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**DECLARATION**

I Moyo Phephisani declare that this dissertation is the product of my own work and has not been submitted for any examination in any educational institution. All the sources used are acknowledged.

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## **DEDICATION**

This research project is dedicated to my beloved parents my father Mr D Moyo and my mother Miss L Ncube for their unwavering support through all my educational endeavours, I am forever grateful.

## **ACKNOWLEDGEMENTS**

I would like to extend my sincere gratitude to my project supervisor Doctor Rosemary Guvhu, she was patient, resilient and helped me a lot towards the successful completion of the project. I also want to thank my young sister Langelihle Moyo for her support with internet services which enabled me to send and receive feedback from my supervisor. Thank you young sister. I appreciate all the people and organisations that assisted me with information and any other assistance towards the successful completion of the project. Last but not least, I thank the Almighty for guiding and protecting me from the bad things that could have happened during the up and down movements in gathering of data.

## **ABSTRACT**

The major aim of the project was to investigate the obstacles faced by school heads in handling school finances. The specific objectives of the study were to: find out the obstacles faced by school heads when dealing with school finances, investigate why cases of theft are wide spread in Gwanda South District schools, evaluate the strategies employed by school heads in protecting school funds from being embezzled and assessing the effectiveness of policies set forth by the ministry of education in handling of school finances. The most important research question which this study sought to answer was ‘What challenges do school heads come across in handling school finances?’. In an attempt to realise that end, a mixed research method research design was used to collect data, using questionnaires, interviews and observations. The participants who suit the researcher’s criteria were randomly selected so as to give each member an equal chance of being selected. The findings gathered suggest that school heads face numerous challenges, in which at its core are mismanagement of funds, poor funding, temptations, inadequate security and hiring of unskilled personnel. The mentioned challenges are a cause for concern in schools as schools’ development is impeded due to these challenges.

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## CHAPTER 1

### 1.0 Introduction

Financial administration knowhow is vital in handling school finances. It is the duty of the head to make sure that school finances are handled properly and well documented as according to the Finance and Administration Circular no 14 (2009;02) all cash received should be receipted and official receipts should be issued to payee". It goes further to note that all cash received should be kept in a safe and locked in a strong room or other secure facilities before banking so as to avoid misappropriation of funds. When such is done proper channels of handling school funds would have been followed. Handling of finances in schools has been the major challenge to school development. Bigler (2019) identifies lack of planning as a major challenge to financial management as it affects the effectiveness of schools as it complicates reporting on achieved objectives and results. Most schools struggle to effectively implement their budget and this hinders schools to improve the quality of education which has seen a lot of schools having low or reduced enrolments from previous years and most staff personnel transferring to other schools (Clarke, 2020). It impedes on development as the parents are negatively affected by the mentioned problem as it makes the general purpose funds (GPF) paid by parents go down the drain as the country is hit hard by inflation, hence funds are supposed to be put into good use as sooner than later. The chapter inquired about the background of the study, the statement of the problem, research objectives, research questions, the importance of the study and the limitations of the study and a summary of the chapter.

### 1.1 Background of the study

Heads of schools face different challenges in schools which range from administrative issues to social problems. These problems create issues of low pass rates, low enrolment and cases of embezzlement. Different heads of schools in Gwanda District, countrywide and Africa at large have challenges in handling of school finances. Mahere (2018) noted with concern that lack of training in skills of management is one major challenge that school heads face. This is evidenced by their reports to their employers seeking an open systems kind of approach as the ministry does not support schools in terms of securing security personnel to guard the school's strong room where funds are kept before banking. According to the Systems theory by William and Edward quoted in Vries, Bekkers and Tummers (2016) they argue that a

system is a trans-disciplinary that abstracts and considers itself as a set of independent and interacting parts.

Organisations are complex systems which work handle in glove like the branches of a tree, if one branch is affected the whole organisation's effectiveness is affected. Therefore, it poses a major challenge that schools do not have security personnel who are well trained for the job, they just employ anyone from the community through the School Development Committee (SDC) as according to the Education Act (2001) should aid using their funds in the day to day running and development of schools by providing material and financial support generated from own efforts for the benefit of the school. This has led to more cases of theft being reported in many schools in the country and Africa as well. Heads are faced with challenges of having to write a lot of reports to various departments like the Ministry of Education District Offices and the Provincial Education Director. Ndlovu (2016) reported that funds for Mabheka School in Gwanda were reported missing, no trace to where they could be found. The ministry should make it a priority to employ qualified security officers and installing current CCTV systems for all government schools to reduce cases of theft and abuse of school funds.

Uromi (2017) asserted that head's lack of knowhow on Procurement procedures is another challenge faced by school heads as they lack the proper procurement knowhow.

This challenge is widespread in the whole country especially in rural schools including schools in Gwanda South. Schools just procure staff without following the right channels stated in the Public Procurement and Disposal of Public asserts bill of 2016 that procurement is the procedure through which public bodies such as government ministries, parastatals and local authorities acquire goods and services and construct or acquire buildings and other infrastructure, the board oversees that all the members are following the right protocols and steps like sourcing quotations with the details of the honour, contact details of the supplier, the unit price and the physical address of the supplier. This and more other steps of procurement that should be followed are not utilised by school heads due to ignorance or irrelevant degree programmes they did at college which are not linked to education which do not have modules on procurement in schools. Such a problem cripples not only the school but the ministry and the country at large as Zimbabwean Ministry of education uses the open systems approach to education were schools, Education Offices and Public Service work

together so as to achieve the set objectives. When schools fail to deliver quality output, the ministry suffers as well as it is the overseer of what is happening in schools.

## **1.2 Statement of the Problem**

The challenges faced by school heads in handling school finances which involve proper recording of all transactions either school income or expenditure, documentation challenges, ignorance on financial jargon were inquired upon. The researcher enquired into the mentioned challenges in depth using Gwanda District as a case study. Questions which include how school heads handle their finances in the district under study will be answered as the enquiry will unveil the strategies used by heads inclusive of those on internal control systems. The problem of malpractices is a parasite as it affects not only the school but the ministry at large. This is so because when heads misuse school funds, parents will remove their children from such an institution and this raises eye brows from everyone affected whether directly or indirectly. All rural schools will be painted with the same brush of misusing public funds. Therefore, these challenges and more will be revealed so that action is taken to solve them for effective teaching and learning to be done in schools without any fear or hindrances.

Quite a number of researchers including Mapolisa (2016) a lecturer at Zimbabwe Open University, Mafa (2016) (Zimbabwe Open University) and Nyathi (2018) (Girls College-Bulawayo) have looked into the problem under study but they left out the ministry's contribution as the main cause for the challenges faced by heads. The research will do a thorough inquiry on how the ministry contributes towards heads' difficulties like poor funding by the government which makes them (school heads) employ unqualified personnel like school clerks who then abuse school funds and fails to follow the proper rubric of handling school funds. This and more will be further infused in the research to bridge the gap left by other scholars so that the research is beneficiary to the Education sector. Previous research has blamed school heads for misusing school funds to their own use without forgetting that such actions are caused by certain reasons. The government is responsible for such actions as it pays heads and teachers at large meagre salaries which are insufficient for their survival. To make the situation worse these heads work in rural areas which Gwanda district is amongst the undeveloped districts in the country. There are a lot of challenges that heads face like poor road networks connecting towns where they bank school funds. They delay doing so and they have resorted to banking once a month. This makes school funds to

be prone to abuse and theft when they are kept in the school safe for a period exceeding a month . The results of the challenges are brought to light by the researcher so as to make recommendations in order to alleviate the problem under study.

### **1.3 Research Objectives**

**The study is guided by the following objectives:**

1. To find out the obstacles faced by school heads when dealing with school finances
2. To investigate why cases of theft are wide spread in Gwanda South District schools
3. To evaluate the strategies employed by school heads in protecting school funds from being embezzled
4. To assess the effectiveness of policies set forth by the ministry of education in handling of school finances.

**1.4 Research questions are as follows:**

1. What challenges do school heads come across in handling school finances?
2. Which safety measures does the school have in terms of keeping school finances?
3. How effective are government policies on school financial management?
4. How often do school books get audited both internally and externally?

### **1.5 Importance of the Study**

The study is of great importance as it will question those school heads in the district, country and Africa at large who have various ancient strategies of handling school finances to revise them so as to minimise the challenges they face. It will also show the ministry and other responsible stakeholders on the challenges that heads of school face in dealing with school finances, this will enable those willing to assist whether financially or academically to chip in and assist so that school finances are handled properly with care so that progress is seen in schools. The parents will benefit in that proper financial handling strategies will be put in place, those already in place will be enforced by strict supervision from the ministry so that no penny is mismanaged in schools.

