factors influenced financial decisions. This method allowed for a systematic and objective analysis of school heads' practices across various profiles. By focusing on "what" differences exist rather than "why," the study highlighted areas needing improvement. The design also supported data-driven insights into effective financial management in educational settings.

2.2. Ethical Consideration—The study strictly followed ethical standards, including

informed consent, confidentiality, and participant safety, as outlined by RMC's Research Ethics guidelines. Ethical safeguards ensured voluntary participation, data privacy, and the right to withdraw at any time. Participants were school heads whose emotional well-being was protected through secure data handling and respectful engagement. The researcher was qualified and maintained transparency, objectivity, and fairness throughout the process. Facilities and expert guidance supported ethical compliance and research quality. Overall, the study upheld justice, avoided conflicts of interest, and ensured data collection and reporting were done responsibly.

2.3. Research Respondents—The study involved 74 public school heads from Buhangin District, selected using universal sampling based on the formula by Tabachnick and Fidell. This method ensured all eligible participants

were included, minimizing sampling bias and enhancing the validity of the results. Respondents were grouped by gender, length of service, and educational attainment to examine differences in financial management practices. Their inclusion provided comprehensive insights into how demographic profiles influenced decision-making. The method ensured in-depth analysis and reliable findings. Surveys were administered on-site, ensuring a thorough understanding of each group's financial management behavior.

2.4. Research Instrument—The study used a validated and pilot-tested questionnaire

2.5. Data Gathering Procedure—The researcher secured official permissions from relevant authorities before distributing the questionnaire in person to ensure transparency and institutional compliance. Expert validation and pilot testing refined the instrument prior to use. Data collection involved direct administration,

2.6. Data Analysis—Data analysis was conducted using SPSS and included frequency, percentage, mean, and MANOVA. Frequency and percentage described the respondents' profiles, while mean measured their level of financial management practices. MANOVA de-

adapted from Sumapig (2024) to assess school heads' financial management practices. The instrument included 15 items across three dimensions: accounting, disbursing, and planning mechanisms. A panel of experts reviewed the questionnaire to ensure clarity, relevance, and alignment with study goals. A pilot test with non-participating school heads confirmed its reliability. Responses were rated using a 5-point scale with descriptive equivalents. This approach ensured the instrument effectively captured the financial behaviors and practices of the respondents.

allowing for clarification and encouraging honest responses. Questionnaires were retrieved carefully to maintain data integrity and confidentiality. The researcher ensured all participants were informed of their rights and the study's objectives. This systematic approach promoted accurate and ethical data collection.

termined if significant differences existed in practices when grouped by demographic profile. This multi-step analysis ensured that results were statistically sound and aligned with research objectives. SPSS provided a robust platform for interpreting complex data patterns.

3. Results and Discussion

This chapter delineated the findings and discussion of the research. The presentation featured a comprehensive investigation of the profile of the school heads in terms of gender, length of service, and educational attainment. The chapter subsequently offered a discussion of the financial management practices of school heads in terms of accounting mechanism, disbursing mechanism, and planning mechanism. The concluding section discussed the significant difference in the financial management practices of school heads when grouped according to profile in Buhangin District, Davao City Division.

3.1. Profile of the School Heads in Terms Of Gender—Table 1 displayed the data on the profile of the school heads in terms of gender

in Buhangin District, Davao City Division. The frequency and percentage scores for each gender group were displayed in both tabular and

textual representations. The results revealed that the majority of school heads were female, with 37 respondents representing 50% of the total responses. This was followed by male respondents, comprising 33 individuals or 44.59% of the total. Meanwhile, the LGBTQ+ group

accounted for 4 respondents, making up 5.41% of the overall sample. These results suggest that there is a relatively balanced gender distribution among school heads in Buhangin District, Davao City Division, with a slight predominance of female school heads.

