

## **RESOURCE ALLOCATION AND ITS IMPACT ON EDUCATIONAL QUALITY: A STUDY ON THE ROLE OF EFFECTIVE FINANCIAL MANAGEMENT**

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### **ABSTRACT**

A persistent gap in the literature is the limited evidence on how school resource allocation improves educational quality when filtered through day-to-day financial management practices. This convergent mixed-methods study examined the mediating role of effective financial management in the relationship between resource allocation and educational quality in public schools in Arakan, Cotabato Division, Philippines. Survey data from 300 teachers were complemented by interviews and focus group discussions with 17 school administrators and teachers. Quantitative data were analyzed using descriptive statistics, Pearson  $r$ , multiple regression, and the Sobel test, while qualitative data underwent thematic analysis. Findings showed high levels of resource allocation ( $M = 4.18$ ), educational quality ( $M = 4.19$ ), and effective financial management ( $M = 4.20$ ). Resource allocation had a low but significant correlation with educational quality ( $r = .187$ ,  $p = .008$ ), whereas effective financial management had a strong correlation with educational quality ( $r = .637$ ,  $p = .000$ ) and emerged as the stronger predictor ( $B = .582$  vs.  $B = .125$ ), with both predictors explaining 42% of the variance in educational quality ( $R^2 = .420$ ). Mediation analysis revealed that effective financial management partially mediates the effect of resource allocation on educational quality (Sobel  $z = 3.88$ ,  $p < .001$ ). Thematic analysis generated key themes: Financial Management Challenges and Strategies, Transparency and Accountability, Collaborative Budgeting and Stakeholder Engagement, Inclusiveness and Fairness in Budgeting, Challenges in Implementation and Impact on Educational Quality, Needs-Based, Transparent Budgeting, Stakeholder Participation and Collaboration, and Accountability and Evaluation for Equity. It is recommended that school and division leaders strengthen participatory, transparent, and timely financial management systems so that allocated resources are consistently converted into sustained improvements in educational quality.

**Keywords:** *Resource allocation, effective financial management practices, educational quality, mediation, mixed-methods research.*

## **INTRODUCTION**

Globally, ensuring high-quality education is challenged by uneven resource distribution, with 72% of school leaders citing inadequate funding as a barrier to teaching quality and infrastructure (UNESCO, 2021). Rigid budgets and misaligned priorities often prevent resources from reaching areas like teacher development, learning materials, and technology (OECD, 2022). Additionally, 60% of principals lack financial management skills, limiting effective budget use (Okoye & Ezeaku, 2025). These issues worsen educational disparities and hinder schools' ability to meet student needs.

In the Philippines, efficient financial management is increasingly recognized as a cornerstone of educational improvement and equity. Government programs such as the Basic Education Development Plan (BEDP) emphasize strategic funding allocation to enhance school performance and learner outcomes (Department of Education, 2023). When financial resources are effectively managed, schools demonstrate improved access to instructional tools, professional development opportunities, and learner support systems, ultimately contributing to more resilient and adaptive educational environments (Placencia, 2021).

However, significant challenges persist in the local implementation of resource management strategies. Many schools, particularly in under-resourced areas, struggle with delayed disbursements, lack of autonomy in budget planning, and weak monitoring systems (Rana, 2024). These issues limit the capacity of school leaders to align resources with learning priorities, undermining efforts to enhance classroom instruction and learner achievement. Additionally, inconsistencies in policy enforcement and gaps in financial training among school heads hinder the institutionalization of transparent, needs-based budgeting practices (Mncube & Ngema, 2023).

There is a clear research gap on how effective financial management impacts teaching and student outcomes long-term. Shoumi et al., (2024) note a lack of data linking resource allocation to school improvement, while Smith and Lee (2022) stress its connection to leadership roles like instructional oversight. In contrast, Parker (2025) see limited effects of finances on teaching quality, and school culture's role in budget impact. These conflicting views show the need for more research on how financial management interacts with leadership and context to influence education.

Thus, this study seeks to examine the critical role of resource allocation and effective financial management in shaping educational quality. It aims to provide empirical insights into how sound financial practices influence teacher development, instructional efficacy, and school-level decision-making, with the goal of informing sustainable education reforms across diverse learning contexts.

### **Research Questions**

The following research questions were developed in response to the study's research gap and problem:

1. What is the level of participants' assessment of resource allocation in terms of:

- 1.1. Budget Distribution and Equity;
- 1.2. Access to Learning Resources; and
- 1.3. Timeliness and Sufficiency of Support Services?
2. What is the level of participants' assessment of educational quality in terms of:
  - 2.1. Teaching and Learning Effectiveness;
  - 2.2. Student Academic Performance; and
  - 2.3. School Environment and Support Systems?
3. What is the level of participants' assessment of effective financial management in terms of:
  - 3.1. Budget Planning and Execution;
  - 3.2. Transparency and Accountability; and
  - 3.3. Monitoring and Evaluation Mechanisms?
4. Is there a significant relationship between:
  - 4.1. Resource Allocation and Educational Quality;
  - 4.2. Effective Financial Management and Resource Allocation; and
  - 4.3. Effective Financial Management and Educational Quality?
5. Does Effective Financial Management significantly mediate the relationship between Resource Allocation and Educational Quality?
6. Which variables significantly predict the improvement of educational quality?
7. What are the lived experiences of school administrators and teachers in managing resource allocation and implementing effective financial management in their schools?
8. How does the qualitative data corroborate with the quantitative data?

## **FRAMEWORK**

Educational quality is deeply affected by how resources are allocated and how financial management is exercised at the school level. Teachers' capacity to deliver effective instruction, implement learner-centered strategies, and sustain professional growth often depends on access to adequate funding, equitable resource distribution, and responsive financial systems. Globally, effective resource allocation has been recognized

as a cornerstone for improving learning outcomes, reducing inequities, and promoting institutional resilience (Owings & Kaplan, 2024). Schools with efficient financial systems are more likely to provide continuous teacher training, update learning materials, and improve classroom infrastructure, all of which contribute to holistic educational development.

From a pragmatist worldview, this study embraces both qualitative and quantitative approaches to examine how financial management practices affect educational outcomes. Pragmatism emphasizes solutions that work in real-world contexts, prioritizing inquiry that leads to meaningful policy recommendations and school-level reforms. This worldview supports methodological flexibility, allowing the integration of survey data, interviews, and institutional reports to generate actionable findings (Johnson et al., 2018). By adopting a pragmatic lens, the research aims not only to explain current financial practices but also to propose sustainable strategies that school leaders and policymakers can implement to improve learning conditions.

Pragmatism's emphasis on practicality and outcome-based research aligns well with the goals of this study. It allows for the triangulation of perspectives from school administrators, teachers, and financial officers, offering a comprehensive understanding of how financial decisions influence instructional quality. This worldview promotes responsiveness to educational challenges by valuing diverse forms of data that can guide school improvement efforts and support equitable funding policies (Creswell & Poth, 2018).

This study is anchored in three contemporary theoretical frameworks. First, the **Strategic Resource Management Theory** (Roberts & Green, 2016) emphasizes that educational institutions achieve sustainable improvement when resources are allocated based on strategic alignment with instructional goals and learner needs. In the educational context, this theory highlights that efficient deployment of human, financial, and material resources contributes significantly to instructional effectiveness and institutional growth.

Second, the **Educational Effectiveness Theory** (Wang & Zhang, 2017) serves as a guiding framework for understanding how educational quality is influenced by resource-related inputs. These inputs—such as teacher qualifications, learning infrastructure, and fiscal allocations—interact with internal school processes, including classroom management and pedagogical strategies, to produce measurable student outcomes. The IPO model supports this study in examining how financial decisions influence not just inputs, but also the processes that lead to educational success.

Third, the **Public Value Management Theory** (Moore & Hartley, 2018) is essential for analyzing how school leaders and financial managers make decisions that prioritize long-term value for stakeholders. This theory posits that public sector managers, including those in education, should focus on creating shared value through ethical stewardship, collaborative decision-making, and accountability. Within this study, the theory underscores the significance of responsible financial governance and transparent budgeting practices in enhancing educational quality.

These theoretical perspectives collectively provide a comprehensive lens through which to examine the impact of resource allocation and financial management on educational quality. By integrating strategic planning, process-based analysis, and public value orientation, the study is grounded in a multidimensional framework that captures the complex interactions between financial inputs, institutional behaviors, and student outcomes. This theoretical foundation strengthens the study's capacity to generate meaningful insights and evidence-based recommendations for improving resource governance in education.

## **METHODS**

### **Research Design**

This study uses a convergent triangulation mixed-methods design. It collects quantitative and qualitative data at the same time, analyzes them separately, then compares and integrates the results during interpretation to corroborate findings and strengthen credibility (Creswell & Plano Clark, 2018). The quantitative component applies descriptive and correlational methods. Descriptive analysis summarizes current practices in resource allocation and financial management and key indicators of educational quality. Correlational analysis examines the strength and direction of relationships among resource allocation, financial management, and educational quality without claiming causality (Creswell, 2002). The qualitative component gathers narratives from school leaders and teachers on budget planning, fund utilization, and perceived effects on instruction and school performance. Integrating both datasets identifies convergence and explains context-specific patterns, offering a comprehensive view of how financial practices shape educational quality (Creswell & Clark, 2011).

