

Financial Management Capacity Enhancement Program: The Case of Claveria North District, Masbate

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ABSTRACT

This qualitative descriptive case study examined the financial management experiences, challenges, and proposed solutions of school heads in Claveria North District, Masbate, and used the findings as basis for a Financial Management Capacity Enhancement Program. Ten public school heads with at least five years of leadership experience were purposively selected from principals, head teachers, and teachers-in-charge. Data were gathered through semi-structured one-on-one interviews and review of pertinent school financial documents, then analyzed thematically. Findings showed that school heads managed persistent resource inadequacy, delayed fund releases, unexpected expenditures, geographic and logistical constraints, limited formal financial management training, procurement bottlenecks, and demanding documentation and liquidation requirements. Despite these conditions, they

developed competence through prioritization, strategic budget allocation, community fundraising, income-generating activities, adaptive procurement practices, peer learning, and close stakeholder coordination; some also relied on personal funds when official resources were delayed. The study concludes that the resourcefulness of rural school heads cannot substitute for institutionalized support. Context-responsive financial training, clearer and more adaptive procedures, timely releases, stronger supplier and stakeholder networks, and standardized accounting and liquidation support are therefore necessary. These findings informed a capacity enhancement program intended to strengthen transparency, accountability, compliance, and efficient financial governance in geographically isolated rural schools.

Keywords: *school financial management, rural school leadership, procurement, budgeting, fiscal governance, capacity enhancement*

INTRODUCTION

Financial resources are central to the continuity and quality of school operations because they sustain instructional materials, facilities, personnel support, and other activities required to deliver education. School heads therefore perform a dual role as instructional leaders and fiscal stewards whose decisions determine whether scarce resources are translated into school priorities. Financial management in schools involves planning, expenditure control, accountability, and reporting (Hasibuan, 2021), while the Philippine Professional Standards for School Heads expressly require competence in allocation, procurement, disbursement, liquidation, and compliance mechanisms (Department of Education, 2020).

This responsibility becomes more difficult in geographically isolated schools. In Claveria North District, Masbate, small and medium public schools operate with limited government funds while confronting transport costs, restricted supplier access, monthly fund-release schedules, unanticipated activities, and rigid documentation requirements. The regulatory environment requires school heads to comply with MOOE rules and procurement requirements even when island logistics delay transactions and increase operational costs (Commission on Audit

& Department of Budget and Management, 2019; Department of Education, 2019). These conditions can force rural school leaders to realign priorities, seek supplementary resources, or temporarily shoulder expenses personally to keep school operations functioning.

Prior studies consistently report that inadequate financial competence, weak stakeholder participation, limited oversight, insufficient training, and constrained funding undermine school financial management, particularly in rural and resource-poor settings (Aina & Bipath, 2020; Amos et al., 2021; Fatima et al., 2019; Ndhlovu et al., 2020). Philippine evidence likewise shows continuing difficulties in budgeting, procurement, accounting, and financial policy compliance among school heads (Merano, 2023; Pilapil, 2019). However, these studies provide limited insight into the day-to-day fiscal realities of school leaders in island districts, where geographic isolation compounds administrative and financial constraints.

Accordingly, this study examined the notable experiences of Claveria North District school heads in managing financial resources, identified the challenges they encountered in procurement planning, budgeting, procurement processes, and accounting and disbursement, documented the solutions they proposed and practiced, and used these findings as the basis for a Financial Management Capacity Enhancement Program. By grounding the analysis in a rural island context, the study sought to contribute context-sensitive evidence for educational leadership, fiscal governance, and capacity-building in public schools.

Literature Review

Financial governance and school-head accountability

Financial management in education extends beyond bookkeeping because it connects school priorities with the lawful and strategic use of public resources. Sound practice requires planning, expenditure control, documentation, reporting, and accountability mechanisms that allow limited resources to serve institutional goals (Hasibuan, 2021). Gaspar et al. (2022) similarly emphasized transparency and accountability in managing school financial resources, while Hidayatulloh et al. (2022) highlighted participation, sustainability, equity, and honesty as core principles of school financial management. These principles are especially important where school leaders must reconcile instructional priorities with administrative controls.

In the Philippine public-school system, accountability is reinforced through formal standards and financial issuances. DepEd Order No. 024, s. 2020 identifies financial management as a school-head competency, and DepEd Order No. 008, s. 2019 specifies requirements for the release, use, monitoring, and reporting of school MOOE. The COA-DBM-DepEd Joint Circular No. 1, s. 2019 further governs cash advances for non-implementing units. Together, these rules create a compliance-intensive environment in which school heads are responsible for both educational outcomes and the proper stewardship of public funds (Commission on Audit & Department of Budget and Management, 2019; Department of Education, 2019, 2020).