Table 1. Profile of the School Heads in Terms of Gender

No.	Gender	N	Frequency	Percentage
1	Male	74	33	44.59%
2	Female		37	50.00%
3	LGBTQ+		4	5.41%
Overall		74	74	100%

3.2. *Profile of the School Heads in Terms Of Length of Service*—Table 2 displayed the data on the profile of the school heads in terms of length of service in Buhangin District, Davao City Division. The frequency and percentage scores for each group were displayed in both tabular and textual representations. The results revealed that the majority of school heads had served for 1–10 years, with 36 respondents representing 48.65% of the total responses. This

was followed by those with 11–20 years of service, comprising 28 individuals or 37.84% of the total. Meanwhile, school heads with more than 20 years of service accounted for 10 respondents, making up 13.51% of the overall sample. These results suggest that most school heads in Buhangin District, Davao City Division are relatively early in their administrative careers, with fewer individuals having reached over two decades of service.

Table 2. Profile of the School Heads in Terms of Length of Service

No.	Length of Service	N	Frequency	Percentage
1	1–10 years	74	36	48.65%
2	11–20 years		28	37.84%
3	20 and above years		10	13.51%
Overall		74	74	100%

3.3. *Profile of the School Heads in Terms of Educational Attainment*—Table 3 displayed the data on the profile of the school heads in terms of educational attainment in Buhangin District, Davao City Division. The frequency and percentage scores for each group were displayed in both tabular and textual representa-

tions. The profile of the school heads in terms of educational attainment reveals a high level of academic qualification. Among the 74 respondents, none were solely bachelor graduates, indicating that all school heads have pursued graduate studies. Specifically, 10.81% have completed some units in their Master's degree

(MA Units), while 22.97% have fully graduated with a Master's degree (MA Graduate). A larger portion, 27.02%, have completed some units in their doctoral studies (PhD Units), and the highest percentage, 39.19%, are doctoral degree holders (PhD Graduate). This distribution suggests that a significant majority of school

heads hold advanced degrees, with nearly two-thirds having either completed or are pursuing doctoral studies. These results suggest that a significant portion of school heads in Buhangin District, Davao City Division have attained post-graduate education, with a notable predominance of doctorate-level qualifications.

Table 3. Profile of the School Heads in Terms of Educational Attainment

No.	Educational Attainment	N	Frequency	Percentage
1	Bachelor Graduate	74	0	0%
2	MA Units		8	10.81%
3	MA Graduate		17	22.97%
4	PhD Units		20	27.02%
5	PhD Graduate		29	39.19%
Overall		74	74	100%

3.4. Level of Financial Management Practices of School Heads —Table 4 showed the summary on the level of financial management practices of school heads which was measured by three indicators namely: accounting mechanism, disbursing mechanism, and planning mechanism. The mean ratings of these indicators are as follows: Accounting Mechanism (3.63), which was described as high. Disbursing

Mechanism (3.60) was equivalent to high, while Planning Mechanism (3.54) was described as high. The three indicators/domains on the level of financial management practices of school heads generate an overall mean rating of (3.59), described as high. This means that the financial management practices of school heads in terms of accounting, disbursing, and planning mechanisms were oftentimes evident.

Table 4. Summary on the Level of Financial Management Practices of School Heads

No.	Item	Mean	Descriptive Level
1	Accounting Mechanism	3.63	High
2	Disbursing Mechanism	3.60	High
3	Planning Mechanism	3.54	High
Overall Mean		3.59	High

3.5. *Significant Difference in the Financial Management Practices of School Heads When Grouped According to its Profile*—Table 5 revealed the significant difference in the financial management practices of school heads when grouped according to their profile variables (Gender, Length of Service, and Educational Attainment), a multivariate analysis of variance (MANOVA) was conducted using Pillai's Trace, which is considered robust against violations of assumptions such as unequal group sizes and non-normality.