### **Research Locale**

This research was conducted in selected public schools in Arakan, Cotabato, Philippines. The locale was chosen because it provides the study setting for examining how resource allocation and financial management relate to educational quality in public schools.

### **Participants**

This study involved 300 public school teachers from the Arakan, Cotabato Division selected through simple random sampling to ensure equal selection chance and reduce sampling bias. Teachers were drawn from an official roster to represent experiences with resource allocation and financial management in public schools. For the qualitative component, 17 teachers were purposively selected. Ten participated in in-depth interviews and seven joined a focus group discussion. They were chosen for their direct experience and ability to describe budget planning, fund utilization, and perceived effects on teaching quality and school performance. Inclusion criteria required participants to be currently employed public school teachers in the Cotabato Division, regardless of years of service. Private school teachers were excluded.

## Research Instruments

In the quantitative phase of the study, the researcher administers a standardized questionnaire to gather essential data for analysis and interpretation. In addition, during the qualitative phase, the researcher creates a questionnaire for interview guides. After being used to perform the investigation, the questionnaire is validated by the research committee.

**Part 1: Resource Allocation.** The first research problem aimed to determine the level of participants' assessment of resource allocation in terms of Budget Distribution and Equity, Access to Learning Resources, and Timeliness and Sufficiency of Support Services. The researcher modified and adapted the survey questionnaire from the study of Roberts and Green (2021), ensuring that the items reflect current educational financial management practices within public schools. Furthermore, the reliability of the instrument was established at 95%, based on pilot testing results conducted in selected schools within the Cotabato Division.

**Part II: Educational Quality.** The second research problem aimed to determine the level of participants' assessment of educational quality in terms of Teaching and Learning Effectiveness, Student Academic Performance, and School Environment and Support Systems. The researcher modified and adapted the survey questionnaire from the study of Hanushek, E. (2022) entitled "*Education Production and Quality Outcomes: Global Perspectives on Inputs and Impacts.*" Furthermore, the reliability of the instrument was established at 95%, based on pilot testing conducted in selected public schools.

**Part III: Effective Financial Management .** The third research problem sought to determine the level of participants' assessment of effective financial management in terms of Budget Planning and Execution, Transparency and Accountability, and Monitoring and Evaluation Mechanisms. The researcher modified and adapted the survey questionnaire developed by Lopez, R. (2021). Furthermore, the reliability of the instrument was established at 94%, based on pilot testing conducted in selected public schools.

## Data Collection

The researcher secured approval from the District Supervisor and the Dean of Schools to conduct the study in selected public schools in Arakan, Cotabato. After permission was granted, questionnaires were distributed through school principals to the 300 teacher-respondents. On the data collection day, participants signed an informed consent form attached to the questionnaire. Only those who consented were included. The researcher administered and retrieved the questionnaires to protect response quality. Collected data were coded using identification labels to ensure anonymity, then organized and tabulated for analysis. After the survey, qualitative data were gathered from 17 purposively selected participants through in-depth interviews and a focus group discussion to capture experiences on budgeting, fund utilization, and support systems (Creswell, 2007). The researcher explained study purpose, procedures, voluntary participation, confidentiality, and the right to withdraw. Sessions were conducted in a quiet setting at a convenient time and place for participants (Gill et al., 2013). Data collection covered July 2025 to August 2026.

## Data Analysis

**Frequency count, percentages, and weighted mean** were used to determine the participants' assessment of Resource Allocation, Educational Quality, and Effective Financial Management. The weighted mean functions similarly to the standard average but places more emphasis on certain responses, allowing some values to influence the result more significantly than others. When all data points are given equal weight, the weighted mean becomes equivalent to the arithmetic mean (Andale, 2014).

**Pearson r statistics** were employed to assess the extent of the relationship between participants' responses on Resource Allocation, Effective Financial Management, and Educational Quality. This correlation analysis allowed the researcher to determine both the strength and the direction of the associations among these core variables.

**Regression analysis** was utilized to determine the significant predictive influence of Resource Allocation and Effective Financial Management on Educational Quality. This statistical method enabled the researcher to quantify how changes in the independent variables (resource allocation and financial practices) predict variations in the dependent variable (educational quality).

Additionally, the **Sobel Z-Test** was applied to examine the mediation effect, specifically to determine whether Effective Financial Management significantly mediates the relationship between Resource Allocation and Educational Quality. This allowed the researcher to test for indirect effects and identify how financial management practices bridge the influence between the two primary variables.

Meanwhile, **thematic analysis** was conducted to examine the qualitative data collected from in-depth interviews and focus group discussions. This method involved systematically identifying, analyzing, and reporting recurring themes and patterns within the participants' narratives (Boyatzis, 1998).

## RESULTS AND DISCUSSION

### QUANTITATIVE STRAND

#### Resource Allocation

Table 1 shows the level of resource allocation. Resource allocation contains three indicators, namely budget distribution and equity, access to learning resources, and timeliness and sufficiency of support services. This variable obtained an overall mean score of 4.18 and a standard deviation of 0.139, which indicates a high level of resource allocation and reflects the consistency of the responses of the respondents.

For the indicator *Budget Distribution and Equity*, the statement "I think our school's financial resources are allocated based on actual needs" obtained the highest mean of 4.21, described as high. On the other hand, the statement "I feel the budget is equitably distributed across all grade levels" garnered the lowest mean of 4.10, also described as

high. Overall, the indicator Budget Distribution and Equity obtained a category mean of 4.18 with a standard deviation of 0.275, interpreted as high.

The result implies that teachers generally perceive the school budget as fairly shared, transparently managed, and responsive to school needs, although there may still be room to further strengthen perceptions of equity across grade levels and ensure all areas feel equally prioritized.

Consistent with this pattern, Nuari (2024) argues that transparent and strategically planned school financial management enhances perceptions of fairness and efficient use of funds, particularly when stakeholders understand how budgets are aligned with actual needs and priorities. In his review, he emphasizes that clear reporting and participatory budgeting strengthen trust in allocation decisions and support organizational performance, while also highlighting that ongoing monitoring is necessary to address concerns about equity across programs and learner groups over time and across schools.

Regarding *Access to Learning Resources*, the statement “I find it easy to request additional learning materials when needed” obtained the highest mean of 4.25, described as high. On the other hand, the statement “I receive the necessary instructional tools on time” garnered the lowest mean of 4.08, also described as high. Overall, the indicator Access to Learning Resources obtained a category mean of 4.17 with a standard deviation of 0.273, interpreted as high.

The result implies that teachers experience generally strong support through updated, standards-aligned materials and responsive provision of resources, yet occasional delays in receiving instructional tools may affect planning and delivery, indicating a need to further streamline procurement and distribution processes.

In line with these results, Oppong Frimpong (2021) highlights that the availability and accessibility of teaching and learning materials are central to quality classroom experiences. His case study of early childhood centers in Ghana shows that when textbooks and other resources are limited or difficult to access, children’s opportunities to interact with materials, understand concepts, and achieve expected outcomes are constrained. He therefore argues that systems must prioritize sufficient, readily accessible instructional resources to support effective teaching and learning.

In terms of *Timeliness and Sufficiency of Support Services*, the statement “I believe the number of support personnel is sufficient” obtained the highest mean of 4.29, described as high. On the other hand, the statement “I receive support services promptly when needed” garnered the lowest mean of 4.08, also described as high. Overall, the indicator Timeliness and Sufficiency of Support Services obtained a category mean of 4.21 with a standard deviation of 0.259, interpreted as high.

These results imply that teachers experience prompt, adequate support from school services, including maintenance, personnel, and student interventions, yet some still encounter delays in assistance, suggesting the importance of reviewing response times and staffing to sustain reliable, needs-based service delivery.

In support of these results, Johnson (2022) found that students who frequently and effectively access support services are more likely to persist and succeed academically,

emphasizing that the availability and responsiveness of campus services are central to positive outcomes. Her study shows that when support systems are sufficiently staffed and accessible, they better address learners' academic and personal needs, highlighting the importance of timely interventions and coordinated services in sustaining a supportive educational environment.

## **Educational Quality**

Table 2 shows the level of educational quality. Educational quality contains three indicators, namely teaching and learning effectiveness, student academic performance, and school environment and support systems. This variable obtained an overall mean score of 4.19 and a standard deviation of 0.154, which indicates a high level of educational quality and reflects the consistency of the responses of the respondents.

With respect to *Teaching and Learning Effectiveness*, the statement "I adjust my teaching methods based on students' learning needs" obtained the highest mean of 4.22, described as high. On the other hand, the statement "I monitor students' progress regularly to inform instruction" garnered the lowest mean of 4.09, also described as high. Overall, the indicator Teaching and Learning Effectiveness obtained a category mean of 4.17 with a standard deviation of 0.272, interpreted as high.