### **1.6 Assumptions of the study**

The assumptions in relation to the topic under study are that :

1. The participants are literate enough to complete questionnaires.
2. All school heads interviewed have a diploma in teacher education as their minimum qualification.
3. Receipts are given to anyone paying fees at the school.
4. Auditing is done in schools both internally and externally.

### **1.7 Delimitations of the study**

The research focused on head's challenges in handling school finances in Gwanda South schools both primary and secondary schools. Eight school heads were interviewed; fifteen teachers and forty parents were sampled out of sixteen secondary schools in Gwanda South District. The history of the district in that several cases of embezzlement and mismanagement of funds have been reported seems to be on the rise for the past ten years. They are a cause of concern as school coffers are affected by the mentioned situation. It also affects the smooth running of the school. The ministry emphasises on the proper handling of school finances as it is supported by the clauses in the Education act which states that school funds should be handled properly.

### **1.8 Limitations of the study**

The challenges that affected the validity of the research included the John Henry Effect, Resentful Demoralisation, the Hawthorne Effect and the Selection Effect. The John Henry Effect was a challenge in that the participants gave subjective answers pretending as if they do not have that much of a problem but the responses from the clerk's office sang a different tune. To alleviate the above threat, the researcher opted to also interview clerk's in all the sampled schools so as to compare and confirm the responses of heads. This aided in maintaining validity of the research findings. Another limitation was resentful demoralisation where the participants who were in the control group became resentful as they were not given experimental treatment, they viewed themselves as inferior. This was a major hindrance to the validity of the research as when interviews were conducted on this group they gave subjective responses in order to falsify the research findings. The researcher did not tell the participants which schools were being targeted in the research and the researcher promised participants anonymity and confidentiality of information gathered. This reduced subjectivity of responses as most of school heads even showed the researcher documents like the school's cash book and the strong room to concretise their responses. The Hawthorne Effect was another limitation as participants modified their behaviour under the pretence that

they are being observed. This undermines the integrity of the research in that the responses and the behaviour of the participants is not a mirror of what is on the ground and is temporary. The Selection Effect also limited the research's validity in that the heads of schools chosen were only nearby schools to the station of the researcher. This has an impact of not having the exact result of what is on the ground, therefore to minimise such the researcher sampled other schools in the same district which are far from the researcher's station.

## **1.9 Definition of key terms**

### **1.9.1 Management**

Management is the organisation and coordination of the activities of a business in order to achieve the defined objectives. It is often included as a factor of production, it includes both innovation and marketing. (Mendenhall, 2019).

Taylor cited in Ndlovu (2016) defined management as a strategy of knowing what to do, when it should be done and see that it is done in the best and affordable way. It is an art of getting things done through and with the people in formally organised groups. It is an art of creating an environment in which people can perform and individuals can cooperate towards attainment of group goals.

Mendenhall, (2019) notes that school heads are managers who manage their schools towards the accomplishment of set targets like effectively managing school finances by following what is stipulated in the statutes. The work is not done by one individual but by groups which are in an organised manner, therefore heads do not do the work on their own but delegation is used as work is shared amongst individuals so that the school runs smoothly without any hindrances.

### **1.9.2 Open system**

Lunenburg (2017) posits that an open system is a system that has a relationship with its external environment. The systems consist of inputs, processes, outputs, goals, assessment and evaluation, and learning are all important. By this definition, in order for its survival it depends on the surrounding environment as there have to be good relations between the two

in order for the smooth flow of activities in the system the system has to relate with its surrounding.

McGreal, Kinuthia and Marshall (2016) says that for an open system to survive it needs to change continuously and adapt to the environmental changes, it must correctly interpret and act on the changes happening in its environment.

The system should not be stagnant; it should adjust to the surrounding environment and change as the society and environment changes so as to achieve its goals with no retaliation from the environment. Therefore school heads should be on the fore front of this change and use progressivists perspective and welcome change so that the way the organisation is being run fits perfectly with the 21<sup>st</sup> century policies and strategies.

### **1.9.3 Organisations**

Hein (2020) says that organisations comprises of an organised group of people with a particular purpose such as a business or government department. It is a social unit of people that is structured and managed to meet a need or to pursue collective goals. All organisations have a management structure that determines relationships between the different activities and the members are assigned roles and responsibilities to carry out different tasks. Charles (2018) asserts that organisations can be schools which comprise of pupils, parents and teachers whose main agenda is to educate the learners. Delegation of duties is common in schools as teachers teach different subjects and different levels. The head's purpose is to oversee that the school is running smoothly including handling school finances. He or she delegates the clerk to collect school fees from the parents and students who are paying whilst other staff members will be doing their duties as well which are different from that of the clerk.

### **1.9.4 School Development Committee**

A school development committee as enshrined in the 1987 Education Act is an committee representing the parents with powers of controlling the financial affairs of the school for which it has been established.

Statutory instrument 379 of 1998 asserted that SDC seeks to promote, improve and encourage the development and maintenance of the school; to assist in the advancement of the moral, cultural, physical, spiritual and intellectual welfare of pupils at the school. It also

seeks to promote and encourage programmes of interest, both educational and social, for the benefit of the pupil and their parents and teachers. The SI adds that the SDC use the land, buildings and other facilities for educational, sporting, recreational or other purposes which are of benefit to the school.

A SDC is a vital committee in running of schools as an internal control system which guides school funds from being abused. It helps in the maintenance of the finances of the school, helps the head to run the school and contribute towards decision making so as to avoid a situation where the head does everything he wants as if the school is his or her own property. They check that everything being done benefits the school.

### **1.9.5 Procurement**

Lewis and Roehrich (2016) defined procurement as the process of finding and agreeing to terms, and acquiring goods, services, or works from an external source, often via a tendering or competitive bidding process. It involves making buying decisions under conditions of scarcity. Economic analysis methods such as cost-benefit analysis or cost-utility analysis can be used when procurement is being done.

Mason (2018) added that procurement ensures the buyer to get goods and services of high quality at a reasonable amount. Therefore, it is the acquisition of goods and services following the proper channels.

### **1.9.6 Organisation of the study**

The first chapter gave a brief background of the research, research objectives were also looked at showing the main agenda of the research. Importance, Assumptions, Delimitations and Limitations of the study were looked at. Key terms were defined quoting scholars and a brief explanation was given. Chapter two will be focused on literature review, citing different scholars who looked at the topic under study. Chapter three was based on research methodology, research design and research instruments were included in the chapter. Pros and Cons of the instruments were highlighted. Population and sample were explained so as to give a guide on how the population was sampled, simple random sampling was the chosen technique. Reliability and validity were spoken about showing their relevance to the research. Ethics and a summary concluded the chapter. The fourth chapter is on Data Presentation,

Analysis and Interpretation. Chapter five will consist of summary of recommendations, findings and conclusion of the research.

### **1.9.7 Summary**

The chapter looked at the obstacles faced by school heads in Gwanda South in handling school finances. The background of the study was looked at in close detail, statement of the problem as well, research objectives, questions, importance, assumptions, delimitations of the study and limitations. All the mentioned sub topics were scrutinised in great detail.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.0 Introduction

The chapter consists of conceptual framework of financial management, key terms used are defined within the discussion. Financial management (FM) was scrutinised from two perspectives, that is Africa and Zimbabwe linking with the research questions. Different assertions were looked into to see how similar and different it is in various areas so as to identify the strengths and weaknesses of the ministry of education in Zimbabwe in terms of financial management strategies. Theoretical framework was infused so as to have an idea of how different schools of thoughts explain how FM should be done. The applicability of the theories were brought about so as to identify the gaps left unclosed by the theorists, the writer's perspective was infused into the discussion closing the gaps by bringing solutions to the downside of the theories and different viewpoints. A conclusion was drawn to tie up the loose ends of the essay.

#### 2.1 Conceptualisation of Financial Management

Campher, Preez, Grobler, Loock and Shaba (2019) notes that financial management (FM) of a school must be organised for it is to be effective. The structure of the organisation should be put in place. Existing structures should be re-educated specifically on the changes that have occurred in the country's education system. Mestry (2018) denotes that School Acts guides on how school funds should be managed. Guidelines on the principal's dos and don'ts are clearly stipulated in school acts and education act. Campher, etal (2019) alludes that a school does not operate in a vacuum; it is part of a system. There is more to FM other than economics and accounting. It touches various disciplines which are inclusive in the education system. For school heads to be effective there is great need for them to understand financial accounting, policies and the law relating to education and handling of school finances as well as skills of management inclusive of leadership, planning and reporting procedures.

