

CHALLENGES AND PRACTICES IN FISCAL MANAGEMENT OF PUBLIC SCHOOLS TOWARDS A CAPACITY BUILDING PROGRAM

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ABSTRACT

This study examined the fiscal management challenges and practices among public elementary school heads in the Schools Division Office (SDO) of Bataan, Philippines, during Fiscal Year 2024, to inform a capacity-building program. A convergent parallel mixed-methods design was applied, assigning equal weight to quantitative and qualitative data. A stratified sample of 106 school heads completed a survey measuring challenges across four domains: budgeting, accounting, procurement, and asset management. The overall composite mean of 2.21 (“Slightly Challenging”) indicated general competency, with notable issues including excessive documentary requirements and unforeseen expenditures. Analysis of variance revealed significant differences in budgeting challenges by school size ($p < .05$) and accounting challenges by district ($p < .05$). Qualitative data from semi-structured interviews with 12 school heads yielded six thematic practices aligned under the HEROES Framework—Holistic Stewardship, Empowered Decision-Making, Resource Optimization, Organizational Transparency, Engagement of Stakeholders, and Sustained Capacity Development. Integrated analysis revealed a misalignment between principals’ ethical commitment and technical proficiency due to systemic barriers. The study recommends implementing the HEROES Capacity Development Program to enhance fiscal literacy, ensure policy compliance, and improve governance at the school level.

Keywords: fiscal management, budgeting, public schools, capacity-building, financial governance

INTRODUCTION

Public sector leaders must be proficient in allocating government funds wisely and maintaining transparent, accurate accounting of those resources, as their role is fundamental to sound public financial management and accountability (Transparency International, 2025). Without these capabilities, the achievement of governmental objectives becomes considerably more difficult or even unattainable. Public fiscal policy therefore forms the lifeblood of government operations and demands rigorous stewardship to fulfill its aims (CAPA, 2013).

According to Kristensen et al. (2019), public fiscal administration ensures that public resources are distributed to approved programs and encourages the efficient allocation of these resources by prioritizing higher-value initiatives. It also aims to deliver services with optimal cost-effectiveness. In this context, the implication is clear: public leaders must possess the capacities to distribute and accurately account for funds, making their role in public fiscal management indispensable.

The administration of public finances involves mechanisms for allocating resources to strategic priorities, managing expenditures and accounting for results and audits (Lawson, 2015). Moreover, the need for transparency and accountability in how public funds are managed and reported is vital for public trust and institutional effectiveness (IFAC, 2025). Finally, a robust public financial management system aligns revenue mobilization, budget formulation, execution, internal reporting and external oversight, thereby safeguarding public resources, supporting service delivery and

facilitating the achievement of development goals (Transparency International, 2023).

In the Philippines, the Department of Education (DepEd) receives one of the highest budget allocations, amounting to over 676.14 billion pesos or nearly 14% of the total 2023 budget under Republic Act 11936 (Congress of the Philippines, 2022). This significant investment underscores the government's recognition of the crucial role education plays in driving economic growth. However, a large budget alone does not guarantee improved education quality; effective administration of school financial resources is crucial. A lack of financial management skills, including the inability to project and manage funds, can lead to poor policy implementation (Yizengaw & Agegnehu, 2021).

Republic Act No. 9155, the Governance of Basic Education Act of 2001, mandates that school leaders manage the institution's staff, resources, and finances (Congress of the Philippines, 2001). This responsibility is reinforced by DepEd Order No. 32, s. 2010, which established the National Competency-Based Standards for School Heads (NCBS-SH) and DepEd Order No. 60, s. 2016, which mandates the use of the Financial Management Operations Manual (FMOM) for all fiscal transactions. These policies reflect the Department of Education's (DepEd) commitment to enhancing accountability and transparency.

