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Research Article

# Evaluation of Teachers' Views on Reducing Education Expenditures

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## ÖZET

Bu araştırmanın amacı eğitim harcamalarının azaltılmasına yönelik öğretmen görüşlerinin değerlendirilmesidir. Eğitim ortamlarında görev yapan öğretmen, idareci, yardımcı personel sayısının yeterli olup olmaması, okullarda kullanılan donanım ve teknolojik malzemelerin israf edilip edilmediği, okullarda nasıl tasarruf yapılabileceği gibi konular araştırmanın amacını oluşturmaktadır. Alan yazın tarandığında bu araştırmaya paralellik gösteren bir çalışmaya rastlanmamıştır. Bu durum araştırmanın önemini ortaya koymaktadır. Araştırmada veri toplamak amacıyla nitel bir yöntem kullanılmıştır ve araştırmacı tarafından yeni bir veri toplama aracı geliştirilmiştir. Araştırmanın bulguları olarak okullarda görev yapan öğretmen ve idareci sayısının çoğunlukla yeterli düzeyde olduğu, yardımcı personel sayısının az olduğu, donanım ve teknoloji malzemelerin daha da artırılması gerektiği, okulların elektrik, su, ısınma vb. yönlerden tasarruf yapılabileceği belirtilmiştir. Araştırmanın sonuçları olarak okullarda görev yapan öğretmenlerin, idarecilerin sayısının hesaplanmasının öğrenci ve derslik sayısının hesaplaması yapılarak atamaların gerçekleştirilmesi gerektiği, tasarrufun mutlaka yaygınlaştırılması belirtilmiştir. Ayrıca okullarda tasarruf bilincinin yerleştirilmesi için eğitimler verilmesi gerektiği katılımcılar tarafından belirtilmiştir.

Anahtar Kelimeler: Eğitim harcamaları, tasarruf bilinci, öğretmen görüşleri.

#### **Evaluation of Teachers' Opinions on Reducing Education Expenditures**

#### ABSTRACT

The purpose of this research is to evaluate teachers' opinions on reducing education expenditures. The aim of the research is whether the number of teachers, administrators and assistant personnel working in educational environments is sufficient or not, whether the equipment and technological materials used in schools are wasted or not, and how savings can be made in schools. When the literature was scanned, no study parallel to this research was found. This situation reveals the importance of the research. A qualitative method was used to collect data in the study and a new data collection tool was developed by the researcher. The findings of the research are that the number of teachers and administrators working in schools is mostly sufficient, the number of auxiliary staff is low, equipment and technology materials need to be increased further, and the schools' lack of electricity, water, heating, etc. It has been stated that savings can be made in some aspects. As a result of the research, it was stated that the number of teachers and administrators working in schools should be calculated and the appointments should be made by calculating the number of students and classrooms, and savings should be made widespread. Additionally, participants stated that training should be provided in schools to raise savings awareness.

Key Words: Education expenditures, savings awareness, teachers' opinions.

## **INTRODUCTION**

The goal of making individuals productive by training the necessary manpower to ensure social development can only be achieved through education (Kurt & Gümüş, 2020). It is possible to reach a high level of social development when political stability, transportation, communication and economic financing can be achieved along with education (Taş & Yenilmez, 2008).

Education has a high level role in developing human capital, which is the most important resource in terms of social development and welfare, and increasing its quality and efficiency. The competence of individuals in areas such as knowledge, skills and health ensures that human capital is strong and indirectly strengthens the structure of society. Strong human capital is only possible by increasing the level of knowledge through education, developing their skills and participating in the qualified workforce. As the rate of qualified workforce in society increases, social development and welfare will also increase (Arabacı, 2011).

One of the issues on which there is consensus is that poverty of individuals and society will decrease with the effect of education. As the level of knowledge and skills that individuals will gain or use will increase with education, their qualified participation in the workforce will be ensured; Earnings will also increase with the qualified production and qualified service provided. Considering the global development of the economy, as the quality of services and products produced by a country increases, it will be possible to export them to other countries and poverty will decrease with the income the country will earn (Sarısoy & Koç, 2010).