Financial management competence and capacity gaps

Research consistently links school financial management quality with the competence of educational leaders. Abbas et al. (2023) reported that training contributes to the financial management competencies of educational managers, while Amos et al. (2021) underscored the importance of school heads' financial skills for the provision of quality education. In public primary schools, Aina and Bipath (2020) found that financial decision-making is strengthened when school leaders and governing bodies possess the required financial knowledge and participate meaningfully in management processes.

Capacity gaps are particularly consequential in budgeting, procurement, accounting, and audit preparation. Fatima et al. (2019) identified weaknesses in bookkeeping, budget implementation, procurement, and financial training among school heads, while Ezech and Ogara (2020) associated poor financial management with weaknesses in procurement, auditing, supporting documents, and financial statements. Sebidi et al. (2023) likewise showed that inadequate support and limited understanding of financial reporting and auditing constrain school financial management. These findings support the need for continuing, practice-oriented capacity building rather than one-time orientation.

Philippine studies reinforce the same concern. Merano (2023) found a need to strengthen the financial management competence of school heads, including documentation, internal control, and accountability practices. Gamala and Marpa (2022) also emphasized managerial skills as an important element of school performance. Taken together, the literature suggests that formal preparation in financial administration is not always commensurate with the responsibilities assumed by school leaders, particularly when teachers are promoted into administrative positions without an accounting or procurement background.

Rural and island constraints in school finance

Rural school leadership intensifies financial management pressures because geographic isolation raises the cost and complexity of routine transactions. Preston et al. (2018) identified financial responsibility, accountability demands, change, and stakeholder politics among the recurring challenges of rural principals. Amriani et al. (2020) further described remote schools as vulnerable to inadequate funding, infrastructure limitations, weak connectivity, and constrained community resources. Such conditions create a mismatch between uniform administrative requirements and the highly variable contexts in which school heads must implement them.

In the Philippines, delayed government funds can restrict school activities and compel administrators to seek alternative sources (Pilapil, 2019). Boholano (2023) likewise noted the resource burdens faced by school leaders operating in remote teaching contexts. Lumbantobing (2021) emphasized that operational assistance and alternative financing are important to sustain facilities and services when regular resources are insufficient. For island schools, transport, supplier availability, and access to division offices add another layer of cost that may not be adequately reflected in standard allocations.

Adaptive strategies, participation, and financial sustainability

The literature points to adaptive but accountable strategies for managing scarcity. Hidayatulloh et al. (2022) advocated participatory financial planning that aligns resources with institutional goals, while Kelechi (2023) recommended budgeting according to available capacity and strengthening safeguards against misuse. Odigwe and Owan (2022) stressed that effective management of financial and non-financial resources supports institutional goal fulfilment, and Sulastri et al. (2022) highlighted the importance of financial planning even when schools draw support from multiple contributors and donors.

Stakeholder cooperation and continuous professional development are repeatedly identified as enabling conditions for better fiscal governance. Ndhlovu et al. (2020) recommended clear policy guidance, training, and collaborative relationships among school heads and school development structures. At the same time, procurement must remain compliant with public-sector rules under the Government Procurement Reform Act (Republic Act No. 9184, 2003). The challenge for rural school leaders is therefore not simply to become more resourceful, but to institutionalize resourcefulness within transparent, compliant, and sustainable financial systems.

Conceptual framework

The study conceptualized the financial management of Claveria North District school heads through the interaction of their notable experiences, the challenges they encountered, and the solutions they developed or proposed. These three evidence streams converged in the development of the Financial Management Capacity Enhancement Program, which was intended to improve school financial management in a rural island setting. The framework recognizes that school-head practices are shaped by immediate institutional needs as well as broader policy, bureaucratic, logistical, and resource conditions.