In the case of Zimbabwe statutory instruments govern how school handle their funds; the education act also does the same. For schools to handle finances properly and efficiently there is need for the head to be kept abreast of the developments that happens country wide in terms of statutes which are amended so that he or she does not do things the old way.

Owen (2017) mentions that financial numeracy is a core skill for all managers. Most financial management skills involve the allocation of resources and the setting of targets, expectations and priorities. The core financial skills required by all managers allow them to successfully: set budgets; manage budgets and manage costs.

Mestry (2018) notes that the principal should keep records properly and use school funds effectively and efficiently. The principal oversees the day-to-day management of the school and implements rules and regulations crafted by the policy makers overseeing the education ministry.

Chikoko (2019) says that some of the functions of heads of school as financial managers are to come up with a system that will see to it that school projects are completed. The head is accountable to collect money owed to the school and make sure everything is done over the table.

Ndlovu (2016) asserts that division of labour among positions improves efficiency in an organisation. Efficiency increases because division of labour produces specialization, which in turn leads to employees who become knowledgeable and experts at performing their prescribed duties. Such division enables the organization to employ personnel on the basis of technical qualification.

Barassa (2018) notes that management in an organisation is a continuous process comprising equity, a chain of command, stability, the allocation of authority through the principles of management and efficiency. The principles include authority, division of labour, order and equity, discipline and unity of command.

The paragraph above shows that in Kenya an organisation's efficiency is reliant on an open systems kind of an approach where integral parts of an organisation work hand in glove for the set objectives to be met. Allocation of duties by school heads be it allocating the school clerk to record all the income and expenditure of the school and safe keeping of school funds in the strong room. All this the head does not do it on his own but delegates these duties to the clerk or burs

Marishane and Botha (2019) argues that educational reforms in South Africa has been highlighted by the introduction of the SASA of 1996 (Act No. 84 of 1996). Section 21 of this Act provides for the establishment of self-managing schools by permitting schools to apply for some of the functions that were traditionally carried out by the state. These functions

include maintaining school property, purchasing learning support materials (LSM) and equipment, paying for services and determining extramural activities.

Ndlovu (2016) says that decentralisation of financial management to School-Based Management (SBM) is a vital strategy aimed at school improvement. The strategy comes from the view that when decisions are made by the people who are directly affected a good decision can be made as it will deal with the problem at hand.

The move by the South African government was caused by the financial hiccups that the government is facing and the desire to decentralise education and give schools and parents an opportunity to be directly involved in decisions that affect their children. It is a blessing in disguise as parents will have a say in what happens in schools. Schools will be able to purchase the resources, stationary and other necessities. The ancient way of the top down approach employed previously limited development and creativity in South African schools.

Mpofu (2016) noted that schools in Zimbabwe obtain finances from the following sources :, school fees, fundraising campaigns or donations from well-wishers and government funding.

The head's responsibility is to manage funds allocated to the school, inclusive of crafting the school budget, keeping financial records, establishing school fees, collecting and administering school fees.

Wyk (2020) posits that internal controls acts as checks and balances to pick financial irregularities . Financial accounting is of great importance to financial management of a school. A school needs to process, analyse and interpret financial data and information in order to run smoothly and efficiently (Campher et al, 2019).

Management of school funds are the pillar in school management as it makes or breaks the school. When funds are not properly managed the school will not be able to survive, it would not be able to purchase stationary and payment of employees employed by the School Development Committee (SDC). A system of checks and balances is of paramount importance so as to reduce cases of theft, embezzlement and mismanagement of funds. Control systems like receipting every transaction done, auditing, book keeping and banking aids school institutions to run smoothly as funds will be properly handled.

## **2.2 Challenges faced by school heads**

Campher, etal (2019) says that the mismanagement of funds by principals has led to shortage of resources in schools which cripples the smooth running of the school.

When funds are mismanaged it is like a car without fuel, it will not move from point A to B. This is the situation in schools, some schools heads divert school money for their own personal use and when the need arises for that money to be used, they will not be able to pay it back. The school will suffer from shortage of resources that needs to be purchased on a timely basis like chalks, pens for marking and stationary for documentation.

Heads in rural schools in Africa are cut off from the rest of the continent as communication is weak due to power network coverage for communicating with their superiors or other school heads with updates on what is happening. Road networks are also poor; hence travelling is done less often. This cripples the running of institutions. (Mpofu, 2016)

Nigeria has various hiccups in its education system which makes it challenging for quality education to be promoted. These challenges include inadequate funding by federal, states and local governments. Barasa (2018) recognizes that effective management of financial resources is a vital task for school heads. Without financial resources, schools are bound to fail for carrying out tasks for which they were established.

Poor funding by governments hinders development in schools, school heads find it difficult to manage school funds under such a scenario. The Finance and Administration Circular Number 14 (2009) posits that school funds are supposed to be kept in a locker and kept in the strong room or safer place prior to banking. This is not implemented strongly by the government as they do not construct the mentioned strong rooms for the school, schools buy safes by themselves, hence rural schools find it difficult to keep up with such expensive measures, and hence cases of theft are rife. It comes back to bit heads as if they fail to carry out their duties effectively, but the truth the ministry of education do not do their jobs well. They need to revise their policies and make it a point assist schools especially rural schools who cannot afford to bank on a daily or weekly basis.

Thenga (2017) argues that when managers fail to separate ownership and control it leads to misconduct done by school heads. As a result, decisions that benefit the managers are made at investors' expense. This gets school heads in trouble, for instance when there is an open day celebration at school, the head then sells his own beast to be slaughtered during the event. He or she would have charged an exorbitant amount so that he benefits tremendously. This is

abuse of office and a misconduct which should be avoided at all costs. Such a head would have mistaken control and ownership; he would have put his own interest at the expense of the parents, the ministry and students.

### **2.3 Internal control systems in schools**

The Constitution of Zimbabwe (2013), chapter 17, on financial management posits that there must be transparency and accountability in financial matters and public funds must be expended transparently, prudently, economically and effectively.

Part 4 of chapter 17 of the Constitution (2013) on safeguarding public funds and property asserts the following; subsection (2) says “it is the duty of every person who is responsible for the expenditure of public funds to safeguard the funds and ensure that they are spent only on legally authorised purposes and in legally authorised amounts”.

Subsection (3) notes “ it is the duty of every person who has custody or control of public property to safeguard the property and ensure that it is not lost, destroyed, damaged, misapplied or misused”.

Subsection (4) alludes that an Act of Parliament must provide for the speedy detection of breaches of subsections (2) and (3) and the disciplining and punishment of persons responsible for any such breaches and where appropriate, the recovery of misappropriated funds or property.

Financial Administration handbook (1993) posits that School Development Committees are requested to consider the following very seriously. A receipt in the hands of the payer is proof of discharge of an obligation. On the other hand a receipt is a source of a more serious obligation on the part of the person who issues it as it forms the prime record of proceeds received.

Errors of omission, commission or original entry during receipting, should be capable of being detected and corrected with ease. To avoid the substitution of receipt books, school development committees should obtain official receipt books whose receipt numbers do not repeat themselves. (Financial Administration handbook, 1993)

On banking the financial handbook of 1993 asserted that the school heads should make it a point that all moneys received are paid into the school’s bank account. Money received should not be kept in schools but banked on a regular basis. If the school did not bank during

the month they should do so on the last working day of month regardless of the amount collected. The mentioned internal control system aids the school in making sure that the funds are handled properly following the laid down rules and regulations so that the end is not found wanting.

## **2.4 Government policies on school financial management**

Statutory Instrument 87 of (1992) notes of important stakeholders in schools and the inclusion of parents through the school development committees.

The Education Act (2006) on financial provisions part (9) asserts that a SDC, if approved by the Minister, it has the responsibility of administering financial affairs of the school for which it has been established.

Financial Administration handbook (1993) noted that a school development committee must open a double signature current account in the name of the school with a commercial bank into which will be deposited all monies received or collected by the school. The fund shall be administered by a school finance committee consisting of the chairman and vice chairman of the committee and the head and deputy head of the school. The head will be the chairman of the finance committee. This is a way of protecting school funds from being embezzled as the head's powers will be checked by the finance committee.