Educational expenditures Educational financing is mostly covered by public expenditures in Turkey, as in the rest of the world. Therefore, when education expenditure is mentioned, it is commonly understood as the expenditures made by the state to provide educational services (Yürük & Acaroğlu, 2021). However, since education is a semi-public service, expenditures made by private organizations and individuals other than the state are also among the sources of education financing (Tiryaki, 2013).

Just as every type of investment and expenditure has a cost, education expenses also have a cost. In this respect, although it initially involves a cost for countries, it is accepted as a current effect of development in the long term. In addition, education expenditures that increase individuals' skills and knowledge in terms of human capital accumulation are one of the methods that contribute to the internalization of human capital in the growth process (Üzümcü, 2015). Financing of education includes public funds, fees, private education expenses and special funds, etc. is provided by. The educational service produced in a country depends on the necessary financial resources, the quality and quantity of the inputs obtained from them, educational technology, and the system and structure of the educational service (Göksu & Güngör, 2013).

## Problem

Education is the most important element that helps new generations gain the knowledge, skills, thoughts and strong personality they need in social life. However, the desired changes in the individual's behavior, either spontaneously or influenced by this process, occur thanks to education (Afşar, 2009). Who will cover the cost of the training; Questions such as the extent to which the state will allocate resources to education at all levels, public or private, how the distribution of the budget allocated to education will be provided by various administrations (state, federal, central or local), and finally, to what extent the cost of education will be covered by taxpayers and those who directly benefit from education, are questions such as education. It serves the area that the financing will respond to (Board, 2012). Accordingly, according to the results of the literature review, the evaluation of teachers' opinions on reducing education expenditures was determined as a problem situation.

## **Purpose and Importance of the Research**

The aim of this study is to evaluate teachers' views on reducing education expenditures. Within the framework of this general purpose, answers to the following questions were sought:

- 1. Is the number of administrators working in schools sufficient? Can savings be made in this regard?
- 2. Is the number of teachers working in schools sufficient? Can savings be made in this regard?
- 3. Is the number of auxiliary staff working in schools sufficient? Can savings be made in this regard?
- 4. Are the equipment and technological materials in schools sufficient? Can savings be made in this regard?
- 5. Is it possible to save money in the administrators' rooms in the schools?
- 6. Can savings be made in schools in any way?

When the literature was reviewed, it was seen that the number of studies on education costs was quite limited. There are high levels of costs in educational environments and these costs need to be used carefully. Teachers, administrators, who make up the educational components, will ensure that the materials used in schools, electricity, water and heating costs are used as sparingly as possible and that the appropriations given by the state are spent correctly. In addition, it will be ensured that students grow up with the awareness of saving by using education expenditures without waste. In order to collect data in the research, it can be said that the researcher will fill a certain gap in the literature with the development of a new data collection tool.

## **METHOD**

#### **Model of the Research**

Qualitative screening method was used in the research conducted to determine teachers' opinions on the effect of family participation in the preschool period on the development of preschool children. In qualitative research, it is basically tried to reveal the why and how of events or situations. The aim of the study is to deeply examine and determine the reasons for the situation experienced by people who have experienced the same event. Although we have frequently encountered some phenomena in our daily lives, this familiarity does not mean that we fully understand the phenomena. Phenomenology provides a suitable research basis for studies that aim to investigate phenomena that are not completely foreign to us but whose full meaning we cannot understand (Yıldırım & Şimşek, 2008). While creating the study group in the research, purposeful sampling method, one of the non-random sampling methods, was used. In the research, "General Information Form" was used to determine the socio-demographic characteristics of the teachers, and "Semi-Structured Interview Form" was used to determine the opinions of the teachers.