Despite these frameworks, research highlights a need for better financial literacy among school administrators. A study by Shkurina, E. (2018), noted that many principals lack sufficient financial skills. Research in Tanzania found that leaders' limited financial management abilities impede educational quality, leading to recommendations for capacity-building programs (Amos et al., 2021). While some Philippine studies suggest that school administrators possess high managerial competence (Operario, 2022; Sagucom et al., n.d.), others call for more systematic scholarship to identify best practices in educational finance (Vicente et al., 2023.). With conflicting conclusions and minimal research on public financial management in the Philippines, particularly in the Province of Bataan, further investigation is warranted to enhance school-based budgetary management and address existing challenges.

The primary objective of this study was to assess the financial management practices of public elementary schools under the Schools Division Office (SDO) of Bataan for Fiscal Year 2024, with the ultimate goal of designing a capacity-building program informed by the findings. Specifically, the study aimed to describe the participating schools in terms of size and district, assess the challenges they encountered across key fiscal domains such as budgeting, accounting, procurement, and asset management, and determine whether significant differences in fiscal management challenges existed based on school profile. Additionally, the study sought to identify the fiscal management practices employed by school leaders and to formulate a capacity-building program tailored to address the needs and gaps revealed through the analysis.

RESEARCH METHODS

This study employed a convergent parallel mixed-methods design (Creswell, 2018) enabling the concurrent collection and analysis of quantitative and qualitative data, with both components afforded equal emphasis.

The research targeted public elementary school heads in the Schools Division Office (SDO) of Bataan, comprising a total population of 145. A representative sample of 106 respondents was selected through stratified random sampling for the

quantitative survey. For the qualitative component, 12 school heads with at least seven years of service were purposively selected to provide in-depth insights through semi-structured interviews.

Data were collected using two primary instruments: a structured survey questionnaire assessing perceived challenges in budgeting, accounting, procurement, and asset management using a four-point Likert scale, and an interview guide designed to explore administrators' experiences, perceptions, and practices related to fiscal management. The survey was administered electronically via Microsoft Forms, while interviews were conducted either in person or online, contingent upon participant preference and consent.

Quantitative data were analyzed using descriptive statistics and Analysis of Variance (ANOVA) in SPSS, whereas qualitative data were examined through thematic analysis in NVivo 10, following the procedures outlined by Braun and Clarke.

All research procedures were conducted in adherence to the Data Privacy Act of 2012 (Republic Act 10173), ensuring voluntary participation and strict confidentiality. Research validity and reliability were reinforced through method triangulation, detailed audit trail

RESULTS AND DISCUSSION

Data were gathered from 106 public elementary school heads within the Schools Division Office (SDO) of Bataan. As presented in Table 2, most respondents were from medium-sized schools (54.72%), followed by small (30.19%), large (11.32%), and mega schools (3.77%). In terms of geographic distribution, the third district had the largest share of participants (42.45%), followed by the first (31.13%) and second district (26.42%).

Overall, fiscal management challenges across the four assessed domains were rated as only slightly challenging, with an aggregate mean score of 2.21 (SD = 0.41). In the budgeting domain, the composite mean was similarly rated at 2.21 (SD = 0.39). While most budgeting processes were perceived as manageable, respondents identified "unforeseen expenditures" (M = 3.32, SD = 0.76) and "numerous documentary requirements" (M = 3.35, SD = 0.68) as the most pressing difficulties. In contrast, participants disagreed that financial planning documents were misaligned with school improvement plans (M = 1.76, SD = 0.66) or that funds were misused (M = 1.66, SD = 0.67).

The accounting domain yielded a slightly higher mean of 2.27 (SD = 0.49), indicating that documentary burdens and complex regulations remained areas of moderate concern. Specifically, respondents agreed that they faced voluminous accounting requirements (M = 3.01, SD = 0.54) and challenges in complying with policy intricacies (M = 2.50, SD = 0.71). Meanwhile, delays in cash advances (M = 2.13, SD = 0.79) and the absence of full-time bookkeeping personnel (M = 2.35, SD = 0.77) were perceived as less critical.