According to Statutory Instrument 1 of 2000 a head who fails to account for school funds faces discharge from service and imminent arrest.

Mestry (2018) asserts those principals who lack the necessary financial knowledge and skills are put under pressure because they are not able to offer practical solutions to problems. This is one major challenge in schools as most heads are financially illiterate as they were only promoted on the grounds of experience teaching in schools and not on their educational qualifications.

The mentioned policies are not that effective as most schools in rural areas are challenged in terms of shortage of good road networks to move to bank school funds on a regular basis. This makes them bank on a monthly basis. The ministry of education does not enforce the policies stipulated in the statutes as it has economic challenges to move to all the schools in the country as the ministry is poorly funded (Ndlovu, 2016).

## **2.5 Theoretical Framework**

### **2.5.1 Agency theory**

Heracleous (2017) argues that the agency theory suggests that the firm can be viewed as a nexus of contracts between resource holders. An agency relationship arises whenever one or more individuals, called principals, hire one or more other individuals, called agents, to perform some service and then delegate decision-making authority to the agents. The primary agency relationships in business are those between stockholders and managers. These relationships are not necessarily harmonious; indeed, agency theory is concerned with so-called agency conflicts, or conflicts of interest between agents and principals (Krafft, Albers and Lal (2019). When agency occurs it tends to give rise to agency costs, which are expenses incurred in order to sustain an effective agency relationship for example offering management performance bonuses to encourage managers to act in the shareholders' interests. Accordingly, agency theory has emerged as a dominant model in the financial economics literature, and is widely discussed in business ethics texts. (Bergen, Dutta and Walker, 2016)

Heracleous (2017) asserts that Agency theory highlights to a major problem which arise in organizations that is self-interested behaviour. The school head may have his own goals he wishes to accomplish ,the goals will compete with the ministry's goal. Since the shareholders authorize managers to administer the firm's assets, a potential conflict of interest exists between the two groups.

Bergen, et al (2016) noted that the theory unveils that since bosses or the owners of the business employs an urgent who runs the business on behalf of the owners, in this case heads of schools are agents of the ministry of education. They do everything on behalf of the ministry including handling school finances on behalf of the ministry. However, some school heads abuse such an arrangement and exhibit selfish behaviours which negatively affects the school.

Johnson and Droege (2019) asserts that agency theory suggests that, in imperfect labour and capital markets, managers will seek to maximize their own utility at the expense of corporate shareholders.

Logan (2018) posits that evidence of self-interested managerial behaviour includes the consumption of some corporate resources in the form of perquisites and the avoidance of

optimal risk positions, whereby risk-averse managers bypass profitable opportunities in which the firm's shareholders would prefer they invest. Outside investors recognize that the firm will make decisions contrary to their best interests. Accordingly, investors will discount the prices they are willing to pay for the firm's securities.

Managers tend to consume some company's resources because they know that the bosses are far away and when they come for supervision everything would have been arranged in an orderly fashion. Heads abuses resources like school trucks and divert them for their own use, the fuel used would have been bought using the school funds. This then cripples the school coffers.

### **2.5.2 Application of the Agency theory to management**

Eisenhardt (2017) argues that the solution for managers is to monitor their performance. In addition to monitoring, cushioning employees and strict supervision forces managers to put the company's interests first. School heads can be compensated by being cushioned when the country is hit by inflation. The Zimbabwean government has done so on several occasions from 2019 up to date, they cushion their employees so that they will be able to meet the sky rocketing prices of commodities.

Harris (2020) argues that the theory aids the responsible authority (ministry of education) to see that when school heads' needs are not taken into consideration they resort to maladministration so as to survive. Therefore the theory is useful in that it is an eye opener in helping the ministry to see to it that the heads of school do not act in their own selfish interests but in the interest of the company (school). The ministry will see to it that the working conditions of the heads are favourable and that the salaries they earn are sufficient for their survival, if not so they will definitely abuse school funds so as to meet their family's needs.

The theory is also helpful in that it also enables school heads to see that the school is not their property that they can do as they wish. They are acting as agents of their bosses whom they report to at given intervals (Eisenhardt, 2017). When making decisions they should put their superiors first, that is they should make decisions that best suits the interest of their bosses (the ministry of education)

### **2.5.3 Criticism of the theory**

The notion that managers have too much power, in this case school heads according to the Education Act of 2006 have the authority to hire personnel like teachers, auxiliary staff and others tend to be a problem in that they see themselves as untouchable and resort to corruption and nepotism in terms of hiring. They hire their relatives or friends who would not be qualified for the job. Sometimes they will underpay these workers who intern underperforms since they would not be motivated by the incentives they get. This has a negative impact towards the school's viability in that the workers underperform including teachers especially those employed through the School Development Committee (SDC). The school's reputation will be jeopardised and parents will transfer their children to other schools.

When heads use school resources like the school truck or bus for their own private business. (Harris, 2020) The fuel that they would have used also eats on the school coffers. This abuse of school resources is not acceptable and is seen happening in various schools but the subordinates will be afraid to comment or report the head to the district in fear of their jobs. This has a negative impact towards the school's financial management in that the resources which are supposed to be used for fetching school children, transporting staff personnel to and from their homes or other school business is channelled towards the head's gains. This will strain the school's resources and the parents will be told to contribute towards fuel costs or towards the maintenance of the school bus which is not used towards the benefit of the pupils. This abuse of office is a cause for concern and should be avoided at all costs.

With all this being said the agency theory is very useful in Zimbabwean schools as it is an eye opener to how school heads and other administrative staff abuses, misuse school funds for their own benefit which tends to negatively affect the school's commercial viability. This leads to reduced enrolments, some teachers will transfer to other schools and those that remain will underperform due to lack of motivation as their salaries are diverted due to embezzlement or misuse of school funds.

### **2.6 Maslow's hierarchy of needs**

Maslow offers a solutions to the previous theory in that it comes up with more solutions that the Agency theory which has more of problems brought by school. These two theories work hand in glove in that the Agency theory exposes selfishness done by heads when they run

schools on behalf of the ministry due to the fact that their needs will not be met, whereas Maslow's theory comes up with suggestions on level of needs that needs to be achieved so that workers are motivated and carry out their duties willingly and effectively

According to Maslow if people grew in an area where those considerations are not prioritised, they will not work effectively. Maslow came up with a hierarchy of five needs that are achieved in an orderly fashion. The needs follow a chronological order in being achieved from lowest to highest, the lowest-order need has to be achieved prior to the next order being triggered up until the fifth one is achieved. (Robbins, 2018)

A need will never be met 100%, however a need that is almost fulfilled will no longer motivate. According to Maslow you need to know where a person is on the hierarchical pyramid in order to motivate him or her. Then you need to focus on meeting that person's needs at that level. Heads of schools need to be motivated just like any other employee. They function better when they are motivated. If they are remunerated they carry out their duties effectively. Therefore, Maslow's theory is vital in that it shows what kind of needs people need to fulfil for them to carry out their tasks effectively without resorting to illegal means or sabotaging the business or institution.

Friedlander (2016) says that physiological needs are the first in the triangle at the bottom which comprises the lowest order need and most basic. Satisfying drives such as food, air, water and shelter. Employees should be provided with remunerations which will make them live a decent life. When employees are hungry they cannot carry their duties effectively hence the organisation will suffer.

Robbins (2018) says that when physiological needs are not met, the worker is likely to be ineffective in carrying out his or her duties. When salaries are not enough to access the mentioned needs like food and shelter the worker is likely to be rude at work, come to work late. This makes the organisation suffer as the worker would not be carrying out his or her duties effectively. School heads need to be motivated so that they are able to get food for their families, build a home for them, when these are met, one is likely to go an extra mile at work because the need is met. When this is done they are likely to perform their duties effectively without malpractices.

Safety needs are the second after physiological needs. An individual is motivated to fulfil them when the first need has been met. An individual will seek to work in a secure work

place which does not have internal and external threats. When such a need is met the worker will put his maximum concentration in his or her work therefore meeting set targets and achieving the organisation's objectives. (Antomioni, 2019)

Friedlander (2016) argues that when the bottom need is met, the cravings move to the next level of needs. The individual needs a sense of security in his or her work place. This makes them focus at their work place. This can be achieved through the building of safe store rooms with burglar bars and doors that can be locked. When a school head knows that when he lives the books of accounts store room he will find them in the same state the following morning. When this is achieved they can work without being worry of anything. Job security is another thing to consider in terms of security.