## **Working Group**

The study group of this research consists of a total of 15 participants, 5 female and 10 male, working as administrators and teachers in Sakarya province. The research was conducted between October 16, 2023 and November 20, 2023. The reason why Sakarya province was chosen in the study is that the researcher works in the relevant place and the teachers and administrators who make up the study group can be reached more easily. Detailed demographic information about the participants is included in the findings section.

## **Data Collection Tools**

A semi-structured interview form developed by the researcher for teachers' opinions on reducing education costs, which was tried to be determined in this research, was used as a data collection tool. In addition, in order to obtain information about the demographic characteristics of the participants in the research, gender, years of seniority, the level they work in, etc. factors were taken into account. In the validity and reliability phase of the data collection tool; In qualitative research, credibility; grouped under four main headings: credibility, dependability, confirmability and transferability (Başkale, 2016).

## **Data Collection and Analysis**

The data collection tool prepared by the researcher was applied to teachers and administrators on a voluntary basis. In order for the participants to express their thoughts freely, each participant was asked to fill out the data collection tool in a suitable environment. In addition, one-on-one interviews were conducted by the researcher with the teachers and administrators who participated in the research.

The data obtained from the data collection tool used in the research were first examined one by one and processed into a word document. Each participant's answers were not interfered with in any way and were written as they were. Numbers such as K1, K2, K3, ......K15 were given to the interview form to which the participants responded. The participants' answers to each question were analyzed using the descriptive analysis method, and themes and sub-themes were created for each question.

## FINDINGS AND INTERPRETATION

At this stage of the research, the findings were included with the information obtained from the data collection tool.

Variables	Subvariable	Frequency	%
	30	3	20
	32	4	26,64
	38	1	6,66
	40	2	13,32
Age	41	1	6,66
	44	2	13,32
	45	1	6,66
	49	1	6,66
	Woman	5	33,33
Gender	Male	10	66,66
	1 – 5 year	2	13,32
	6 – 10 year	4	26,64
Professional Seniority	10 - 20 year	8	53,28
	Over 21 years	1	6,66
	Primary School	3	20
Rank Served	Secondary School	8	53,28
	Junior High	4	26,64
T1-	Intendant	7	46,62
Task	Teacher	8	53,28

## Table 1: Demographic Characteristics of Respondents

When Table 1 is examined; 3 (20%) of the participants included in the study are 30 years old, 4 (26.64%) are 32 years old, 1 (6.66%) is 38 years old, 2 (13.32%) are 40 years old, 1 (6.66%) is 41 years old, 2 (13.32%) is 44 years old, 1 (6.66%) is 45 years old, and 1 (6.66%) is 49 years old. 5 (33.3%) of the participants are women and 10 (66.66%) are men. 2 of the participants (13.32%) have been working for 1-5 years, 4 (26.64%) have been working for 6-10 years, 8 (53.28%) have been working for 10-20 years, and 1 (6%) has been working for 10-20 years. 66) Has 21 years or more of professional seniority. 3 (20%) of the participants work in primary school, 8 (53.28%) work in secondary school, and 4 (26.64%) work in high school. Additionally, 7 of them (46.62%) work as administrators and 8 of them (53.28%) work as teachers.

Participants were asked: "Considering the work that needs to be done by the administration you work in, is the number of administrative personnel proportional to the work that needs to be done?" Can administrative personnel costs be reduced at the level you work at? How?" It was asked as follows. The information obtained from the participants is listed as follows:

(K1): Yes, it is proportional. It can reduce costs in some areas. These are reduced by preventing waste in paper and toner. (K15) I work as the school principal at the school I am in and I also have a deputy principal. This number is ideal for the size of the school. A single administrative staff is not enough. There are 16 teachers and 155 students.

According to the information obtained from the participants, some participants find the number of administrative personnel sufficient, while some participants find the number of administrative personnel too few or too many. The reasons for this situation are given in

Theme	Child Theme	Frequency
The number of	When it is proportional to the	
administrative staff is	number of students, the number of	3
sufficient.	administrative staff is sufficient.	
	Both class and administrative work	
The number of	are difficult. Due to buying and selling work,	
administrative staff is	preparing documents, preparing programs,	5
small.	teacher problems, student problems, school	
	work, face-to-face meetings, etc.	
	It should be proportional to the	
The number of	number of students. A small school has two	7
administrative staff is high.	vice principals too many. Administrative	/
	staff must be professional.	