These results imply that teachers consistently employ varied, responsive strategies that foster student understanding and engagement, yet there remains a need to further strengthen systematic progress monitoring to ensure instructional decisions are continuously guided by timely evidence of learners' academic growth.

Aligned with these findings, Dayal (2021) provides classroom evidence that mathematics teachers who actively adapt their strategies to students' needs, using formative assessment and feedback, create more interactive lessons and stronger learning gains. His observations show that when teachers systematically elicit information about students' understanding and respond by modifying tasks, questions, and explanations, they better support engagement and conceptual growth, underscoring the value of ongoing monitoring to guide instructional decisions.

Among the five statements of the indicator *Student Academic Performance*, the statement "I observe consistent improvement in my students' academic performance" obtained the highest mean of 4.21, described as high. On the other hand, the statement "I believe our school provides enough support to help students succeed academically" garnered the lowest mean of 4.18, also described as high. Overall, the indicator Student Academic Performance obtained a category mean of 4.21 with a standard deviation of 0.245, interpreted as high.

These results imply that teachers generally perceive students as progressing well and meeting grade-level standards, supported by regular assessments and satisfactory achievement, although there is still room to enhance academic support mechanisms to further sustain and strengthen students' ongoing improvement and success.

In harmony with these perceptions, Karaman (2021) synthesized experimental and quasi-experimental studies and found that self-assessment interventions have a significant positive effect on students' academic performance, especially when used as an ongoing formative process that helps learners monitor their own progress and adjust strategies. The meta-analysis shows that when students regularly evaluate their achievement against clear criteria, they tend to perform better, reinforcing the importance of systematic assessment and targeted academic support in sustaining continuous academic improvement.

As for the indicator *School Environment and Support Systems*, the statement "I am supported in addressing the diverse needs of my students" obtained the highest mean of 4.30, described as high. On the other hand, the statement "I believe the school provides a safe and positive learning atmosphere" garnered the lowest mean of 4.14, also described as high. Overall, the indicator School Environment and Support Systems obtained a category mean of 4.19 with a standard deviation of 0.251, interpreted as high.

These results imply that teachers experience strong support from school leaders, staff, and services in handling varied learner needs, though there remains a need to further reinforce perceptions of safety and positivity in the learning environment to fully optimize teaching and student development.

Building on these results, Starkey (2023) emphasizes that a positive school culture and climate marked by supportive leadership, collaborative relationships, and responsive support services are essential for fostering both teacher efficacy and student success. Her review highlights that when educators feel backed in addressing diverse learner needs within a safe, caring environment, they are better able to sustain high-quality teaching and promote students' academic, social, and emotional development.

## **Effective Financial Management**

Table 3 shows the level of effective financial management. Effective financial management contains three indicators, namely budget planning and executions, transparency and accountability, and monitoring and evaluation mechanism. This variable obtained an overall mean score of 4.20 and a standard deviation of 0.143, which indicates a high level of effective financial management and reflects the consistency of the responses of the respondents.

Turning to *Budget Planning and Executions*, the statement "I am aware of how our school's budget is planned and allocated" obtained the highest mean of 4.29, described as high. On the other hand, the statement "I participate in planning or am informed about financial priorities" garnered the lowest mean of 4.13, also described as high. Overall, the indicator Budget Planning and Executions obtained a category mean of 4.21 with a standard deviation of 0.251, interpreted as high.

These results imply that teachers clearly recognize how the budget is planned and used to support school goals, yet some feel only moderately engaged in or informed about financial priority-setting, suggesting the need for more inclusive and participatory budgeting practices among school stakeholders.

In line with these results, Nchaga (2025) stresses that effective school financial management depends on clear budget planning, alignment of spending with institutional goals, and collaboration with key stakeholders in financial decision-making. In his study of secondary schools, he shows that when school leaders systematically plan, monitor, and communicate budget priorities, resources are used more efficiently and school performance improves, whereas limited stakeholder participation in planning can weaken transparency and reduce ownership of financial decisions.

In the area of *Transparency and Accountability*, the statement “I observe that accountability is maintained in the use of school resources” obtained the highest mean of 4.24, described as high. On the other hand, the statement “I am confident that school funds are managed with integrity” garnered the lowest mean of 4.09, also described as high. Overall, the indicator Transparency and Accountability obtained a category mean of 4.18 with a standard deviation of 0.259, interpreted as high.

These results imply that teachers generally perceive strong accountability mechanisms and clear financial reporting, yet a small degree of uncertainty about fund integrity still exists, indicating the need for continuous communication, evidence-based reporting, and stakeholder engagement to further strengthen confidence in financial management practices.

Echoing these findings, Gabriel (2022) explains that transparency and accountability are “twin requirements” of school financial management, strengthening trust in how funds are used and reducing opportunities for irregularities. His study of public schools in the Philippines shows that clear financial reporting, open access to information, and visible accountability practices enhance stakeholders’ confidence, but also notes persistent weaknesses in some areas, underscoring the need for continuous communication and monitoring to sustain perceptions of integrity in school finances.

When it comes to *Monitoring and Evaluation Mechanism*, the statements “I think evaluation results are used to improve budgeting practices” and “I feel that the school involves stakeholders in reviewing financial performance” obtained the highest mean of 4.26, described as high. On the other hand, the statement “I am aware that our school regularly evaluates how funds are used” garnered the lowest mean of 4.18, also described as high. Overall, the indicator Monitoring and Evaluation Mechanism obtained a category mean of 4.22 with a standard deviation of 0.256, interpreted as high.

The result of the study implies that schools implement systematic monitoring processes and use evaluation findings to refine budgeting, yet continued efforts are needed to sustain stakeholder participation and ensure that feedback consistently translates into tangible improvements in financial management.

Connected with these findings, Vicente (2023) reports from a systematic review of educational financial management that regular monitoring of how funds are planned, spent, and reviewed is a defining feature of effective school finance systems. The study highlights that evaluation results are most impactful when they inform adjustments to budgeting practices and actively engage teachers and other stakeholders. Such participatory monitoring processes strengthen transparency, improve allocation decisions

at the school level, build stakeholder trust, and contribute to better educational outcomes over time.

### **Relationship between the Variables**

Table 4 presents the results of the correlational analysis between Resource Allocation and Educational Quality, Resource Allocation and Effective Financial Management, and Effective Financial Management and Educational Quality. The results indicate that Resource Allocation has a significant relationship with Educational Quality, while its relationship with Effective Financial Management is not significant at the .05 level. In contrast, Effective Financial Management shows a strong, significant relationship with Educational Quality.

In terms of the link between *Resource Allocation and Educational Quality*, the analysis yielded a p-value of .008, which is less than the 0.05 level of significance, indicating that a significant relationship can be inferred between the two variables. With a low positive degree of correlation ( $r = .187$ ), thus, the null hypothesis “There is no significant relationship between Resource Allocation and Educational Quality.” is consequently rejected.

The result implies that better allocation of resources is modestly associated with higher educational quality, suggesting that when budgets, learning materials, and support services are appropriately provided, schools are more likely to deliver effective teaching, sustain student achievement, and maintain supportive learning environments.

In support of this finding, Lima (2024) shows in a systematic review that increased and well-directed school expenditure is consistently associated with better educational outcomes, particularly in systems and populations with greater resource needs. Across 45 studies, additional funding for instructional materials, programs, and targeted supports was linked to improved student performance and educational progression, reinforcing that how resources are allocated and used in schools plays a meaningful role in raising overall educational quality.

Regarding the association between *Effective Financial Management and Educational Development*, the results show a p-value of .000, which is less than the 0.01 level of significance, likewise indicating a significant relationship between the two variables. With a high positive degree of correlation ( $r = .637$ ), thus, the null hypothesis “There is no significant relationship between Effective Financial Management and Educational Development.” is consequently rejected.

The result implies that schools with more effective financial management tend to report higher levels of educational development, suggesting that careful planning, transparent spending, and systematic monitoring of funds create conditions that support improved teaching, learning outcomes, and school performance.

In consonance with these results, Sudana (2024) argues that effective financial management is a vital driver of educational quality because planned, well-aligned funding enables schools to improve facilities, strengthen teaching competencies, and develop innovative learning programs. His analysis further indicates that disciplined budgeting, continuous monitoring, and prudent use of funds enhance institutional stability and

access, thereby creating conditions under which schools can more consistently support improved learning outcomes and long-term educational development across diverse educational contexts and student populations globally.

**Table 4**  
**Relationship between the Variables**

| VARIABLES  | R    | p-value | Remarks         |
|--|------|---------|-----------------|
| Resource Allocation and Educational Quality                | .187 | .008    | Significant     |
| Resource Allocation and Effective Financial Management     | .105 | .141    | Not Significant |
| Effective Financial Management and Educational Development | .637 | .000    | Significant     |

**Predictors of Educational Quality**

Table 5 reveals the results of the regression analysis showing that Resource Allocation and Effective Financial Management, taken together, have a significant and substantial influence on Educational Quality, as indicated by the overall model fit ( $R = .648$ ,  $R^2 = .420$ ,  $F = 71.329$ ,  $p < .05$ ). Both predictors are significant, with Resource Allocation and Effective Financial Management positively contributing to the prediction of Educational Quality.