Procurement practices also reflected a "Slightly Challenging" rating (M = 2.17, SD = 0.45). The primary difficulty was again associated with documentary demands (M = 2.89, SD = 0.54). Other facets, such as familiarity with procurement law (M = 2.28, SD = 0.69) and access to training (M = 2.10, SD = 0.63), were not seen as significant obstacles. Similarly, asset management registered a mean of 2.19 (SD = 0.46), with the lack of systematic procedures for registering, maintaining, and disposing of assets (M = 3.05, SD = 0.61) and documentary load (M = 2.92, SD = 0.45) emerging as notable concerns.

Overall, the public elementary school heads in the Schools Division Office of Bataan generally perceive fiscal management challenges across budgeting, accounting, procurement, and asset management as only “Slightly Challenging,” with an overall mean score of 2.21, as shown in Table 1. This suggests that, while some administrative and procedural difficulties are encountered, school heads are generally able to manage fiscal responsibilities with moderate ease across all domains.

Table 1
Summary Table on Financial Management Practices

Variables	Mean	SD	Description	Interpretation
Budgeting	2.21		Disagree	Slightly Challenging
Accounting	2.27		Disagree	Slightly Challenging
Procurement	2.17		Disagree	Slightly Challenging
Asset Management	2.19		Disagree	Slightly Challenging
Overall Composite Mean	2.21		Disagree	Slightly Challenging

Legend: 3.30-4.00 Strongly Agree; 2.50-3.29 Agree; 1.75-2.49 Disagree; 1.00-1.74 Strongly Disagree

Table 2
Challenges vis-à-vis school Size

Domain	Small(n = 32)	Medium(n = 58)	Large(n = 12)	Mega(n = 4)	Sig.	Decision
Budgeting	2.13	2.20	2.52	2.18	0.094	Not Significant
Accounting	2.27	2.24	2.50	2.12	0.351	Not Significant
Procurement	2.09	2.18	2.38	1.96	0.126	Not Significant
Asset Management	2.23	2.15	2.27	2.15	0.453	Not Significant
Overall	2.18	2.19	2.42	2.10	0.230	Not Significant

Table 2 shows that no statistically significant differences in fiscal management challenges across school sizes (small, medium, large, and mega) at the 0.05 significance level. Although large schools consistently registered the highest mean scores across all domains—budgeting (M = 2.52), accounting (M = 2.50), procurement (M = 2.38), and overall challenges (M = 2.42)—these differences were not significant. Therefore, the null hypothesis was retained across all variables, indicating that school size did not have a significant effect on perceived challenges in fiscal management.

Table 3
Challenges vis-à-vis School District

Domain	First District(n = 33)	Second District(n = 28)	Third District(n = 45)	Sig.	Decision
Budgeting	2.25	2.07	2.28	0.017	Significant
Accounting	2.26	2.08	2.41	0.018	Significant
Procurement	2.24	2.01	2.21	0.041	Significant
Asset Management	2.19	2.07	2.26	0.182	Not Significant
Overall	2.23	2.06	2.29	0.029	Significant

The results on Table 3 reveal statistically significant differences in perceived fiscal management challenges across school districts in the domains of budgeting, accounting, procurement, and overall challenges. Respondents from the third district consistently reported higher mean scores, indicating greater perceived challenges, while those from the second district reported the least. Only asset management showed no significant difference across districts.

Qualitative thematic analysis of interview data from twelve school administrators yielded six core themes that collectively form the HEROES Framework for fiscal management: Holistic Stewardship, Empowered Decision-Making, Resource Optimization, Organizational Transparency, Engagement of Stakeholders, and Sustained Capacity Development. Respondents emphasized ethical responsibility in fund utilization, confidence stemming from training-based autonomy in decision-making, creative strategies for optimizing limited resources, transparent financial reporting mechanisms, participatory governance involving key stakeholders, and the importance of ongoing training to adapt to evolving financial systems. For instance, one respondent asserted, “Every peso must be directed toward benefiting the students,” while another highlighted that “continuous training gives us the ability to adjust to new rules and systems,” reflecting the deeply held values and professional aspirations of school leaders.