**Table 2:** Adequacy of the Number of Administrative Staff by Respondents

When the information obtained from the participants is examined, different opinions emerge regarding the sufficient level of administrative personnel. First of these, the number of administrative staff is sufficient (The number of administrative staff is sufficient when proportional to the number of students); Secondly, the number of administrative staff is low (Both attending classes and administrative work are difficult. Due to buying and selling tasks, preparing documents, preparing programs, teacher problems, student problems, school work, face-to-face meetings, etc.); Thirdly, the number of administrative staff is high (It should be proportional to the number of students. Two assistant principals are too many for a small school.

Participants were asked, "Considering the work that needs to be done by auxiliary personnel at the level you work in, is the number of auxiliary personnel proportional to the work that needs to be done?" Can the cost of auxiliary personnel be reduced at the level you work at? How?" It was asked as follows. The information obtained from the participants is listed as follows:

(P1): In the place where I work, the assistant personnel are insufficient compared to the work and procedures. (K2): Insufficient workforce already causes costs to decrease, but it also causes work to be disrupted. (K3): Since I work in a small school, the number of assistant staff is 1 (one). With a competent staff, this number may be sufficient. (K4): It is proportional. The cost cannot be reduced. (K6): I think that the number of assistant staff is low at the school where I work. It does not seem possible to reduce this cost. (K8): Auxiliary staff is definitely not sufficient. The number of auxiliary personnel should be increased.

According to the information obtained from the participants, it is seen that the number of auxiliary staff in the school is low. The reasons for this situation are given in Table 3.

**Table 3:** Adequacy of the Number of Auxiliary Personnel by Participants

Theme	Child Theme	Frequency
The number of auxiliary personnel is small.	The number of auxiliary staff is low due to the cleanliness of the schools, the cleanliness of the classrooms, the food service provided for the students with transportation, the use of coal as fuel in some schools, etc.	15

Considering the information obtained from the participants, it was a common opinion that the number of auxiliary personnel was not sufficient. The reasons for this situation include the cleanliness of schools, the cleanliness of classrooms, the food service provided for students on transportation, the use of coal as fuel in some schools, etc. For these reasons, the number of auxiliary personnel is low.

Participants were asked: "Considering the educational activities at the level you work in, is the number of teachers proportional to the educational activities that need to be carried out?" Can teacher costs be reduced at the level

you work at? How?" It was asked as follows. The information obtained from the participants is listed as follows:

"(K1): Since the number of branches and courses is low, the number of teachers is sufficient and proportional. The arrival of the teacher will cause an increase in cost. (K11): A norm of 6 hours of English in primary school is not proportionate, harming the state. (K12): The number of teachers is proportional according to the educational activities to be done.

According to the information obtained from the participants, it is seen that the number of teachers in the school is less than some participants, more than some, and proportional to others. The reasons for this situation are given in Table 4.

Table 4: Sufficiency	of the Number of	Teachers by Participants
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Theme	Child Theme	Frequency
The number of teachers is small.	There are combined classes. Teachers from different branches have to attend some courses. If the number of teachers decreases, the quality decreases.	5
The number of teachers is high.	Sometimes it is unnecessary to open a staff of English teachers for only 6 hours of instruction from primary schools. Some schools have extra teachers. Although the number of students is low in village schools, teaching staff is opened. If mobile training is carried out, teachers can be used to a better extent.	7
The number of teachers is proportional.	There is a sufficient number of teachers in each school. The number of teachers should not be reduced or increased.	3

When looking at the information obtained from the participants, different opinions emerge regarding the sufficient number of teachers. First of all, the number of teachers is low (There are multi-grade classes. Teachers from different branches have to teach some courses. If the number of teachers is high (Sometimes it is not necessary to create an English teacher position in primary schools for only 6 hours of lessons. Some schools have extra teachers. In village schools, teacher positions are opened even though the number of students is low. If transported education is provided, better use of teachers can be made.); Thirdly, the number of teachers is proportional (There are a sufficient number of teachers in each school. The number of teachers should not be reduced or increased).