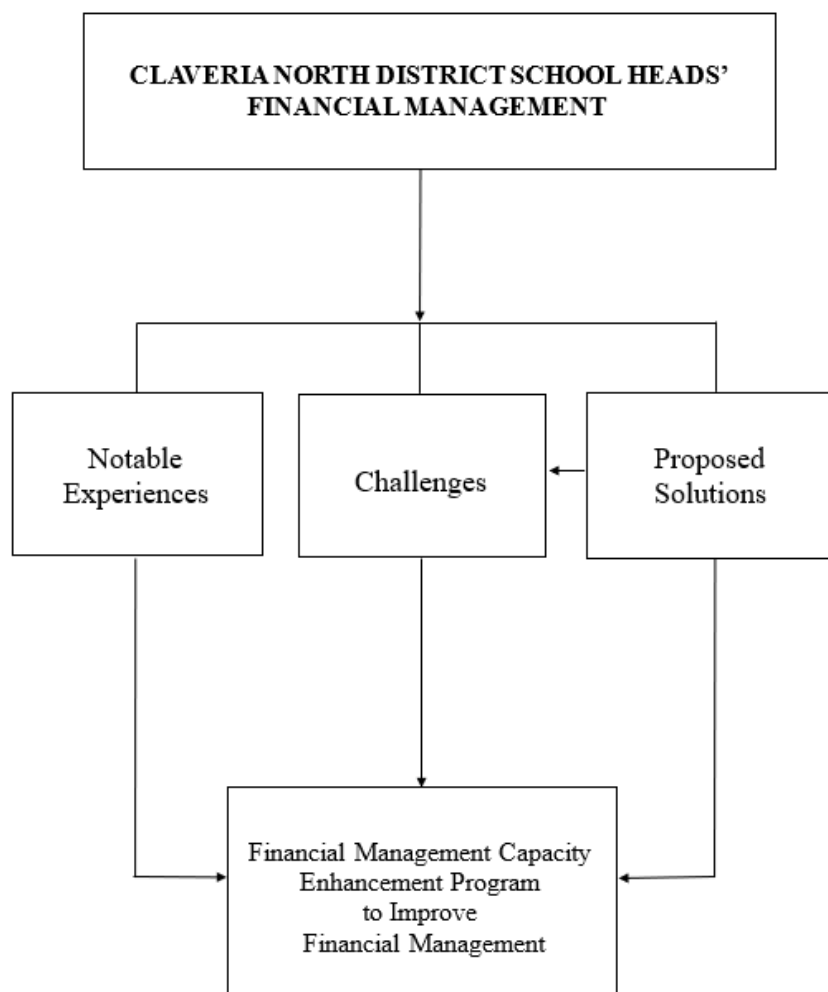


Figure 1. *Conceptual Paradigm of the Study*

METHODS

Research Design

The study used a basic qualitative approach and a descriptive case study design to examine the financial management experiences, challenges, and proposed solutions of school heads in a bounded rural district. Semi-structured interviews were used to obtain detailed first-hand accounts while allowing follow-up questions to clarify emerging issues. The qualitative approach was appropriate for examining participants' perspectives and identifying recurring patterns in context-rich accounts (Barrett & Twycross, 2018).

Research Locale

The study was conducted in Claveria North District, Schools Division of Masbate, Philippines. The district is located on Burias Island and includes public elementary and secondary schools operating under geographic, transport, and supplier-access constraints. The rural island context was central to the inquiry because financial transactions, procurement, travel, and coordination with mainland offices involved conditions that differed from those of more accessible districts.

Participants and Sampling Technique

The participants were 10 public school heads drawn from a district pool of 20 school leaders consisting of principals, head teachers, and teachers-in-charge. Purposive sampling was used to select school heads with at least five years of leadership service while representing different formal designations and school contexts. Private schools and school heads from other districts on Burias Island were outside the scope of the study. Participants were referred to as “informants” in the source study to protect their identities.

Research Instrument

Data were gathered using a researcher-developed semi-structured interview guide composed of open-ended questions. The guide focused on two major areas: (1) notable financial management experiences and (2) challenges and proposed solutions in procurement planning, budgeting, procurement processes, and accounting and disbursement. The design allowed the researcher to probe responses and record additional themes that emerged during the interviews. Pertinent documents—including Annual Implementation Plans, School Improvement Plans, Annual Procurement Plans, liquidation reports, authority and accountability forms, and records of professional-development activities—were also examined as secondary sources for contextual verification.

Data Gathering Procedure

Permission was first sought from the district to access the school-head profile needed to identify eligible informants. After the pool of participants was established, approval to conduct the study was requested from the Schools Division Office through the district supervisor. Informed consent was obtained before data collection. Face-to-face, one-on-one interviews were then conducted according to participant availability. Responses were audio-recorded with permission, followed by verbatim transcription for analysis. Relevant financial and professional-development documents were reviewed to deepen interpretation of the interview data.

Data Analysis

The transcribed interviews were analyzed thematically. The researcher repeatedly read the transcripts, identified recurring ideas and significant statements, generated initial codes, and grouped related codes into broader themes. Themes were organized around notable experiences and the four financial-management domains of procurement planning, budgeting, procurement process, and accounting and disbursement. Interpretations were compared with pertinent policies, documentary evidence, and related literature. Direct translated excerpts from informants were retained in the source analysis to preserve contextual meaning.