Antomioni (2019) noted that when one knows that they have a permanent contract they tend to relax and focus on work and are motivated to do their job. However, when one has a month or a three months contract, he is insecure because he does not know what will happen when the contract expires. This leads to a demotivated worker who spends his or here time worrying about what will happen next rather than focusing on the job at hand.

The 3<sup>rd</sup> level is social needs. They get activated after safety needs are met. The individual desires to be loved and accepted by other people. For them to be met institutions should advocate for their subordinates to partake in the organisation's functions like sports and morning chats in schools. (ibid)

Ndlovu (2016) posits that the third level is dependent on the leadership style of the head, the head has to a democrat in that he creates a conjucive environment to allow the subordinates to contribute and assist the head in financial knowhow. Commerce, accounts and maths teachers are knowledgeable with accounting jargon. They can share their expertise only if the head creates a good climate for them to do so. He can be loved by the subordinates when he treats them well. However, if the head is a hard boiled autocrat, the situation is vise- vesa as teachers will keep quiet with their knowhow so that the head drowns. They do not assist as they are treated like second class citizens at their work places. Therefore, the theory will aid school heads to see that they cannot function in a vacuum but rather need the assistance of the teachers so that school finances are handled properly.

Friedlander (2016) argues that the 4<sup>th</sup> level of needs has esteem needs. The need for self-respect and approval of others falls in this category. Institution hold open days just to feast

and socialise so as to free their minds and refresh and reminisce on the achievements of the company and individuals who did well in carrying out their duties effectively.

The fourth level need is of paramount importance to management as it enables individuals to be recognised for their efforts at work. School heads need such recognition during open day celebrations or after the results of examination are released. When the school performs well the ministry of education in Gwanda District in partnership with the local municipality donates to the school, be it furniture, accolades or any other recognition. This motivates him or her to carry out his duties effectively. He tries by all means to make sure that school funds, documents are handled properly so that the same recognition happens the following year.

Antomioni (2019) alludes that self-actualisation occupies the last level at the top of the triangle. This refers to the need to become all that one is capable of being to develop ones fullest potential. The rationale here holds to the point that self-actualised employees represent valuable assets to the organisation human resource.

The last level in the triangle is hard to be achieved but it is possible, the head would want to reach that level by doing everything according to the statutes and ministry regulations so that they get promoted up to the highest level than they are. He can be promoted to be District Education Officers (DEO) .The motive is to be the best that one can ever be. All this is done when all the four levels have been reached, they would no longer be motivating, hence the need to reach the last level.

### **2.6.1 Application of Maslow's hierarchy of needs to management**

Friedlander (2019) noted that Maslow's hierarchy enables business managers (heads) to align their businesses strategically so as to meet the set targets and objectives. The school is made to be competitive with nearby schools by having an SDC which is professional in carrying out their duties, employing internal control mechanisms that are efficient and effective in that the business will be smoothly run following the statutes that govern how finances are handled in schools.

Ndlovu (2016) posits that the theory notifies the ministry on what needs to be done in as far as motivation is concerned. It has an effect on performance in that when school heads are motivated they are likely to perform well in their duties as they know that their superiors are putting their needs first. Cases of theft, mis-use will be alleviated.

Chikoko (2019) argues that the theory is also applicable in that the government will know which level of need the heads are at so that they continue to motivate them so that they do not get bored and commit misconduct. For an example when a school head has achieved level three, the ministry can hold an event for recognition of heads whose schools performed better than others. This will motivate them to work an extra mile and do not resort to illegal means and still school funds

Regulatory compliance needs to be adhered to, organisations must comply with legal requirements. If they want to avoid legal suits, causing injury or failing to meet commitments, they should put the mentioned view into consideration (Ndlovu, 2016).

Bedassi (2019) asserts that schools should focus on reducing operational costs, improve worker's efficiency. This is only done when workers are motivated, therefore school heads need to be motivated so that when they handle school finances they do not resort to illegal means. This can be done by remuneration which is reasonable and fair that will enable the head to cover the basics.

The orderly fashion of the levels in Maslow's hierarchy is applicable in that compliance with legal instruments is vital for the running of institutions. In accordance with the Education Act (2006), part 9, sub section 36 it says " a school development committee, if approved by the Minister, shall be vested with control of the financial affairs of the school for which it has been established". This guides school heads that school finances should be handled following the proper channels. This prevents cases of misuse of school funds and improves school's commercial viability in that funds will be put into good use that benefits the school.

The Manual of Financial Administration in Non-Government schools of 2003 sub section 4.2 on panel of signatories on the school account states that the panel of signatories should comprise the four members of the Finance Committee, cheques should be signed by two members of the panel of signatories, the mandate should read Head or Deputy Head and Chairman or Vice Chairman. Whenever it is necessary to alter the panel of signatories, the Head must issue authorities to the bank for any such changes in their school fund cheque signing panel.

The assertion shows that the ministry has clearly set guidelines that should be followed so that funds are not abused. Accordingly, heads should not have an excuse of not following the

proper channels of handling school funds internal control systems should be employed that protect the funds from cases of embezzlement.

### **2.6.2 Criticism of the theory**

According to Bedassi (2019) he argues that the theory lack empirical verification. The theory is assumes that everyone achieves their needs at the same time which is not true for everyone as people are different.

Basing from the critics above, one can conclude that the theory is not fully fleshed. It is skeletal in nature and do not have enough points which can be backed up by empirical research. It is a theory which just has a pyramid with stages. The so called levels that he claims are followed by everyone with the desire to achieve motivation is not true with everyone. Hence, the theory does not hold water in that aspect.

Bedassi (2019) argues that the level of self-actualisation is not feasible in that no one has ever got anything he or she wants in this world. People always want something and whatever money they get from their work place sis not sufficient. In Zimbabwe's education teachers and heads earn salaries which are just above the Poverty Determ Line (PDL) hence this level is not anything they can achieve even if they wish it.

In Africa achieving level one is not a feasible thing in that food is always on demand on a daily basis (Ndlovu,2016). Therefore, the assumption that it can be achieved when one has access to food is not real in that in professions like teaching they cannot afford to buy food staffs in bulk, they only buy what will sustain them for s day or two, after that they then go and top up. Therefore, they will be stuck at one stage for life.

The assertion that people move from the first level to the other in one way is not true for most people in that people strive to get what they want anytime depending on their affordability and need. People like heads of schools usually apply for loans to buy houses in urban areas so that they have accommodation for their families, at the same time they will be looking for food to feed their family. Maslow did not put that into consideration. He underestimated the fact two levels can be achieved or done at the same time. He downplayed the issue of affordability.

### **2.7 Gaps left by different scholars**

The scholars used in the research did not go deeper into some of the challenges that heads of school face, they also did not critique the statutes set forth by the government or the ministry. These bodies sometimes come up with policies which are not feasible or infringes on the rights of teachers with school heads included. They do not put these workers into consideration; they sometimes behave as if they have a personal vendetta against them. In the ministry of education it is comprised of professionals but it is one ministry that treats its subordinates as slaves in many aspects. A teacher is not allowed to have a business near the school premises whilst that is the place that a teacher is located most of his time. The salaries that they get are not enough to meet the exorbitant prices of basic commodities they need. Therefore, policies like these demotivate workers who then resort to illegal or sabotaging the same ministry they work for.

## **2.8 The researcher's point of view**

Basing on all the gathered content, theories and the guiding principles in education, the researcher saw it fit to use a rural perspective in that the challenges that rural heads face are not dealt with even if they raise them in meetings. The reason being that their problem goes beyond education, some of them are rather political. A good example is the problem that they find it difficult to bank school funds on a daily or weekly basis even monthly due to poor road networks. The ministry cannot construct a road for such areas but it is the duty of the local authority or the government to see to it that the road is attended. In addition, if the government does not prioritise such a request it is beyond the control of the head and the ministry, the problem will keep on being there.

Internal squabbles at school are a cause for concern in schools. The head's attitude towards the worker which can either be on tribal grounds or just his character creates a situation where the subordinates do not do anything constructive for the school after working hours. They live everything up to the head since he treats the school as if it is his own property. Even when they see suspicious activities happening, they do not report they just ignore. Such a tense atmosphere in schools exposes the school to cases of theft. Some communities do not want anyone from other provinces in the country, but rather prefer a local teacher being deployed in that school. Such conflict makes the school climate unconstructive. When cases of theft are reported the head knows that he or she is on their own because he is the one who creates such an atmosphere at school. There is more that needs to be done either by the ministry or the local authority so that such an attitude is ended which greatly costs schools.