Participants were asked: "Can the costs of equipment used for students and technological materials used in education for students at the level you work at be reduced? How?" It was asked as follows. The information obtained from the participants is listed as follows:

"(K1): Having personnel on duty to regularly check the general maintenance of technological tools and equipment, especially smart boards, used in schools and to respond to problems immediately will reduce the

maintenance costs of these tools and extend their lifespan, thus preventing additional costs and causing a serious overall loss. will result in cost reduction. (K8): There are no unnecessary equipment or technological materials used at the level where I work. (K11): There is a problem in terms of suitability for the purpose. It should be adjusted in terms of the purposes of the student's education. (P15): I think it is not possible to reduce the cost while there is a need for more technological materials.

According to the information obtained from the participants, it is seen that the equipment and technological materials in the school are generally insufficient. The reasons for this situation are given in Table 5.

Table 5: Adequacy of Equipment and Technological Materials by Participants

Theme	Child Theme	Frequency
Equipment and technological materials are not enough.	Schools are lacking in equipment. The needs of rural schools are high. The need for technological materials is increasing day by day. There is always a need for hardware and technological materials due to the breakage, loss and failure of materials to meet the needs. Materials need to be increased rather than reduced.	15

Considering the information obtained from the participants, it was a common opinion that the number of hardware and technological materials was not sufficient. The reasons for this situation include the lack of equipment in schools, the needs of village schools are high, the need for technological materials is increasing day by day, there is always a need for equipment and technological materials due to materials breaking, being lost, or not meeting the needs, and materials need to be increased instead of reduced.

Participants were asked: "Can the costs of natural resources such as electricity, water, natural gas and coal be reduced at the level you work in?" How?" It was asked as follows. The data obtained from the participants are listed as follows:

"(K7): Insulation of buildings should be reviewed. There are double glasses containing argon gas. The use of these glasses in schools should be encouraged. Solar panels should be installed on the roofs of schools. Entrance and exit doors of schools should be double doors. Necessary insulation must be made to prevent the heat inside from being lost. Water and electricity should not be turned on unnecessarily, and taps should have sensors...(K8): The cost of natural resources can be reduced if our teachers and students are more sensitive and conscious. Awareness-raising posters etc. on these issues. available. (K11): Natural gas can be used in our school, it will be more economical. According to the information obtained from the participants, some participants stated that savings could be made in the use of materials such as electricity, water, natural gas, etc., while some participants stated that savings could not be made. The reasons for this situation are given in Table 6.

**Table 6:** According to the Respondents, the School's Ability to Save Natural Gas,Electricity, Water, etc.

Theme	Child Theme	Frequency
Savings can be made.	Teachers, administrators, students can be trained on saving. In hot weather, the heaters can be turned off. Solar panels can be put on roofs. Water batteries are edible. Lamps should not be lit unless necessary. Isolation can be carried out. Combi boilers and heaters should be maintained.	10
Savings cannot be made.	It is used at the lowest level. Since there are schools that are directly proportional to the number of students and teachers, everything is used sparingly.	5

According to the information obtained from the participants, some participants stated that savings could be made at school. As a reason, they stated that teachers, administrators and students can be trained on savings, the heaters can be turned off in hot weather, solar panels can be placed on the roofs, water batteries can be renewed, lamps should not be turned on unless necessary, insulation can be done, combi boilers and heaters should be maintained. Some participants stated that savings could not be made at school. It has been shown that it is used at the lowest level as a justification; since there are schools proportional to the number of students and teachers, everything is used sparingly.