DISCUSSION

Budgeting. The findings in table indicate that while administrators demonstrate foundational competence in budgeting, they face significant external pressures. The highest-rated challenges—unforeseen expenditures and numerous documentary requirements—point to persistent administrative burdens that complicate financial planning. These results are consistent with broader research on fiscal management in the Philippines. For instance, (Fitz & Wadasen, 2024), in a study on public high schools, explicitly identified “numerous bookkeeping tasks” and “unorganized record keeping” as major financial management challenges, which directly reflects the burden of documentary requirements reported by the elementary school heads in this study. This compliance strain is further elaborated by Nchaga (2025.), which notes that financial management advancements in schools are often hampered because the sheer number of administrative tasks, budgeting, monitoring, and intricate financial reporting responsibilities divert principals' time and energy away from their core roles. A notable observed strength was the general alignment between strategic planning documents

(SIP/AIP) and financial plans (WFP/SOB), a finding that contrasts with research by (Bantilan et al., 2023), who found widespread misalignments in rural schools. However, the challenges of insufficient funds and unexpected expenses are systemic issues that often extend beyond an administrator's control, hindering the full potential of development projects. As Amado et al. (2025) assert, addressing these issues requires not only enhanced competencies but also systemic reforms, such as streamlined administrative processes and augmented training in risk management and economic forecasting.

Accounting. In the field of accounting, the primary challenges stem from the heavy administrative workload and the complexity of regulatory compliance. The moderate challenge posed by "numerous accounting documentary requirements" and "difficulties in adhering to complex accounting laws and policies" reflects the strict guidelines imposed by agencies such as DepEd, COA, and DBM. Adhering to these regulations can be overwhelming for school leaders, many of whom lack advanced accounting training. Although systemic issues, such as delays in the release of monthly cash advances, can cause operational inefficiencies, most school heads reported a general awareness of accounting procedures. This suggests that capacity-building interventions, as described by (Groenewald et al., 2024), have been effective in enhancing procedural knowledge. Nevertheless, the continued struggles in preparing financial reports and liquidating expenses underscore the need for capacity development programs that foster deeper financial literacy, enabling administrators to manage resources strategically within the complex regulatory framework.

Procurement. Procurement management was also rated as only slightly challenging, yet specific procedural burdens remain significant. The acknowledgment of "numerous procurement documentary requirements" as a moderate challenge underscores the administrative workload required by Republic Act No. 9184 and associated COA circulars. This aligns with studies by Espiritu, (2020) and (Gaspar et al., 2022), who found that policy-driven processes and extensive paperwork impede procurement efficiency. While most indicators suggest that administrators possess a moderate level of operational knowledge, the literature indicates there is still a need for continuous professional development to enhance these skills. The necessity for ongoing training in financial legislation, such as RA 9184 and RA 9155, is a recurring theme, emphasizing that proficiency in managing procurement responsibilities requires continuous learning.

Asset Management. The findings for asset management, while also falling in the "Slightly Challenging" range, revealed notable weaknesses. The agreement that the process for registration, maintenance, and replacement of assets is "unmanaged" and that there are "numerous asset management documentary requirements" highlights areas needing significant improvement. This aligns with a pervasive systemic challenge in the Philippines, where a joint memorandum from the Department of Finance (DOF), Department of Budget and Management (DBM), and National Economic and Development Authority (NEDA) officially acknowledges the general asset management issues in government agencies, including the "discrepancy on data maintained by the property units vis-à-vis the books of accounts" and the "lack of policies on asset management" (DOF-DBM-NEDA, 2020). This systemic lack of centralized oversight and policy directly contributes to the perception that the process is "unmanaged" at the school level. who noted a lack of practical experience in this area within the region. Failure to properly utilize essential forms, such as the Asset Property Card, reflects

systemic issues, similar to how (OBIWELUOZOR & Ogunbiyi, 2022) found that poor budgetary practices hinder effective school administration in Nigeria, and can lead to adverse audit findings from the COA. Effective asset management is crucial for ensuring the availability of resources that support learning. Addressing these gaps through structured training and improved compliance monitoring is essential for enhancing overall school performance.