In Zimbabwe the economic situation deteriorates day in day out, this assertion was down played by other scholars, therefore the challenges that school heads face like mis communication in terms of new developments that would have happened statutes being amended or any new information. This is due to poor communication networks or ignorance on the use of ICT's, rural heads only here the information when they visit education offices be it monthly or on a termly basis. This makes them to make mistakes in handling of school finances. Currently in February 2020 there was confusion on ZIMSEC registration's amount, the minister of Education Cain Matema changed the \$190 pegged by ZIMSEC to the previous \$14, schools were confused on what to do, they were developments in that regard almost daily but rural schools were collecting the \$190 from parents, a circular was written with how schools should do it terms of collecting of funds (Chronicle, 26.02.20). Those schools who have poor network coverage did not get the message and continued using the old figure. Such confusion is one major challenge that heads in rural areas but the ministry does nothing alleviate it. There is disunity between the government and ZIMSEC which validates the statement that "when elephants fight it is the grass that suffers".

## **2.9 Conclusion**

The chapter dwelt on conceptualising FM, it looked at it from Africa and Zimbabwe so as to have different viewpoints. Challenges faced by school heads in Africa were looked into, two theories were used that is the Agency theory and Maslow's hierarchy of needs. The two theories were criticised looking at their pros and cons and their applicability to education. The gaps left by scholars were infused into the chapter and the writer's view point was also introduced. A conclusion tied up the loose ends of the chapter.

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.0 Introduction

The researcher inquired about the challenges faced by school heads in dealing with school finances in Gwanda District. The chapter contains research design, methodology, study population and sampling procedure and data collection description. The researcher considered ethics throughout the study.

#### 3.1 Research Design

White (2019) says that research design is a plan and structure of the investigation used to obtain evidence to answer research questions. Procedures for conducting the study are described. The design is indicative of the structure, how data is obtained from the participants and the methods collecting data that are used.

The researcher employed a mixed methods approach of collecting data. Mixed methods according to Clark (2019) refers to a combination of quantitative and qualitative data in a single study. Qualitative and quantitative components are combined within the study

It is the best method as it gives objective findings and both methods work hand in glove to produce work that is of good quality. (Ghauri, Gronhaug and Strange, 2020).

The mixed methods approach was used as it improves the authenticity of data to be collected by the researcher (Isurus Markert Research, 2016). The disadvantages as Pandey and Pandey (2016) argues that smaller sample size raises the issue of generalizability to the whole population of the research. It is labour intensive and require more resources and time than those needed to conduct a single study. The researcher used the mixed methods so that disadvantages in either side will be countered by the strength of the other. (Oppenheim, 2018)

#### 3.2 Research instruments

Hensen (2016) noted that these are fact finding techniques used when collecting data. Questionnaires, Interviews and Observations are good examples in which the researcher used. The instruments chosen are valid and reliable. The appropriateness of the instruments promotes validity and reliability of the research. Leung (2017) says a critical and thorough scrutiny of methods of collecting data is vital so as to get the intended findings. Therefore

these instruments should be carefully chosen in regard to the type of research one is conducting and the type of information that one seeks to enquire about. Following are the instruments used by the researcher.

### **3.2.1 Questionnaires**

It is an instrument used for collecting data which consists of a series of questions for the reason of getting responses about the research under study. (Hudelson, 2016).

Oppenheim, (2018) concludes that questionnaires are used when time is limited for probing the whole population or when only a limited number of people are being investigated. They include closed and open ended questionnaires. The researcher used both the closed-end and the open ended items.

### **3.2.2 Advantages of questionnaires**

Pandey and Pandey (2016) assert that questionnaires are a quick method of collecting data. A lot of information can be collected from a large portion of a group.

Hensen (2016) argue that ...they are of great advantage when a large number of responses are needed. The researcher opted to use them because participants chosen to participate are scattered over a larger geographical area of Gwanda District , hence the need to use a tool that can be used even without having to meet the participants face to face. It was distributed to the school heads, teachers, parents and the pupils to fill out, others were telephoned especially those in areas which are far. Respondents were able to fill out the questionnaires in their own time and they were collected when they were done. This made the participants not to feel pressured and respected. Such a move helped in getting objective responses as the participants completed them without rushing or being rushed by the researcher.

### **3.2.3 Disadvantages of questionnaires**

Crano, Brewer and Lac (2016) posits that the disadvantage of questionnaires is that they are time consuming as they need to be distributed and collected after some time when they have been completed by the respondents. This downside was alleviated by use of interviews as another research instrument old sources which enables the researcher to select a sample from the participants to interview so as to get objective responses as interviews are known to produce objective outcomes (Marshall, 2016).

Questionnaires occur after the event, hence participants may forget important issues. (Nye, Melendez and Gardner, 2019)

Wilson and McClean (2020) noted that open-ended questions generate large amounts of data that will take a larger time frame for thorough analysis. The researcher limited this con by reducing the space available to participants so that the responses are short and also they were sampled and only a portion of them were surveyed.

### **3.2.4 Interviews**

Interviews were also used so as to cater for participants that were within the reach of the researcher. Godfred (2017) noted that interviews are vital when face-to-face interactions are necessary so as to get objective findings. Wilkinson and Birmingham (2017) posits that an interview is an interaction in which oral questions are posed by the interviewer to get responses from the person being interviewed. The researcher identified a potential source of information, and structured the interaction that enabled objective responses to be gotten. The researcher created a welcoming environment which was useful for the interviewee to be relaxed. Marshall (2016) notes that interviews can also be done over a telephone. The researcher conducted face to face interviews so as to enable probing that will facilitate in getting the required feedback. It was a useful tool in that all the participants interviewed seemed relaxed.

A unstructured Interview was used as Anderson (2016) noted the interviewer can edit the structure of the questions, explain them to the respondents so as to get all the necessary information for the gathering of data. Hence the researcher was careful not to derail from main topic. The interviews conducted were characterised by an open situation because there was more flexibility and freedom in the interaction between the interviewer and the interviewee.

### **3.2.5 Advantages of interviews**

The interviewer controls how he wants to ask the questions. There is an element of predictability to the structured interview which allows the event to be timetabled with some precision. Vast amounts of data can be produced. The research interview saves a lot of resources as well (Pring, 2017)

Gray (2019) says that participants can partake actively. Follow-up questions can be used. Body language can be observed and interpret the tone of a response to a question. Participants voice opinions and feel free during interviews when the interviewer creates such a free atmosphere. Important information is collected which is vital when analysing the collected data.

### **3.2.6 Disadvantages of interviews**

Silverman (2019) asserts that a good interviewer requires considerable training in interview techniques. Interviews tend to take a lot of time to be done and costly too. There is need of two or more people to analyse the gathered data through interviews.

### **3.2.7 Observations**

Robson (2016) says when an interviewer sits with the people who actually experience what is being researched on will surely enable true findings to be gathered.

An observation is a research that is characterised by a prolonged period of intense social interaction between the researcher and the subjects, in the milieu of the latter, during which time data, in the form of field notes, are unobtrusively and systematically collected' (Silverman,2019).

Leech (2019), notes that observation is one of the important methods for obtaining comprehensive data in qualitative research, especially when a composite of both oral and visual data become vital to the research. When using the observation strategy, what is transpiring on the ground can be gathered by the researcher. Distorted findings and records are reduced. The researcher can either be one of the following:

### **3.2.8 Types of observations**

#### **3.2.8.1 Participant Observer**

The researcher will carry out the research whilst living amongst the subjects, scanning and observing how the subjects carry out their duties in relation to the topic under study. He does not tell the subjects that he is a researcher which enables this type of an observation to get first hand information. (ibid)

#### **3.2.8.2 Non-Participant Observer**

The researcher monitors the subjects of his or her study, the subjects will be knowing that they are being investigated, the researcher does not actively partake in the study.. The demerit of the approach is that when participants know that they are being observed the participants will behave subjectively thereby falsifying the findings. (Crano, Brewer and Lac 2016)

Hennink, Hunter and Bailey (2020) argue that since the researcher becomes part of a certain social group, seeing how they behave, socialise and talk, he is likely to gather the correct information for the study. This will enable objective findings to be collected amongst the participants.