Participants were asked, "Considering everything used by the administration (furniture, computer, room, etc.) to carry out administrative services at the level you work in, can the cost of these inputs be reduced?" How?" It was asked as follows. The answers given by the participants are listed below:

"(K3): Costs can be reduced in the long run by using higher quality, longerlasting tools and materials. (K6): Can be reduced. Usage time can be increased by careful use. (K7): If materials are used well, their lifespan is extended. Be careful about liquid contact. Cleaning should be done in a timely manner and strong chemicals should not be used....(K10): It can be reduced, excessive luxury and ostentation should not be avoided. (K11): It can be reduced by introducing vocational high schools.

According to the information obtained from the participants, some participants stated that savings could be made on the materials used by the administration, while some participants stated that savings could not be made. The reasons for this situation are given in Table 7.

Theme	Child Theme	Frequency
Savings can be made.	Quality furniture can be bought, well preserved, non-luxury materials can be bought, maintenance can be done on time, materials can be made to vocational high schools, materials can be purchased as needed, unused electronic items can be unplugged.	11
Savings cannot be made.	Some furniture needs to be in the room of the principal, vice principal. An attempt is made to use a minimum number of items.	4

 Table 7: Savings of Materials Used by the Administration According to the Respondents

According to the information obtained from the participants, some participants stated that savings could be made by the school administration. As a justification, quality furniture can be purchased, it can be well protected, non-luxury materials can be purchased, maintenance can be done on time, materials can be purchased by vocational high schools, materials can be purchased as needed, and unused electronic devices can be unplugged. Some participants stated that savings could not be made by the school administration. They stated their reasons as follows: Some furniture needs to be in the principal and deputy principal's rooms, and they try to use a minimum number of items.

Participants were asked: "How can the school's revenues be increased within the scope of reducing the cost of education at the level you work at?" It was asked as follows. The answers given by the participants are listed below:

"(K1): Income generating activities can be carried out in consultation with the parent-teacher association. (K15): In all schools, canteens should be operated by the schools themselves, through a cooperative method or through the parent-teacher association. This will further increase the school's income.

Participants made some suggestions to reduce the operating costs of schools and increase the income of schools. These recommendations are shown in Table 8.

**Table 8:** Recommendations for Reducing the Operating Costs of Schools and

 Increasing the Income of Schools by Respondents

Theme	Child Theme	Frequency
Proposals to reduce the operating costs of schools and increase the income of schools	Bazaars can be organized, school gardens can be rented for weddings and various events. Savings should be made in schools. Various income- generating events should be organized. School needs should be met in solidarity with the school-parent association. Allowances sent to the school should be used with caution. The revenues of the school's canteen operation should be used by the school administration.	15

Participants' suggestions for reducing the operating costs of schools and increasing the income of schools can be organized, bazaars can be organized, and school gardens can be rented for weddings and various events. Savings should be made in schools. Various income-generating events should be organized. School needs should be met in solidarity with the school-parent association. Funds sent to schools should be used carefully. The income from the school canteen operation should be used by the school administration.

Participants were asked: "What are your opinions and suggestions regarding reducing education costs?" It was asked as follows. The opinions expressed by the participants are listed below:

"(K1): Costs can be reduced by measures taken regarding savings measures. (K3): Education is one of the biggest areas that play a role in a country's progress. I believe that costs should be increased rather than reduced. (K4): As in-school teachers, students and auxiliary personnel, attention should be paid to savings. (K11): Acting in good faith, carrying out needs analysis and inspection by experts will positively affect the costs and quality of the work."

There are various suggestions made by the participants to reduce the operating costs of schools. These recommendations are shown in Table 9.