The analysis revealed that Resource Allocation ( $B = .125$ ,  $p = .023$ ) is a significant predictor of Educational Quality when entered together with Effective Financial Management in the regression model. This means that for every one-unit increase in Resource Allocation, a .125-unit increase in Educational Quality can be expected, holding Effective Financial Management constant, indicating a modest but meaningful contribution to the model.

The result implies that improving how resources are distributed, accessed, and delivered can positively enhance educational quality, even when financial management practices are already considered.

Consistent with this result, Dy (2025) found that schools using more efficient and equitable resource allocation models tend to achieve higher levels of student learning and educational equity. Her analysis across different systems shows that when budgets, materials, and support services are strategically directed toward instructional needs and disadvantaged learners, achievement indicators improve. This evidence supports the idea that smarter allocation decisions can directly enhance educational quality, beyond the mere availability of funds.

Building on this, Effective Financial Management ( $B = .582$ ,  $p = .000$ ) emerges as a highly significant and strong predictor of Educational Quality in the regression model. This means that for every one-unit increase in Effective Financial Management, a .582-unit increase in Educational Quality can be expected, holding Resource Allocation constant, indicating a substantial contribution to the model.

The result of the finding implies that when schools strengthen financial planning, transparency, and monitoring processes, educational quality substantially improves,

highlighting that sound financial management systems are central in sustaining effective teaching, supportive environments, and high levels of student performance.

Complementing this finding, Aina (2020) contends that robust school financial management is fundamental to delivering quality, inclusive education because it aligns budgets with school goals and embeds clear monitoring and control systems. Her study of South African public primary schools shows that when principals and governing bodies possess strong financial skills and uphold transparency, schools make better spending decisions, prevent mismanagement of funds, and create more stable conditions that support effective teaching, learning, and improved educational outcomes.

**Table 5**  
**Influence of Resource Allocation and Effective Financial Management on Educational Quality**

| Variables                             | Unstandardized Coefficients |            | Standardized Coefficient | T      | p-value | Remarks     |
|---------------------------------------|-----------------------------|------------|--------------------------|--------|---------|-------------|
|                                       | B                           | Std. Error | Beta                     |        |         |             |
| <b>(Constant)</b>                     | 1.242                       | .301       |                          | 4.127  | .000    |             |
| <b>Resource Allocation</b>            | .125                        | .056       | .122                     | 2.231  | .023    | Significant |
| <b>Effective Financial Management</b> | .582                        | .051       | .624                     | 11.436 | .000    | Significant |

Note: R=.648<sup>a</sup>, R-square=.420, F=71.329, P>.05

**Mediating Effect of Effective Financial Management between Resource Allocation and Educational Quality**

The MedGraph output indicates that Effective Financial Management serves as a statistically significant mediator between Resource Allocation and Educational Quality, and that this mediation is best characterized as partial. The Sobel Z value of 3.880377 with  $p = 0.000104$  confirms that the indirect pathway from Resource Allocation to Educational Quality through Effective Financial Management is significant. The unstandardized indirect effect ( $a*b$ ) is .72284 with a standard error of .18628, and the 95% confidence interval for this indirect effect does not include zero, further supporting the presence of mediation. Overall, these results show that part of the influence of Resource Allocation on Educational Quality is transmitted through Effective Financial Management rather than operating solely through a direct link.

The standardized coefficients reinforce this interpretation of partial mediation. The total effect of Resource Allocation on Educational Quality is  $\beta = .187$ . When Effective Financial Management is included in the model as a mediating variable, the direct effect

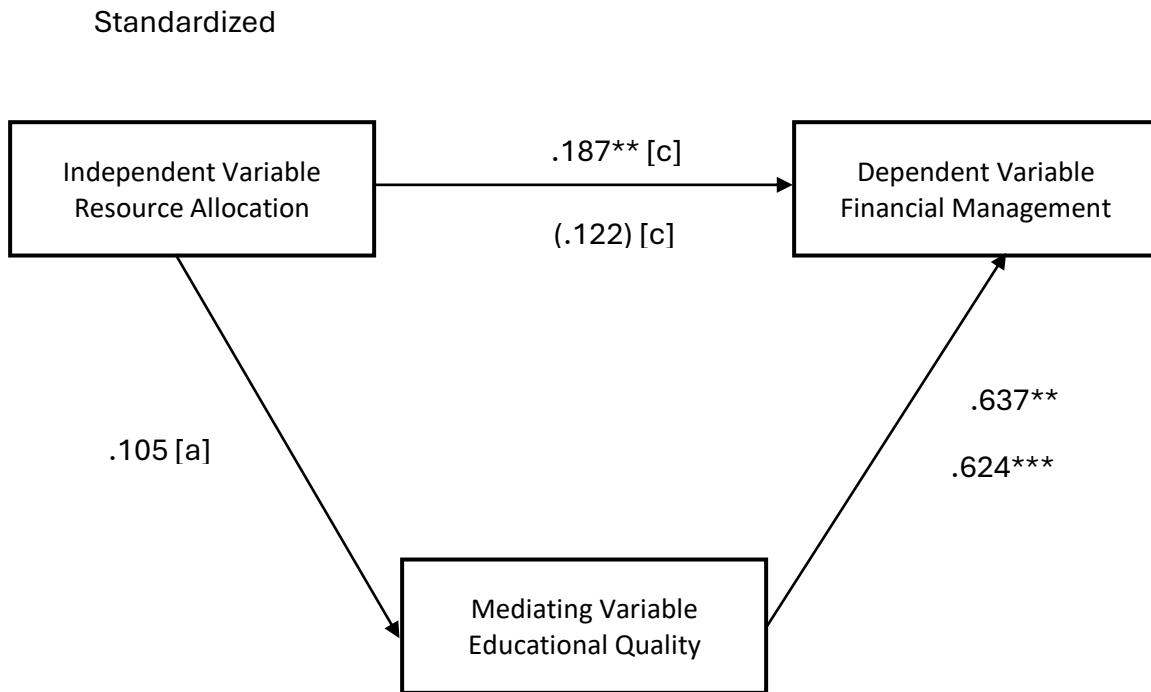
of Resource Allocation decreases to  $\beta = .122$  but remains present, indicating that Resource Allocation still has a direct contribution to Educational Quality over and above the mediated pathway. The standardized indirect effect is  $\beta = .066$ , and the indirect-to-total ratio of .350 shows that approximately 35.0% of the total effect is carried through Effective Financial Management. This pattern—where the indirect effect is significant and the direct path is reduced but not eliminated—demonstrates that Effective Financial Management accounts for a meaningful portion, but not all, of the relationship between Resource Allocation and Educational Quality.

The  $R^2$  measures provide additional insight into the magnitude of this mediated relationship. The total model explains about 3.5% ( $R^2 = .035$ ) of the variance in Educational Quality. The direct component alone accounts for virtually none of this variance ( $R^2 \approx .000$ ), whereas the indirect component explains the full 3.5% ( $R^2 = .035$ ), yielding an indirect-to-total  $R^2$  ratio of .985. This suggests that, within the variance explained by the model, almost all of the predictive power of Resource Allocation operates through Effective Financial Management. At the same time, the relatively modest overall  $R^2$  indicates that a large share of the variability in Educational Quality is still attributable to other institutional, instructional, or contextual factors not captured in this specific mediation model.

Building on this mediating role, Morel (2025) explains that it is not the mere presence of resources but their strategic financial management that transforms investments into better educational outcomes. He emphasizes that budgeting, prioritization, and ongoing monitoring ensure funds are channeled toward high-impact areas such as teacher development, instructional materials, and learning environments. In this way, effective financial management operates as the mechanism through which resource allocation is converted into improved school quality and student performance.

**Table 6**  
**Type of Mediation Used**

| <b>Results:</b>                     |                                  |  |
|-------------------------------------|----------------------------------|--|
| Significance of Mediation           |                                  | Significant                              |
| Sobel z-value                       | 3.880377                         | $p = 0.000104$                           |
| 95% Symmetrical Confidence Interval |                                  |  |
| Lower                               | .35773                           |  |
| Upper                               | 000000                           |  |
| Unstandardized indirect effect      |                                  |  |
| a*b                                 | .72284                           |  |
| se                                  | .18628                           |  |
| Effect size Measures                |                                  |  |
|                                     | <u>Standardized Coefficients</u> | <u>R<sup>2</sup> Measures (Variance)</u> |
| Total:                              | .187                             | .035                                     |
| Direct:                             | .122                             | .000                                     |
| Indirect:                           | .066                             | .035                                     |
| Indirect to Total Ratio:            | .350                             | .985                                     |



NOTE: The numerical values in the parentheses are beta weights taken from the second regression and the other values are zero order correlations

### QUALITATIVE STRAND

This part presents qualitative findings from interviews and group discussions, focusing on the lived experiences of school administrators and teachers in managing resource allocation and implementing effective financial management in their schools. It explains how budgeting practices, procurement processes, transparency measures, and contextual constraints shape service delivery, teaching conditions, and perceived educational quality.