Ethical Consideration

The study observed voluntary informed consent, confidentiality, anonymity, and the right to withdraw. Participants received an explanation of the study’s purpose, procedures, potential benefits, and possible risks before participation. Identifying information was protected through the use of generic informant labels, and data were handled in a manner intended to prevent disclosure of individual identities. The researcher also considered the potential emotional or professional sensitivity of discussing financial-management difficulties and maintained respect for participant autonomy throughout the process.

RESULTS AND DISCUSSION

Notable financial management experiences of school heads

The school heads’ narratives showed that financial management in Claveria North District was defined by persistent scarcity and continual adjustment. Limited allocations, unexpected expenses, and the need to balance instructional and physical-resource requirements forced leaders to distinguish essential needs from desirable expenditures. At the same time, the experience produced professional growth: school heads learned to prioritize, pre-plan expenditures, allocate available funds strategically, and identify supplementary sources through

solicitation, fundraising, and income-generating activities. These patterns are consistent with literature describing financial competence as both a technical and adaptive leadership function (Abbas et al., 2023; Amos et al., 2021).

Two experiences were particularly consequential. First, participants reported that limited formal preparation in financial management made budgeting, procurement planning, and compliance difficult, echoing competence gaps documented by Fatima et al. (2019), Merano (2023), and Sebidi et al. (2023). Second, delayed releases and reimbursement constraints led some school heads to use personal money to sustain urgent school needs. This practice illustrated both the resourcefulness of rural administrators and a systemic vulnerability: school operations could become dependent on personal financial capacity rather than predictable institutional support.

Table 1. Major Themes in the Notable Financial Management Experiences of School Heads

Theme	Manifestation in the Study
Inadequate allocation of resources	Limited funding, unexpected expenses, and competing instructional and physical needs constrained school operations.
Developing resourcefulness and competence	School heads learned to formulate practical responses and strengthened competence through experience.
Prioritizing needs	Essential learner and school needs were prioritized over wants to maximize scarce resources.
Strategic budget allocation and planning	Expenditures were pre-planned and aligned with school priorities and scheduled allocations.
Sourcing supplementary funds	Solicitation, fundraising, and income-generating activities were used to augment regular resources.
Limited formal financial-management training	Gaps in budgeting, procurement planning, and regulatory compliance increased the difficulty of financial tasks.
Bureaucratic and structural issues	Delayed fund releases, procurement constraints, budget discrepancies, and ancillary workloads created operational bottlenecks.
Use of personal funds	School heads sometimes advanced personal money when official funds or reimbursements were delayed.

Challenges in procurement planning, budgeting, procurement, and accounting

Challenges clustered across four interconnected financial-management domains. In procurement planning, school heads had difficulty prioritizing essential needs within fixed ceilings and carried a heavy planning burden because teacher and parent participation was limited. Budgeting was affected by inadequate and delayed funds, complex planning requirements, weak technical support, and transparency mechanisms that were not always sustained after meetings. These conditions reflect the broader rural financial-management problems identified by Aina and Bipath (2020) and Ndhlovu et al. (2020), particularly where planning capacity and participatory structures are weak.

The procurement process was further constrained by the small number of accessible suppliers. Dependence on a limited supplier pool reduced bargaining options and increased vulnerability to price and availability problems, while limited procurement training made regulatory compliance more difficult. In accounting and disbursement, informants emphasized documentation burdens, delayed liquidation, technical terminology, changing policies, and inconsistent practices. Similar concerns regarding procurement, record-keeping, auditing, and financial reporting have been reported by Ezech and Ogara (2020), Gaspar et al. (2022), and Sebidi et al. (2023).

Table 2. Financial Management Challenges Identified by School Heads

Domain	Key Challenges
Procurement planning	Prioritizing essential needs amid budget constraints; limited stakeholder engagement; concentration of planning responsibility on the school head.
Budgeting	Limited and delayed funds; budget-planning stress; lack of technical support; transparency meetings with limited follow-through.

Procurement process	Limited pool of suppliers and dependence on a few vendors; inadequate procurement training and difficulty navigating legal requirements.
Accounting and disbursement	Demanding documentation and liquidation; delayed processing; inconsistent orientation and practices; abrupt policy changes and non-uniform audit expectations.

Solutions proposed and practiced by school heads

Participants responded to financial constraints through a combination of formal compliance and adaptive local practice. In procurement planning, they emphasized strategic and flexible resource allocation within approved plans, re-prioritization of less urgent items, and alternative procurement approaches when permitted. In budgeting, they practiced adaptive allocation, sought community and stakeholder support, organized fundraising or other resource-generation activities, and used regular meetings to communicate MOOE allocations and financial reports. These approaches reflect the participatory and sustainability-oriented financial principles discussed by Hidayatulloh et al. (2022) and Sulastris et al. (2022).