Table	9:	Recommendations	for	Reducing	the	Operating	Costs	of	Schools	by
Respon	Iden	its								

Theme	Child Theme	Frequency
Suggestions for reducing the operating costs of schools	Instead of giving books to students every year, lower class students can use the upper class books. 12-year compulsory education should be abandoned and only willing students should go to high school. Training should be given to teachers, students and administrators to raise savings awareness. Meals provided for transported students are wasted, precautions can be taken. Jobs should be given to professionals. General works of schools should not always be given to the same people through tenders. Schools should be inspected frequently.	12

Suggestions of the participants for reducing the operating costs of schools Instead of giving books to students every year, the books of the upper classes can be used by those from the lower classes. 12-year compulsory education should be abandoned and only willing students should go to high school. Training should be given to teachers, students and administrators to raise savings awareness. Meals provided for transported students are wasted, precautions can be taken. Jobs should be given to professionals. General works of schools should not always be given to the same people through tenders. Schools should be inspected frequently.

## CONCLUSIONS, DISCUSSION AND RECOMMENDATIONS

At this stage of the research, the results of the research, discussion and suggestions are included.

## **Results and Discussion**

• According to the data obtained from the research, while the number of administrative personnel in schools is proportional according to some participants, the number of administrative personnel is seen as excessive by some participants. When the data collection tools were examined, it was observed that the participants who worked as administrative personnel found the number of administrative personnel sufficient and proportionate, while the teacher participants found the number of administrative personnel to be excessive. It can be thought that the reason for these different perspectives is that teachers and administrative staff do not have sufficient knowledge of the work and procedures they do.

• According to the data obtained from the research, the number of auxiliary personnel in schools is insufficient according to some participants. It is thought that the number of auxiliary staff working in schools is low due to the general cleanliness of the school, the cleanliness of the classrooms and the excess of work to be done. It has also been stated that the work capacity of auxiliary personnel should be at a sufficient level.

• According to the data obtained from the participants, the number of teachers working in schools is mostly sufficient and effective. However, in some primary schools, English teachers may be required for only 6-8 hours of English lessons in total. This situation may cause a teacher not to be used effectively. It is emphasized that the distribution of teaching staff should be made according to such conditions. As a result of the study conducted by Menteşe, Üstün & Gökdelen (2014), it was shown that school administrators have more knowledge than teachers in terms of expertise in school finance theories and principles, establishing relationships with internal and external systems in providing financial resources, and economic and accounting knowledge.

• According to all participants, the number of equipment and technological materials in schools is insufficient. It is possible to say that the participants expressed their opinions in this way because there is a lack of equipment in schools, the material needs of village schools are high, and the need for technological materials increases day

by day. As a result of the study conducted by Kesik & Çeken (2021), it was found that savings culture should be evaluated as an interdisciplinary concept and focuses on the contents of natural and social sciences. For this reason, it has been stated that savings education should not be focused on a single discipline and that savings should be included in every aspect of life.

• Participants stated that savings could be made in schools. They even revealed that saving awareness should be brought to teachers, students and administrators. Although they said that the possibility of savings in schools was low, they still stated that there were situations where savings could be made. As a result of the study conducted by Utkugün (2023), saving was reached as not wasting water-electricity-bread/food, not spending unnecessary money, using it adequately and consciously, being sensitive, sharing the excess, not harming nature, family and habits.

• It was stated by all participants that the number of auxiliary staff working in schools is low. It can be suggested that the number of auxiliary staff should be increased in proportion to the size of the school.

• When appointing teachers or opening teacher positions to schools, attention should be paid to the number of lesson hours in the school. Opening a position for only a 6-8 hour course that a branch teacher can take will prevent the teacher from being effectively employed. Instead of opening a position for the relevant course, it may be suggested to assign teachers from the nearest school in return for the course fee.

• Lack of equipment and technological materials in schools comes to the fore. In today's conditions, it is necessary to complete the materials needed in schools for education and training, to meet the needs and to eliminate the deficiencies. In order for education to be carried out fully, the materials must be complete.

• It may be recommended to provide various trainings in schools to raise savings awareness among teachers, students and administrators. In fact, such training should be given in schools at regular intervals, the training should be disseminated and should be carried out practically.

• It can be said that savings can be achieved by using the equipment in the rooms where the administrators are located well, without being too exaggerated or luxurious.

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