#### **Emerging themes from the lived experiences of school administrators and teachers in resource allocation and financial management, and its impact on educational quality**

This table presents the emerging themes drawn from interviews and group discussions on the lived experiences of school administrators and teachers in managing resource allocation and implementing effective financial management, and how these practices influence educational quality. The findings show that participants navigate Financial Management Challenges and Strategies while strengthening Transparency and Accountability and promoting Collaborative Budgeting and Stakeholder Engagement to align

school spending with priority needs. They also emphasize Accountability and Transparency in Financial Management and Inclusiveness and Fairness in Budgeting as key conditions for trust, equity, and teamwork. At the same time, they report Challenges in Implementation and Impact on Education Quality, particularly when fund releases and liquidation processes delay planned programs and classroom support. For fair and effective distribution, the participants highlight Needs-Based, Transparent Budgeting, Stakeholder Participation and Collaboration, and Accountability and Evaluation for Equity as practices that guide decision making, improve oversight, and support continuous improvement in resource use.

**Financial Management Challenges and Strategies.** Participants described resource allocation as daily triage under scarcity. They set priorities around instruction and basic operations, then adjust plans when cash flow shifts. This work shapes educational quality through what the school funds first and what gets postponed. The significant remarks of the participants revealed that:

*“Allocating limited funds requires prioritization. I ensure essential academic materials and maintenance needs are addressed first.” (IDI\_P1)*

*“Collaborative planning helps identify urgent classroom needs and promotes shared ownership.” (IDI\_P4)*

*“Delayed fund releases disrupt planned projects and teaching schedules.” (FGD\_P1)*

The participants’ statements suggest that quality improvements depend on disciplined prioritization and flexible planning. When fund movement slows, project timelines slip and classroom support weakens. Evidence on school grants and school-level financing also links timely, well-designed funding to improvements in school inputs and learning conditions.

Educational institutions face multiple financial management obstacles which determine their resource distribution and selection process and subsequently influence their teaching standards. The authors of Sinugbohan and Galigao (n.d.) stress that organizations need proper budgeting methods to achieve maximum resource utilization and maintain educational goals within financial boundaries. The research by Liu (2024) demonstrates how strategic planning enables higher education institutions to improve their resource distribution while showing that early intervention during financial restrictions helps prevent adverse effects.

In support the findings, the study of Liu (2025) demonstrates how economic management enables educational institutions to achieve better resource utilization through analytical decision-making approaches. The financial management of secondary schools receives analysis from Okoye and Ezeaku (2025) who recommend that educational leaders should implement new methods to distribute resources when artificial intelligence becomes part of their systems. The contemporary approach helps institutions select vital resources when financial reductions occur.

**Transparency and Accountability.** Participants treated documentation as protection for the school and assurance for stakeholders. They reported that clear records and open reporting increase trust, reduce suspicion, and strengthen follow-through on programs. The significant remarks of the participants revealed that:

*“Transparency is crucial. I document all expenses and coordinate with the finance committee to maintain accountability.” (IDI\_P2).*

*“Documentation helps ensure fair distribution and review.” (IDI\_P6).*

*“Participatory budgeting ensures fairness and transparency.” (FGD\_P1).*

These statements show that transparency functions as a quality safeguard. It supports clean processes, smoother communication, and stronger acceptance of spending decisions. Work on education governance highlights transparency and accountability as core defenses against misuse and as drivers of equitable financing and effective implementation.

School documentation needs transparency and accountability to build stakeholder trust while ensuring fair financial management and protecting resources from misuse. The ability to track financial information enables parents and educators and policymakers to work together effectively which creates a collaborative environment (Efunniyi et al., 2024). The documentation of school financial practices together with their accessibility helps build management trust while protecting schools from fraudulent activities (Lawal et al., 2024).

In same manner, the implementation of strong financial management systems leads to better community oversight which strengthens educational institution trust according to research participant feedback (Intan et al., 2024). The implementation of public financial management best practices leads to better accountability through new approaches that higher education institutions use (Vetriselvan et al., 2025). The practice of transparency in financial management creates trust between stakeholders while simultaneously ensuring resources are distributed fairly between different programs (Ismanto & Trisatyawati, 2025).

**Collaborative Budgeting and Stakeholder Engagement.** Participants emphasized shared planning with teachers and governing bodies. They linked collaboration to better targeting of classroom needs and stronger ownership of decisions. The remarks of the participants indicated below:

*“Collaborative planning helps identify urgent classroom needs and promotes shared ownership.” (IDI\_P4)*

*“Engaging the School Governing Council reflects stakeholder input and shared accountability.” (IDI\_P10)*

*“Participatory budgeting guarantees fair fund distribution; every department’s voice is heard.” (FGD\_P1)*

The accounts indicate that collaboration improves alignment between budgets and real needs. It also reduces conflict because people understand the basis of allocations. Research on participatory budgeting describes stronger participation, transparency, and accountability when communities engage in planning and review. The significant statements of the participants indicated below:

The process of collaborative budgeting together with stakeholder participation helps schools distribute resources better while building collective responsibility and maintaining clear financial transparency. The financial planning process becomes more inclusive through participatory budgeting according to Bartlett and Schugurensky (2024) because this approach enables different stakeholders to take part in budget development. The practice of placing family and community at the center of budget development processes leads to higher public attendance at budget hearings which results in better resource distribution equity (Simmons Jr. 2024).

**Accountability and Transparency in Financial Management.** Participants pointed to audits and monitoring as tools that discipline spending. They also described low transparency as a direct threat to trust and program stability. The significant views of the participants indicated below:

*“Regular audits encourage responsible spending.” (IDI\_P3)*

*“Limited transparency discourages trust.” (IDI\_P6)*

*“Participatory budgeting ensures fairness and transparency.” (FGD\_P1)*

The participants’ views present accountability as both control and confidence building. Monitoring strengthens integrity, while opacity increases doubt and resistance. Global guidance treats accountability as clear responsibility and follow-up when standards break, especially in education financing and governance.

Financial management systems require transparency and accountability to establish trust-based governance structures. The combination of auditing with participatory budgeting serves as an efficient system to achieve these values. The practice of public budgeting participation leads to better democratic oversight because citizens gain full involvement in decision-making processes (Samson et al., 2024). The practice of participatory budgeting creates better public understanding of financial transparency which strengthens the validity of local financial choices (Islam, 2025).

Auditing serves as an essential instrument which protects financial transactions from unethical conduct while maintaining accountability standards. Local government auditing practices according to Augustine (2025) help solve financial discrepancies while encouraging ethical conduct from public servants. The deployment of these practices

helps organizations prevent financial risks that stem from insufficient transparency including corruption and poor budget management (Efunniyi et al., 2024).

**Inclusiveness and Fairness in Budgeting.** Participants described inequity as a source of tension in school teams. They supported criteria-based allocation and participatory processes to protect fairness. The statements of the participants revealed below:

*“Unequal resource allocation creates tension and lowers teamwork.” (IDI\_P8)*

*“Schools apply criteria-based budgeting depending on class size and subject needs.” (IDI\_P7)*

*“Participatory budgeting guarantees fair fund distribution; every department’s voice is heard.” (FGD\_P1)*

These statements suggest that perceived fairness shapes morale and cooperation, which then affects implementation quality. Criteria and participation reduce arbitrary decisions and make trade-offs easier to accept. Education governance work links equitable financing and transparent processes with stronger implementation and stakeholder trust.

Education governance depends on stakeholder trust and cooperation because perceived fairness determines their willingness to work together. Niwagaba (2025) demonstrates that educational management transparency creates stakeholder trust because stakeholders become more willing to cooperate when they see governance as fair. Hasyim (2025) demonstrates that educational infrastructure equity depends on how well policies are executed and how much stakeholders participate in the process which strengthens governance trust.

The connection between fair funding distribution and open operational procedures leads to better implementation results. Mekolle (2024) examines the difficulties of establishing good governance in Cameroonian educational institutions while showing that equal financial distribution helps maintain stakeholder trust. Komatsu (2024) demonstrates that governance systems need to be fair and inclusive to build social unity especially when conflicts exist in the society. YAQIN and SHALEH (2024) explain how educational financial management benefits from good governance principles through their research on resource allocation transparency which affects governance perception of fairness.