The comprehensive assessment of financial management among elementary school administrators in SDO Bataan reveals a dual reality. On one hand, the quantitative data, with an overall composite mean of 2.21 ("Slightly Challenging"), suggests a general competence in fiscal responsibilities. School leaders are not overwhelmed by their duties and appear to have functional systems in place for budgeting, accounting, procurement, and asset management. However, this surface-level proficiency masks significant, systemic challenges that persist across the board, most notably the burdensome documentary requirements and the difficulty of managing unforeseen expenditures.

The ANOVA findings are particularly illuminating. The fact that budgeting challenges were significantly greater for large schools is logical and aligns with the literature; as operations scale, financial complexity naturally increases (Vicente et al., 2023.). More telling, however, is the lack of significant differences in accounting, procurement, and asset management challenges across school sizes and districts (with the minor exception of accounting in the second district). This uniformity strongly suggests that the root problems are not isolated instances of administrative incompetence but are structural and systemic, likely to stem from national policies, bureaucratic inefficiencies, and universal resource constraints that affect all schools relatively equally. This supports the arguments of researchers who point to broader organizational issues, such as rigid processes and varying interpretations of laws like RA 9184, as primary hindrances to effective fiscal management (Wanjala et al., 2020)

The qualitative findings provide a counterpoint to these challenges, showcasing the proactive and values-driven practices of school leaders. The HEROES framework demonstrates that many administrators view their role through a lens of Holistic Stewardship, where financial management is a moral duty to serve learners. This aligns with Fabrao & Pacadaljen (2024), who found that a stewardship mindset enhances financial discipline. Practices such as Resource Optimization and stakeholder engagement reflect the financial creativity and collaborative spirit that school leaders employ to overcome budget limitations.

The integration of qualitative and quantitative findings reveals a gap between the perceived ethical commitment of school administrators and their actual operational performance. Qualitatively, under Holistic Stewardship, principals expressed a strong ethical responsibility for student welfare. However, the quantitative results for Budgeting ($M = 2.21$) suggest that while intentions are good, budget planning skills could be more strategic. Under Empowered Decision-Making, participants reported feeling confident due to training. However, the quantitative data for Accounting ($M = 2.27$) indicate that adhering to complex accounting laws remains a challenge. Similarly, despite a theme of Resource Optimization, the quantitative results for Procurement ($M = 2.17$) show that meeting documentary requirements is an ongoing issue. Finally, while Organizational Transparency was a key theme, the quantitative data for Asset Management ($M = 2.19$), combined with researcher observations, confirmed that many schools lacked updated property records.

CONCLUSION

The elementary school administrators in SDO Bataan demonstrate a commendable level of general competency and ethical commitment to their fiscal management responsibilities. Their practices, as captured by the HEROES framework, demonstrate a profound commitment to student welfare and responsible stewardship of public funds. However, this strong ethical foundation is consistently challenged by systemic and procedural hurdles, such as burdensome documentation and adherence to complex regulations, which are pervasive across all school sizes and districts.

The primary contribution of this research is the identification of a critical disconnect between the administrators' values-driven intentions and their technical execution. While they possess the "why" of sound financial management, they often lack the technical "how" to navigate the intricate requirements of government budgeting, accounting, procurement, and asset management with full efficiency and compliance. This gap highlights that passion and dedication alone are insufficient to overcome structural barriers. Effective fiscal management in public education requires a synthesis of ethical leadership and robust technical proficiency.

In light of the study's findings, it is recommended that the Schools Division Office of Bataan institutionalize comprehensive financial literacy and compliance programs to address recurring challenges in budget management and document processing. Standardized tools for accounting, procurement, and asset management should be implemented, complemented by regular auditing simulations to strengthen regulatory adherence. Enhancing participatory budgeting through active engagement of School Governing Councils and Parent-Teacher Associations is likewise encouraged to bolster transparency and community ownership. Central to these initiatives is the proposed HEROES Capacity Development Program, designed to develop school leaders' technical competence and ethical stewardship through targeted training modules. Furthermore, periodic impact evaluations every two years are advised to monitor progress and ensure the continued relevance of capacity-building interventions.

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