The results revealed that length of service had a statistically significant multivariate effect on the combined financial management practices—accounting, disbursing, and planning—of school heads, Pillai's Trace = .289, $F(6, 96) = 2.700$, $p = .018$, partial $\eta^2 = .144$. This indicates that financial management practices varied meaningfully depending on how long school heads had served. In contrast, educational attainment did not yield a statistically

significant multivariate effect, Pillai's Trace = .179, $F(9, 147) = 1.037$, $p = .414$, partial $\eta^2 = .060$, suggesting no meaningful differences in financial management practices across varying educational backgrounds. Similarly, gender did not result in statistically significant differences in financial management practices, Pillai's Trace = .064, $F(6, 96) = 0.533$, $p = .782$, partial $\eta^2 = .032$.

Interestingly, the interaction effect between length of service and educational attainment was statistically significant, Pillai's Trace = .573, $F(18, 147) = 1.927$, $p = .018$, partial $\eta^2 = .191$. This implies that the combined influence of a school head's service experience and educational background significantly affected how they managed financial responsibilities. Other interactions, including service and gender, educational attainment and gender, and the three-way interaction among service, educational attainment, and gender, were not statistically significant ($p < .05$).

Table 5. Significant Difference in the Financial Management Practices of School Heads When Grouped According to Their Profile

Effect	Pillai's Trace	F	df	p-value	Partial η^2	Decision
Length of Service	.289	2.700	6, 96	.018	.144	Reject H_0
Educational Attainment	.179	1.037	9, 147	.414	.060	Accept H_0
Gender	.064	0.533	6, 96	.782	.032	Accept H_0
Length of Service × Ed. Attainment	.573	1.927	18, 147	.018	.191	Reject H_0
Length of Service × Gender	.086	0.484	9, 147	.883	.029	Accept H_0
Ed. Attainment × Gender	.375	1.399	15, 147	.155	.125	Accept H_0
3-Way Interaction	.089	0.499	9, 147	.873	.030	Accept H_0

4. Conclusions and Recommendations

4.1. Findings—The findings of this study are as follows: the profile of the school heads in terms of gender, length of service, and educational attainment. Further, the level of the financial management practices of school heads in terms of accounting mechanism, disbursing mechanism, and planning mechanism. Lastly, the significant difference of the financial management practices of school heads when grouped according to its profile. The significant findings were discussed below:

The profile of school heads, particularly their length of service and educational attainment, significantly influences their ability to manage financial resources effectively. This finding is consistent with Becker's Human Capital Theory, which posits that the accumulation of knowledge, skills, and experience increases a leader's productivity and decision-making capacity. The significant interaction between service length and education suggests that practical experience combined with formal learning strengthens school heads' overall competence in financial management, enabling them to allocate and utilize resources more efficiently.

4.2. Conclusions—Financial management practices among school heads—covering key areas such as accounting, disbursing, and planning—are shaped by their professional experience and educational background. This aligns well with Bass and Riggio's Transformational Leadership Theory, which emphasizes that leaders who demonstrate vision, motivation, and individualized consideration are more effective in guiding their teams towards common financial

objectives. Experienced and educated school heads are more likely to foster a positive organizational culture that supports responsible and strategic financial decision-making.

The significant differences in financial management practices, particularly those related to length of service and its interaction with educational attainment, reflect the principles of Eisenhardt's Agency Theory. As agents entrusted with managing school resources, school heads with greater experience and education are better equipped to align their decisions with the interests of their institutions. This reduces potential conflicts and improves the quality of financial management, ensuring transparency, accountability, and efficient use of funds. Gender and education alone, however, do not appear to have a strong influence, highlighting the importance of practical experience in enhancing leadership effectiveness in financial matters.

4.3. Recommendations—The study recommends that the Department of Education provide targeted training to improve school heads' financial management skills, especially for less experienced leaders. School heads should seek continuous learning and mentorship, while stakeholders like parents and community members are urged to support transparency and leadership development. Teachers should collaborate with administrators to enhance financial planning and resource use. Students can benefit from better resource allocation and should be introduced to financial stewardship. Future research should explore other influencing factors, such as leadership style or policy, using qualitative or long-term approaches.

5. References

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