**Challenges in Implementation and Impact on Education Quality.** Participants described delays as a major barrier to executing planned activities. They linked disbursement and liquidation timing to lesson continuity and project completion. The remarks of the participants revealed that:

*“Timely fund releases support lesson continuity.” (IDI\_P2)*

*“Delayed liquidation processes hinder project execution.” (IDI\_P5)*

*“Delayed fund releases disrupt planned projects and teaching schedules.” (FGD\_P1)*

The accounts show that slow financial cycles weaken delivery. Schools lose momentum, and learning supports arrive late or not at all. Implementation evidence from education financing and grant systems notes that design and flow of funds influence whether schools convert resources into improved learning conditions.

The immediate solution to financial timing problems becomes essential according to Van Bergen et al. (2025) because they demonstrate that funding should be included in new performance indicators for teacher education programs. Financial resource management at its best enables teachers to receive proper support which leads to better teaching quality.

The research by Rosienkiewicz et al. (2024) demonstrates how educational technology adoption faces financial barriers because delayed funding restricts both educational progress and student participation. Gonjo et al. (2025) discovered that government funds become more effective when communities actively participate in school projects which demonstrates how prompt liquidation practices lead to improved educational results. Yu et al. (2024) demonstrate that rural educational challenges intensify because of delayed funding which requires strategic financial resource distribution methods.

**Needs-Based, Transparent Budgeting.** Participants described budgeting as a needs-driven process anchored on school plans. They framed alignment with improvement plans as a fairness rule, not an option. The remarks of the participants revealed that:

*“We conduct needs assessments before budgeting to ensure funds meet urgent requirements.” (IDI\_P1)*

*“Every expenditure aligns with the School Improvement Plan for fairness.” (IDI\_P3)*

*“Participatory budgeting guarantees fair fund distribution; every department’s voice is heard.” (FGD\_P1)*

The data suggest that needs assessment improves targeting and reduces waste. Plan alignment also supports consistency across departments and school years. Guidance on education budgeting frames financial management as a system for distributing resources toward priority beneficiaries and objectives, supported by reporting and review.

Education requires needs-based budgeting with complete transparency to distribute resources fairly and support improvement plans and community involvement in decision-making. The budgeting system distributes financial resources based on school and community requirements to create equal educational possibilities (Islam, 2025).

Research shows that racial equity budgeting principles help organizations link their financial decisions to performance targets which works to eliminate existing inequalities (McShea, Park, & Cordes, 2024). Budget policies which work effectively enable communities to gain power while producing better educational results according to research on local governance systems (Dakhi & Situmorang, 2025).

Similarly, the use of performance-based budgeting models shows that clear financial management enables universities to maximize their resources while achieving their institutional targets (Sriyono et al., 2024). The study of fiscal federalism shows how different situations create educational inequality so researchers support the use of budgeting methods that promote equality (Oklobia & Mahmud, 2024). Research into fiscal governance laws demonstrates how human rights intersect with education funding so budget allocation needs immediate transformation (Aneta et al., 2025). The research findings demonstrate that needs-based transparent budgeting serves as a fundamental tool to achieve better educational outcomes and equality.

**Stakeholder Participation and Collaboration.** Participants described routine meetings, council engagement, and consensus building as key practices. They linked these practices to transparency and smoother implementation.

*“Collaborative budgeting promotes transparency and equal consideration.” (IDI\_P2)*

*“Engaging the School Governing Council reflects stakeholder input and shared accountability.” (IDI\_P10)*

*“Regular budget meetings ensure consensus on priorities.” (IDI\_P5)*

*“Participatory budgeting ensures fairness and transparency.” (FGD\_P1)*

These statements show participation as a coordination tool. It increases buy-in and reduces resistance during procurement and implementation. Participatory budgeting literature reports improvements in democratic participation and accountability when stakeholders share decisions and oversight.

The mechanisms of stakeholder participation and collaborative budgeting serve as essential tools to boost transparency and accountability while building consensus during educational decision-making processes. The involvement of stakeholders in public sector budgeting according to Olaoye and Oluyori (2024) leads to better transparency because multiple perspectives can shape budget choices which results in higher accountability levels. The practice of participatory budgeting according to Abbasov (2025) leads to higher citizen involvement which educational institutions need to develop financial plans that match community requirements.

The involvement of multiple stakeholders including teachers and students and their families creates a sense of responsibility which develops an environment where people feel responsible for their actions. The joint decision-making process enables stakeholders

to understand budget distribution methods while creating unified support for budget implementation. The research by Sobociński (2024) demonstrates that public organizations achieve better management through participatory budgeting because it produces successful results for educational goal achievement.

The research by Islam (2025) demonstrates that public finance systems become stronger through participatory budgeting which results in better policy outcomes. Educational institutions that incorporate stakeholder input into their budgeting process will produce sustainable results which fulfill community requirements. Stakeholder participation together with collaborative budgeting serve as essential methods to establish transparency and maintain accountability in educational governance systems.

**Accountability and Evaluation for Equity.** Participants highlighted documentation, meetings, and audits as mechanisms for checking fairness over time. They treated review as a correction step when gaps appear. The significant remarks of the participants revealed that:

*“Documentation helps ensure fair distribution and review.” (IDI\_P6)*

*“Regular budget meetings ensure consensus on priorities.” (IDI\_P5)*

*“Regular audits encourage responsible spending.” (IDI\_P3)*

*“Participatory budgeting ensures fairness and transparency.” (FGD\_P1)*

The data suggest that equity requires ongoing checking, not one-time planning. Records and audits reduce misuse risk and support corrective action when inequities emerge. International reviews of transparency and accountability initiatives in education emphasize capacity building, regulatory systems, and shared ownership to strengthen oversight and fair management.

The educational system depends on ongoing documentation and meetings and audits to achieve equity because these mechanisms enable accountability and ongoing assessment of educational practices and policies. Educational institutions that demonstrate transparent financial management according to Huschbeck and Huschbeck and Knees (2023) enable democratic participation and achieve fair resource distribution. The practice of open financial disclosure serves as a vital tool to detect and solve educational inequalities (Islam, 2025). The auditing process reveals funding and resource allocation problems which enables stakeholders to support governance that focuses on equality (Lee, 2024).

The process of meetings enables stakeholders to review audit results and documentation findings which leads to collective development of strategies for equity improvement (Samson, Lokwang Ekitela, & Ndefru, 2024). Public budgeting strategies improve fiscal governance through community empowerment for decision-making participation (Islam, 2025). The research by Eleuwarin and Muslim (2024) demonstrates

that public monitoring activities create substantial effects on school financial operations through their influence on revenue and expenditure management. The educational system becomes stronger through these combined practices which create conditions for equity to flourish while maintaining the need for ongoing assessment and accountability to solve educational inequalities.

**Table. 7**

**Emerging themes from the lived experiences of school administrators and teachers in resource allocation and financial management, and its impact on educational quality**

| Issues Probed  | Significant Statements  | Cluster Themes  | Themes  | Formulated Meaning   |
|--|---|---|---|--|
| Lived experiences in resource allocation and financial management. | <p>“Allocating limited funds requires prioritization. I ensure essential academic materials and maintenance needs are addressed first.” (IDI_P1)</p> <p>“Collaborative planning helps identify urgent classroom needs and promotes shared ownership.” (IDI_P4)</p> <p>“Delayed fund releases disrupt planned projects and teaching schedules.” (FGD_P1)</p> | <p>Prioritizing essential needs under limited funds</p> <p>Planning adjustments during funding delays</p> | <b>Financial Management Challenges and Strategies</b> | <p>Teachers and administrators manage scarcity through prioritization and planning. Funding delays disrupt implementation, reduce continuity of learning programs, and weaken perceived educational quality.</p> |
|  | <p>“Transparency is crucial. I document all expenses and coordinate with the finance committee to maintain accountability.”</p>   | <p>Documentation and financial reporting</p> <p>Shared accountability in fund use</p>                     | <b>Transparency and Accountability</b>                | <p>Clear documentation and open reporting build trust among stakeholders.</p> <p>Transparent processes strengthen accountability and support consistent delivery of school</p>                                   |

|   |   |  |  |  |
|---|---|--|--|--|
|   | (IDI_P2)<br>“Documentation helps ensure fair distribution and review.” (IDI_P6)<br>“Participatory budgeting ensures fairness and transparency.” (FGD_P1)  |  |  | programs that affect educational quality.  |
|   | “Collaborative planning helps identify urgent classroom needs and promotes shared ownership.” (IDI_P4)<br>“Engaging the School Governing Council reflects stakeholder input and shared accountability.” (IDI_P10)<br>“Participatory budgeting guarantees fair fund distribution; every department’s voice is heard.” (FGD_P1) | Shared planning for school needs<br>Stakeholder participation in budgeting decisions | <b>Collaborative Budgeting and Stakeholder Engagement</b>      | Collaborative budgeting aligns spending with actual classroom and school needs.<br>Stakeholder involvement increases ownership, reduces disputes, and supports equitable quality improvements. |
| Financial practices that support or hinder quality education. | “Regular audits encourage responsible spending.” (IDI_P3)<br>“Limited transparency discourages trust.” (IDI_P6)<br>“Participatory budgeting ensures fairness  | Monitoring and audits for integrity<br>Transparency as a trust condition             | <b>Accountability and Transparency in Financial Management</b> | Audit routines and transparent reporting reinforce responsible spending. Low transparency weakens credibility and disrupts school efforts to sustain quality teaching and learning conditions. |