Procurement solutions included trust-based relationships with accessible local suppliers and school-headed coordination when staff capacity was limited. For accounting and disbursement, school heads strengthened internal verification, delegated tasks where possible, used checklists, and relied on peer networks and self-directed learning. Although these strategies allowed schools to continue functioning, the findings also showed the limitations of informal workarounds. The centralization of responsibility on individual school heads and dependence on personal networks can weaken institutional continuity; hence, adaptive practice must be supported by formal training, clearer procedures, and stronger district-level support (Merano, 2023; Ndhlovu et al., 2020).

Table 3. *Proposed and Practiced Solutions to Financial Management Challenges*

Domain	Solutions Identified in the Study
Procurement planning	Strategic and flexible allocation within approved plans; prioritization and reallocation of resources; alternative procurement methods; task delegation based on staff capability.
Budgeting	Adaptive budgeting; community partnerships, fundraising, and supplementary resource generation; strategic use of credit; regular stakeholder meetings and financial reporting.
Procurement process	Trust-based local supplier relationships to reduce delays; centralized coordination by school heads where staff capacity was limited; continued emphasis on regulatory compliance.
Accounting and disbursement	Collaborative liquidation and internal verification; delegated roles; checklist systems; peer learning and self-directed updating on accounting and disbursement requirements.

Financial Management Capacity Enhancement Program

The findings were consolidated into a Financial Management Capacity Enhancement Program for Claveria North District Schools. The proposed program was designed as an evidence-based response to the realities of geographically isolated rural schools and focused on the recurring issues documented in procurement planning, budgeting, procurement, and accounting and disbursement. Its rationale was that individual resourcefulness should be reinforced by institutionalized knowledge, systems, and support rather than left as an informal survival mechanism.

The study and its recommendations point to several priorities for program implementation: practical workshops on budget planning, procurement methods, documentation, liquidation, and audit readiness; clearer and more consistent policy orientation; structured peer support; regular monitoring and feedback; stronger stakeholder participation; improved access to accredited suppliers and procurement assistance; timely fund release and reimbursement mechanisms; and equity-sensitive funding support for travel and logistics in hard-to-reach schools. These priorities are consistent with research calling for context-sensitive capacity building and stronger financial systems in rural schools (Amriani et al., 2020; Kelechi, 2023; Preston et al., 2018).

CONCLUSION

Financial management in Claveria North District was characterized by the simultaneous presence of competence, resourcefulness, and structural constraint. School heads developed practical skills in prioritization, budget allocation, supplementary resource mobilization, stakeholder coordination, and compliance while navigating limited funds, delayed releases, restricted supplier access, documentation burdens, and inadequate formal preparation. Their ability to keep schools functioning demonstrated adaptive leadership, but it also exposed the fragility of a system that can depend on personal advances, informal networks, and highly centralized decision-making.

The study therefore concludes that improving rural school financial management requires more than individual initiative. Sustainable fiscal governance depends on institutionalized training, clearer and more responsive policies, timely financial flows, broader stakeholder participation, accessible procurement support, and standardized accounting and liquidation processes. The proposed Financial Management Capacity Enhancement Program provides a context-based mechanism for strengthening these areas and for improving transparency, accountability, compliance, and operational efficiency in geographically isolated schools. The thesis also advances policy-oriented recommendations that may be refined and evaluated for wider application.

Recommendation

The Department of Education and the Schools Division Office should prioritize formal, recurring financial-management training for rural school heads, with practical modules on budget planning, procurement, documentation, liquidation, audit preparation, and policy updates. Fund releases and reimbursement procedures should be made more predictable, while guidance on expenditure prioritization should be clear and consistently communicated. District-level mechanisms that expand access to accredited suppliers, provide procurement assistance, standardize checklists and verification tools, and formalize peer mentoring would reduce the dependence on informal workarounds and individual expertise.

At the school level, financial planning should involve teachers, parents, and other stakeholders through regular, documented consultations and transparent reporting. Adaptive budgeting and local partnerships may be used within legal and ethical limits, but personal financing by school heads should not become an institutional expectation. The proposed enhancement program should be pilot-tested, monitored, and revised based on implementation feedback. Future research may examine the program's effectiveness, compare island and mainland districts, and investigate funding formulas that account for the additional transport, logistics, and maintenance costs borne by geographically isolated schools.

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