It is argued that the researchers' ability to understand the experiences of the culture may be inhibited if they observe without participating, therefore the researcher will be a participant observer to maximise on the reliability of the findings. (Leech, 2019)

### **3.2.9 Advantages of observations**

It actually gathers correct information as the way people behave says a lot about many things that the researcher can make conclusions out of those behaviours. Hence observations are a very important tool in gathering data. How people see and understand their surroundings will no doubt play a part in the ways in which they behave, they act and interact with others, and in the ways their actions are perceived by others. (Spradley, 2016)

Observation involves a range of skills, of which observing is just one. Others include listening, participating, contributing, pursuing, questioning, communicating, interacting, sharing, refraining, retreating, negotiating, timing, recording, describing, and so on (ibid)

### **3.2.10. Disadvantages of observations**

The process is time consuming as the subjects cannot behave the way you want them to so a to draw conclusions, but one has to wait until such behaviours and answers are gotten. The researcher might find himself or herself in circumstances that are not bearable like riots, fights or confusing interactions or events which make it difficult for conclusions to be made. (Cohen. et al, 2016)

Spradley (2016) says the exact role of the 'observer' is not easy to pin down, as you may find yourself adopting an assortment of smaller roles – questioner, contributor, negotiator, note-taker, and so on – within any single observation session. Therefore, the researcher was

prepared for all this and did some background check of the participants which made the inquiry easy.

### **3.3 Population and Sample**

The term population means all members that meet a set of specifications or a specified criterion. For example, the population of Zimbabwe is defined as all people who live within the country's borders. The population of Gwanda means those stay within the district's frontiers.

Crow, Hannan & Folsom (2019) argues that the number of humans who live in a certain area sharing culture and ways of living make up a population. In this study, the target groups were fifteen school heads and deputy heads who handle the school finances. Twenty teachers, and twenty five parents were also target groups since they interact on a daily basis with their heads, they are also directly affected by how school finances are handled. When funds are abused, there is shortage of stationary like text books, chalks and markers which affects both students and teachers. When SDC funds are abused, instead of purchasing furniture, construction of classroom blocks, the parents will be angered hence the need for them to be included so that they air their views on challenges heads face in handling finances.

Sampling enabled the researcher to be quick in collecting data as only a small proportion was sampled. Sankaran, Cameron and Scales (2018) postulates that sampling is important in research because the population is usually too large to be studied as a whole hence not everyone needs to be included in data collection and she further points out that for the sampling to be effective the sample should be chosen properly through a sampling procedure. The sample chosen were only those affected by handling of school finances by school heads that is those who work under his leadership with teachers, pupils and the parents. Not every teacher, student or parents were chosen but a sample was done so as to reduce the time taken for the research to be completed.

### **3.4 Sampling procedures**

Sampling is a procedure used by researchers to select a small sample so as to be quick in coming up with conclusions, however the sample should be a representation of the whole population so that findings can be generalised. Roni, Merga & Morris (2020).

Cohen (2016) asserts that sampling is coming up with a subset from the full set. The objective is to draw conclusions that represent the whole population in all characteristics without having to include all the country's citizens (Gillham, 2020). Probability sampling was chosen due the fact that it has an advantage of giving all the members of a population a fair chance of being included in the study. Sampling is important to understand in regards to selecting a sampling method because it seeks to "make sampling more efficient". Cohen (2016) notes that using correct sampling methods enables researchers to reduce research costs and carry out the research more efficiently and enables the findings to be accurate. Objectivity is promoted. Krippendorff (2018) says counting an element twice is impossible. This makes the sample to be chosen fairly without any discrimination and all the members of the population will have an equal chance of being selected". The downside of this technique is that a complete sampling frames that is the list of the complete items or population is needed to sample from which is not always available. This makes it difficult for the researcher to get hold of it (Robson, 2016).

### **3.4.1 Probability sampling**

Lavrakas (2018) says that probability sampling is any sampling scheme in which the probability of choosing each individual is the same (or at least known, so it can be readjusted mathematically). These are also called random sampling. They require more work, but are much more accurate.

### **3.4.2 Advantages of simple random sampling**

Knaub (2018) asserts that with this technique a sample is easily assembled. It is equally fair in choosing a sample from a given population since every member has a fair chance of being selected. It represents the whole population. Unbiased random selection is vital in drawing conclusions from the results of an inquiry.

It is reasonable to make generalizations from the results of the sample back to the population. (Steven and McCarthy, 2017).The researcher opted to use this technique as it gave all the members of the population an equal chance of being selected. The sample was easily assembled and the research was carried out flawlessly.

### **3.4.3 .Disadvantages of simple random sampling**

Ros (2019) asserts that the technique needs the whole list of all the members of the population. It is difficult to get hold of such a list, if one does it is costly. It is next to impossible for the researcher to get hold of the entire population so that every member will have an equal chance of being selected. It requires a lot of resources like transportation costs.

### **3.5 Data Reliability and Validity**

#### **3.5. Reliability**

Reliability determines the validity of the information. Reliability is the repeatability or consistence of a finding. Validity and reliability decrease opportunities to insert researcher bias in qualitative research and increase transparency (Singh, 2018)

The reliability refers to a measurement that supplies consistent results with equal values

Blumberg, Cooper and Schindler (2017) argues that reliability measures consistency, precision, repeatability, and trustworthiness of a research. It indicates the extent to which it is without bias (error free), and hence insures consistent measurement across time and across the various items in the instruments.

It is when the same results can be used in various situations. It is when conclusions drawn from the study can be applied in different situations and still proves to be vital in dealing with that particular problem. (Ghauri, et al 2020)

Denzin and Lincoln (2017), notes that reliability evaluates the stability of measures administered at different times to the same individuals and the equivalence of sets of items from the same test. The better the reliability scale perform, the more accurate the results; which increases the chance of making correct decision in research.

Test-retest reliability indicates score variation that occurs from testing session to testing session as a result of errors of measurement. It is a measure of reliability obtained by managing the same test twice over a period of time ranging from few weeks to months, on a group of individuals (Farrimond, 2017). All this enables the researcher to be authentic and results obtained are objective as they would have gone through various stages and strategies of refinement so that the information gotten can be generalised for the whole population.

#### **3.6 Validity**

Oppenheim (2018) noted that validity inform the level at which a tool measures that it was intended to measure Different data collection instruments were used to ensure the validity of information different sources participated. Reliable information was gathered from different references such as journals and government reports and current newspapers like the Chronicle and Newsday. The relevance of the information was checked through the use of triangulation method. The researcher cross checked the information for accuracy to avoid biases. The method of triangulation was used as it checks for the credibility, dependability and reliability of the collected information.

Froehlich, Waes and Schäfer (2020) posit that validity is the degree to which the results are truthful. So that it requires research instruments to correctly measure the concepts under the study (Oppenheim, 2018). It encompasses the entire experimental concept, and establishes whether the results obtained meet all of the requirements of the scientific research method.

Flick (2019) noted that in research, validity has two important parts that is credibility and transferability. Internal validity indicates whether the results of the study are legitimate because of the way the groups were selected, data was recorded or analyses were performed. It refers to whether a study can be replicated. To assure it, the researcher can describe appropriate strategies, such as triangulation and prolonged contact. External validity shows whether the results given by the study are transferable to other groups of interest. A researcher can increase external validity by achieving representation of the population through strategies, such as, random selection.

Four types of validity which are common are face, constructs, criterion-related and content validity. Content validity was used in the research; it assesses current performance and not predicting future performance. (Shekaran and Bougie, 2018) The researcher chose this type as it bests suit the research under study of inquiring about the challenges on handling school finances.

### **3.7 Ethics**

Canterbury Christ Church University (2019) noted that ethics are the application of moral rules and professional codes of conduct to research subjects. these are correct rules of conduct necessary when carrying out research. They provide guidelines for the responsible conduct of educational research. The researcher used the word of mouth and in writing that the information taken from the participants will be solely for research purposes and the

researcher will not share confidential information with anyone. Research ethics that were considered by the researcher include voluntary participation that is the participants who are part of the sample were told from the beginning that they are not forced to participate; they do so in their own will (Canterbury Christ Church University, 2016). Informed consent was also considered, participants were told about the procedures and dangers involved in research and they gave their own consent to participate.

Eby (2018) says that protection from harm both physical and psychological is another ethic considered in the study, respect for anonymity and confidentiality is one of the important ethics that was considered as participants' information should not to be given or told anyone and all the participants should remain anonymous throughout the study, participants should have the freedom to withdraw from the study if they feel they no longer want to continue. Lastly, deception is another ethic, that is providing misleading information or when researcher withholds information from participants about the study. If it is used either de-hoaxing or desensitising should follow suit so as to make the participants understand why the researcher used deception in the first place.