|                                       |  |  |  |   |
|---------------------------------------|--|--|--|---|
|                                       | and transparency.” (FGD_P1)  |  |  |   |
|                                       | <p>“Unequal resource allocation creates tension and lowers teamwork.” (IDI_P8)</p> <p>“Schools apply criteria-based budgeting depending on class size and subject needs.” (IDI_P7)</p> <p>“Participatory budgeting guarantees fair fund distribution; every department’s voice is heard.” (FGD_P1)</p> | <p>Equity issues in resource distribution</p> <p>Criteria-based and participatory budgeting for fairness</p> | <p><b>Inclusiveness and Fairness in Budgeting</b></p>                      | <p>Perceived inequity reduces collaboration and morale. Criteria-based allocation and participatory decision making support fairness and improve the school climate needed for quality education.</p>           |
|                                       | <p>“Timely fund releases support lesson continuity.” (IDI_P2)</p> <p>“Delayed liquidation processes hinder project execution.” (IDI_P5)</p> <p>“Delayed fund releases disrupt planned projects and teaching schedules.” (FGD_P1)</p>   | <p>Timeliness of disbursement and liquidation</p> <p>Implementation delays affecting program continuity</p>  | <p><b>Challenges in Implementation and Impact on Education Quality</b></p> | <p>Delays in releases and liquidation disrupt projects, reduce instructional support, and weaken continuity of programs. These disruptions lower service delivery and affect perceived educational quality.</p> |
| Ensuring fair and effective financial | <p>“We conduct needs assessments before budgeting</p>  | <p>Needs assessment and priority alignment</p>   | <p><b>Needs-Based, Transparent Budgeting</b></p>                           | <p>Needs-driven budgeting aligns resources with priority gaps and improvement targets.</p>  |

|                               |  |   |   |  |
|-------------------------------|--|---|---|--|
| <p>resource distribution.</p> | <p>to ensure funds meet urgent requirements.” (IDI_P1)<br/>                 “Every expenditure aligns with the School Improvement Plan for fairness.” (IDI_P3)<br/>                 “Participatory budgeting guarantees fair fund distribution; every department’s voice is heard.” (FGD_P1)</p>   | <p>SIP-guided budgeting for fairness</p>  |   | <p>SIP alignment supports consistent standards in spending and strengthens fairness linked to quality outcomes.</p>  |
|                               | <p>“Collaborative budgeting promotes transparency and equal consideration.” (IDI_P2)<br/>                 “Engaging the School Governing Council reflects stakeholder input and shared accountability.” (IDI_P10)<br/>                 “Regular budget meetings ensure consensus on priorities.” (IDI_P5)<br/>                 “Participatory budgeting ensures fairness and transparency.” (FGD_P1)</p> | <p>Collaborative planning and consensus building<br/>                 Stakeholder engagement for shared ownership</p> | <p><b>Stakeholder Participation and Collaboration</b></p> | <p>Regular consultation and shared planning improve alignment between budgets and real school needs. Collaboration strengthens acceptance of decisions and supports smoother implementation of quality-focused programs.</p> |

|  |  |  |  |   |
|--|--|--|--|---|
|  | <p>“Documentation helps ensure fair distribution and review.” (IDI_P6)</p> <p>“Regular budget meetings ensure consensus on priorities.” (IDI_P5)</p> <p>“Regular audits encourage responsible spending.” (IDI_P3)</p> <p>“Participatory budgeting ensures fairness and transparency.” (FGD_P1)</p> | <p>Documentation for review and traceability</p> <p>Evaluation practices to correct gaps</p> | <p><b>Accountability and Evaluation for Equity</b></p> | <p>Documentation, meetings, and audits strengthen oversight and reduce misuse.</p> <p>Continuous review supports equity corrections and helps schools direct resources toward factors that raise educational quality.</p> |
|--|--|--|--|---|

**Joint Display of Salient Data Integration of Quantitative and Qualitative Results**

Table 24 explicates the joint display of salient quantitative and qualitative findings. It determines the nature and function of data integration in both quantitative and qualitative findings of the study.

The Level of Resource Allocation forms an axiological implication that allocating school resources is not only a technical budgeting exercise but a moral responsibility to ensure that funds, learning materials, and support services are distributed fairly, accessed easily, and delivered on time so that all learners are supported equitably.

From Table 7 on the lived experiences of school administrators and teachers in resource allocation and financial management, essential themes such as “Financial Management Challenges and Strategies,” “Inclusiveness and Fairness in Budgeting,” “Challenges in Implementation and Impact on Education Quality,” and “Needs-Based, Transparent Budgeting” emerged.

These themes have merged with the quantitative data on the indicators Budget Distribution and Equity, Access to Learning Resources, and Timeliness and Sufficiency of Support Services under Resource Allocation and were satisfied during the Merging / Converging of the data integration. Table 1 showed that Resource Allocation obtained an overall mean of 4.18 (SD = 0.139, High), with all indicators rated high but with relatively lower means on perceptions of equity across grade levels and timeliness of receiving tools and support.

The Level of Educational Quality forms an axiological implication that quality education is not only measured by test scores and classroom practices, but by a moral

duty to sustain responsive teaching, continuous academic progress, and a supportive school environment where all learners feel safe and assisted.

From Table 7, essential themes such as “Challenges in Implementation and Impact on Education Quality,” “Financial Management Challenges and Strategies,” and “Resource Gaps and Equity Concerns Affect Learning Conditions” (as captured in the formulated meanings) emerged.

These narratives show how disruptions in funding and resource flow directly affect lesson continuity, instructional support, and perceived learning conditions. They have merged with the quantitative results on Teaching and Learning Effectiveness, Student Academic Performance, and School Environment and Support Systems and were satisfied during the Merging / Converging of the data integration. Table 2 indicated that Educational Quality posted an overall mean of 4.19 (SD = 0.154, High), with high means for adaptive teaching, perceived academic improvement, and support for diverse needs, yet relatively lower means for regular progress monitoring and perceptions of a fully safe, positive atmosphere.

The Level of Effective Financial Management forms an axiological implication that managing public school funds is a matter of justice and integrity, requiring transparent planning, responsible spending, and participatory monitoring to ensure that every peso entrusted to the school genuinely supports learners and teachers.

From Table 7, essential themes emerged such as “Transparency and Accountability,” “Accountability and Transparency in Financial Management,” “Needs-Based, Transparent Budgeting,” “Stakeholder Participation and Collaboration,” and “Accountability and Evaluation for Equity.”

These themes have merged with the quantitative data on Budget Planning and Executions, Transparency and Accountability, and Monitoring and Evaluation Mechanism and were satisfied during the Merging / Converging of the data integration. Table 3 reported an overall mean of 4.20 (SD = 0.143, High) for Effective Financial Management, with high ratings for budget awareness, accountability, and evaluation use, but relatively lower means for direct participation in planning and complete confidence in fund integrity.

**Table 8**

*Joint Display of Salient Data Integration of Quantitative and Qualitative Results*

| Aspect or Focal Point        | Quantitative Findings   | Qualitative Findings  | Nature of Integration   | Axiological Implication   |
|------------------------------|---|---|---|---|
| Level of Resource Allocation | From Table 1, Resource Allocation obtained an overall mean of 4.18 (SD = 0.139, High).<br><br>Among its indicators:<br>• <b>Budget Distribution</b> | In the aspect of teachers and administrators,<br><b>Financial Management Challenges and Strategies</b> and <b>Inclusiveness</b> and | The findings indicate that the nature of integration is <b>Merging / Converging</b> , wherein high quantitative | The integrated findings imply an ethical obligation to ensure that resource allocation is |

|                                     |  |  |   |  |
|-------------------------------------|--|--|---|--|
|                                     | <p><b>and Equity</b> had a category mean of <b>4.18 (SD = 0.275, High)</b>; the item “I think our school’s financial resources are allocated based on actual needs” had the highest mean (<b>4.21</b>), while “I feel the budget is equitably distributed across all grade levels” had the lowest (<b>4.10</b>), both still High.</p> <ul style="list-style-type: none"> <li>• <b>Access to Learning Resources</b> had a category mean of <b>4.17 (SD = 0.273, High)</b>; “I find it easy to request additional learning materials when needed” ranked highest (<b>4.25</b>), whereas “I receive the necessary instructional tools on time” had the lowest mean (<b>4.08</b>).</li> <li>• <b>Timeliness and Sufficiency of Support Services</b> had a category mean of <b>4.21 (SD = 0.259, High)</b>; “I believe the number of support personnel is sufficient” had the highest mean (<b>4.29</b>), while “I receive support services promptly when needed” posted the lowest (<b>4.08</b>).</li> </ul> | <p><b>Fairness in Budgeting</b> highlighted daily prioritization under limited funds, perceptions of inequity, and the impact of delays.</p> <p>“Allocating limited funds requires prioritization. I ensure essential academic materials and maintenance needs are addressed first.” (IDI_P1)</p> <p>“Unequal resource allocation creates tension and lowers teamwork.” (IDI_P8)</p> <p>“Timely fund releases support lesson continuity.” (IDI_P2)</p> <p>“Delayed fund releases disrupt planned projects and teaching schedules.” (FGD_P1)</p> <p><b>Needs-Based, Transparent Budgeting</b> emphasized assessments and SIP alignment:</p> <p>“We conduct needs assessments before budgeting to ensure funds meet urgent requirements.” (IDI_P1)</p> <p>“Every expenditure aligns with the School Improvement Plan for fairness.” (IDI_P3)</p> | <p>ratings on resource allocation and qualitative themes jointly affirm generally adequate allocation, while both reveal concerns about equity across grade levels and delays in fund release and support services.</p> | <p>not only sufficient, but also equitable and timely, so that budgets, materials, and support services are fairly shared and promptly delivered, protecting teachers’ morale and learners’ equal opportunities.</p> |
| <p>Level of Educational Quality</p> | <p>From <b>Table 2</b>, Educational Quality obtained an overall mean of <b>4.19 (SD = 0.154, High)</b>.</p> <p>Among its indicators:</p> <ul style="list-style-type: none"> <li>• <b>Teaching and Learning</b></li> </ul>  | <p>In the aspect of educational quality, <b>Challenges in Implementation and Impact on Education Quality</b> and <b>Financial Management Challenges</b> and</p>  | <p>The findings indicate that the nature of integration is <b>Merging / Converging</b>, where high quantitative ratings of</p>  | <p>The integrated results imply an axiological duty to sustain responsive teaching and supportive</p>  |

|  |  |   |  |  |
|--|--|---|--|--|
|  | <p><b>Effectiveness</b> had a category mean of <b>4.17 (SD = 0.272, High)</b>; the item “I adjust my teaching methods based on students’ learning needs” had the highest mean (<b>4.22</b>), while “I monitor students’ progress regularly to inform instruction” had the lowest (<b>4.09</b>).</p> <ul style="list-style-type: none"> <li>• <b>Student Academic Performance</b> had the highest category mean of <b>4.21 (SD = 0.245, High)</b>; “I observe consistent improvement in my students’ academic performance” ranked highest (<b>4.21</b>).</li> <li>• <b>School Environment and Support Systems</b> posted a category mean of <b>4.19 (SD = 0.251, High)</b>; “I am supported in addressing the diverse needs of my students” had the highest mean (<b>4.30</b>), while “I believe the school provides a safe and positive learning atmosphere” posted the lowest (<b>4.14</b>).</li> </ul> | <p><b>Strategies</b> showed how funding and liquidation delays disrupt planned learning support and continuity:</p> <p>“Timely fund releases support lesson continuity.” (IDI_P2)<br/>         “Delayed liquidation processes hinder project execution.” (IDI_P5)<br/>         “Delayed fund releases disrupt planned projects and teaching schedules.” (FGD_P1)</p> <p>The formulated meanings in <b>Table 7</b> emphasize that delays reduce instructional support, weaken program continuity, and lower perceived quality, even when teachers are committed and use varied strategies.</p> | <p>educational quality are deepened by qualitative narratives that affirm strong teaching efforts and support, while explaining how procedural and funding delays still threaten continuity of quality programs.</p> | <p>environments and to remove procedural and financial barriers that interrupt learning, so that all students can benefit from continuous, high-quality instruction and a safe, caring school climate.</p> |
| <p>Level of Effective Financial Management</p> | <p>From <b>Table 3</b>, Effective Financial Management obtained an overall mean of <b>4.20 (SD = 0.143, High)</b>.</p> <p>Among its indicators:</p> <ul style="list-style-type: none"> <li>• <b>Budget Planning and Executions</b> had a category mean of <b>4.21 (SD = 0.251, High)</b>; “I am aware of how our school’s budget is planned and allocated” had the highest mean</li> </ul>   | <p>In the aspect of financial governance, <b>Transparency and Accountability, Accountability and Transparency in Financial Management, Needs-Based, Transparent Budgeting, Stakeholder Participation and Collaboration, Accountability and Evaluation for</b></p>   | <p>The findings indicate that the nature of integration is <b>Merging / Converging</b>, wherein high scores on financial management indicators and rich qualitative accounts jointly affirm that systems</p>         | <p>The integrated findings imply a moral responsibility to uphold integrity, transparency, and shared oversight in managing school funds, ensuring that budgeting, reporting, and</p>                      |

|  |   |   |  |  |
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|  | <p>(4.29), while “I participate in planning or am informed about financial priorities” had the lowest (4.13).</p> <ul style="list-style-type: none"> <li>• <b>Transparency and Accountability</b> had a category mean of <b>4.18 (SD = 0.259, High)</b>; “I observe that accountability is maintained in the use of school resources” (4.24) and “I believe financial reports in our school are accessible and understandable” (4.22) ranked high, while “I am confident that school funds are managed with integrity” had a relatively lower mean (4.09).</li> <li>• <b>Monitoring and Evaluation Mechanism</b> had the highest category mean of <b>4.22 (SD = 0.256, High)</b>; “I think evaluation results are used to improve budgeting practices” and “I feel that the school involves stakeholders in reviewing financial performance” both obtained means of <b>4.26</b>.</li> </ul> | <p><b>Equity</b> highlighted documentation, audits, and stakeholder engagement:</p> <p>“Transparency is crucial. I document all expenses and coordinate with the finance committee to maintain accountability.” (IDI_P2)</p> <p>“Documentation helps ensure fair distribution and review.” (IDI_P6)</p> <p>“Regular audits encourage responsible spending.” (IDI_P3)</p> <p>“Collaborative budgeting promotes transparency and equal consideration.” (IDI_P2)</p> <p>“Participatory budgeting ensures fairness and transparency.” (FGD_P1)</p> <p>These themes show that clear records, participatory meetings, and audits are seen as safeguards that protect integrity and fairness in school spending.</p> | <p>for planning, transparency, and monitoring are generally strong</p> | <p>evaluation processes are not only efficient but also trustworthy and participatory, in service of learners and communities.</p> |
|--|---|---|--|--|

### CONCLUSIONS

Based on the summary of findings from the quantitative and qualitative results, the following conclusion may establish:

1. The level of resource allocation in the participating public schools is generally high, indicating that funds, learning resources, and support services are perceived as adequately provided and needs-based. However, lingering concerns about equity across grade levels and delays in the delivery of tools and services suggest that

allocation is not yet fully equitable nor consistently timely, especially at the implementation level.

2. Educational quality is likewise high, as reflected in effective teaching practices, satisfactory student performance, and supportive school environments. Nevertheless, slightly lower ratings for systematic progress monitoring and perceptions of safety and school climate indicate that quality is strong but still vulnerable to gaps in assessment practices and environment-related factors.
3. Effective financial management is also rated at a high level, showing that schools have functioning systems for budget planning, transparency, accountability, and monitoring. Yet the limited involvement of teachers in budget priority-setting and only moderate confidence in the full integrity of fund management imply that financial systems, while structurally sound, require deeper stakeholder participation and stronger trust-building to be fully effective.
4. The relationships among the variables show that resource allocation has only a modest positive association with educational quality, while effective financial management has a strong positive association with educational quality and no significant link with resource allocation. This suggests that having resources alone does not guarantee high educational quality; rather, how finances are managed plays a more decisive role in shaping quality outcomes.
5. Effective financial management partially mediates the relationship between resource allocation and educational quality. This means that a substantial portion of the influence of resource allocation on educational quality operates through financial management systems. Thus, resource allocation contributes more effectively to educational quality when it is channeled through transparent, participatory, and well-monitored financial processes, rather than acting solely in a direct, unstructured manner.
6. Both resource allocation and effective financial management are significant predictors of educational quality, with effective financial management emerging as the stronger predictor. This leads to the conclusion that improvements in educational quality depend more on strengthening financial planning, transparency, and monitoring than on increasing or adjusting allocations alone, although both are important.
7. The lived experiences of school administrators and teachers reveal that, behind the high quantitative ratings, schools operate under conditions of scarcity, timing issues, and equity concerns. Prioritization under limited funds, documentation and audits, collaborative budgeting, and needs-based, SIP-aligned planning are experienced as crucial strategies to protect fairness and program continuity. At the same time, delays in fund release and liquidation, perceived inequities, and heavy administrative demands show that procedural and contextual constraints continue to limit the full realization of resource and financial reforms at the school level.
8. The integration of quantitative and qualitative findings supports a convergent conclusion: the participating schools have foundationally strong but imperfect systems

of resource allocation, financial management, and educational quality. The study concludes that educational quality is best sustained when adequate resources are coupled with effective, transparent, and participatory financial management, and when implementation challenges such as equity issues, timing delays, and limited stakeholder involvement are intentionally addressed as ethical as well as technical concerns.

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