### **3.7 Summary**

The researcher used mixed research design which includes both quantitative and qualitative research. Three research instruments were used which are Questionnaires, Interviews and Observations. The pros and cons of these were looked into showing their relevance to the research under study. Population and sample were defined so as to show how a sample was drawn from the whole population. The sampling technique chosen was probability sampling so as to give all the members of the population an equal chance of being selected. The researcher opted for simple random sampling in choosing the participants. Data validity and reliability was looked at pointing out their importance to the research so that the data collected will be authentic and be generalised to a larger population. Ethics were pointed out and described so as to avoid violating the participants' privacy and force them to be part of a research project that they do not want to be part of. Findings were cross checked from different sources so as to boost the accuracy, authenticity and validity of the study, going through the ideas on methodology, the next thing is to focus on the interpretation of data and analysis which is the concentration of the next chapter.

## CHAPTER 4

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.0 Introduction

The aim of this chapter was to present, analyse and interpret the data obtained from interviews, questionnaires and observations which were delivered, conducted and administered to the respondents. The research was conducted in line with the research questions highlighted in the first chapter. The information gathered was presented clearly in an orderly fashion. Both qualitative and quantitative approaches were used so as to promote validity and reliability of the findings, the triangulation method was used so that the results are objective as possible. A conclusion was drawn in the end to tie up the loose ends of the chapter.

#### 4.1 Demographic data

##### 4.1.2 Distribution of study participants

Category	Male	Female	Total
Heads	4	3	7
Senior Teachers	4	2	6
Clerks	0	6	6
Parents	4	7	11
<b>Total</b>	<b>12</b>	<b>18</b>	<b>30</b>

*Table 1: Distribution of study participants N=30*

Table 1 above shows the distribution of participants according to gender, heads and deputies of schools were (7), that is (3) female deputies and (4) heads. Male teachers were (4), whilst their female counterparts were (2) making a total of (6). They were (6) clerks who participated in the study, all of them were females. Lastly, (4) parents were males, (7) were females, making a total of (11). In total (30) participants participated in the study.

The participants who took part in the research were randomly sampled so that all the members have an equal chance of being selected. It was discovered that male heads are the ones who dominate that position in schools. Females occupy the position of deputies in all the

sampled schools. The conclusion is that even though women are given the opportunity to learn and acquire degrees and diplomas, men still dominate in influential positions at work places. Male heads just dictate what the deputies should do. This discourages creativity amongst subordinates and in the end deputies just do their jobs without putting maximum efforts because their views will not be taken into consideration. The same situation for senior teachers as males contributed (66%) whilst females made the remaining (44%). Male are dominant in influential positions, some females only have diplomas, they do not pursue their education, hence males end up automatically taking such positions. All the clerks who were sampled were females due to stereo typical beliefs that still exist which views being a clerk as a female position, no men pursue such professions. The parents who participated were dominated by females as most males were not around as they were in their work places. The sex of sampled participants in all their numerous positions vividly showed that heads face the problems they face in school due to the way they treat their female counter parts, which in turn leads to resistance and stubbornness. Progress is impeded in that workers will not be motivated to put an extra mile but will just be doing for the sake of doing their job without creativity.

#### 4.1.3 Percentage distribution of participants according to gender

Attributes	Number	Percentage (%)
Male	12	40 %
Female	18	60%
<b>Total</b>	<b>30</b>	<b>100%</b>

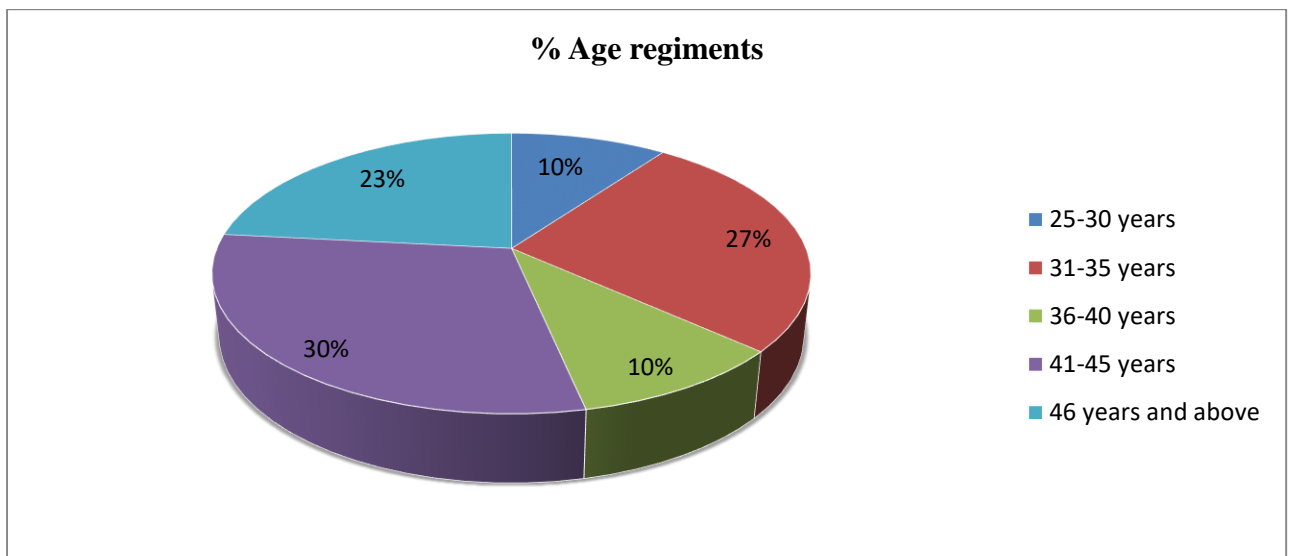
*Table 2: Percentage distribution of participants according to gender*

Table 2 shows the percentage distribution of participants according to gender, starting from table 1 it can be concluded that the study had more females than males. Females were (18) contributing 60%. Males were (12) contributing 40%.

Due to the fact that there are more women than men in the world, 6 clerks that took part in the study all of them were females as it is a women dominated profession. The only reason why there were more males than females as heads is the fact that Zimbabwe is a patriarchal society with men still occupying influential positions in organisations up to today. Lastly, senior teachers were dominated by males as they contributed 66% of the sampled six

teachers. When it comes to strategic positions in education, men tend to dominate than women. There are more females than males in the world but the situation is different when it comes to strategic positions in organisations inclusive of schools. This has led to many problems as organisations that advocate for gender equity and equality like the Zimbabwe Women’s Forum. The research gathered that there will always be squabbles in work places as long as the gender equality issue is not addressed and enforced so that women feel respected and fairly treated in work places and getting the same opportunities as men. The participants were randomly selected giving each person an equal chance of being selected, therefore the sample chosen was a representation of what is on the ground. It is a cause for concern that women are not well represented in strategic posts; they will always sabotage school head’s running of the school by the mentioned ways above as long as there is no proportional representation in schools.

#### 4.1.4 Age regiments of respondents



*Fig 1: Age regiments of respondents*

The fig above shows age range of respondents which ranged from 25-46 and above. The larger number ranged between 41-45 years of age which contributed 30% of the total percentage of the respondents. They were followed by the 31-35 age group with a percentage contribution of 27%. The 46 years and above age group followed suit with a percentage of 23%. Lastly, both the 36-40 and 25-30 years age groups had the list number of participants contributing 10%.

The reason why the majority of the participants are in the 41-45 years age group is that these were those who occupy the highest positions at school, heads and senior teachers dominate this category. In the education sector there is a belief that when someone is old they make better decisions, which is totally incorrect as such people are ignorant on many issues since the world has changed. Most of them are ignorant on use of ICT tools which the updated curriculum emphasises. These pose to be a challenge for such leaders as there is a shift from hard copies to soft copies of documents that is documents (reports and any communication with the ministry) are now emailed to the education offices and no longer hand delivered. The majority of senior teachers do not even know how to turn on a computer; therefore it is a major challenge for them, that is also why most of them are resisting the new curriculum.

Some of the senior teachers were in the 31-35 years category as they have been in the teaching profession for more than ten years, hence they were promoted to be in that post. It was discovered that most of the senior teachers are diploma holders, they are reluctant in pursuing their studies; they are ignorant on many issues that have happened after they left college. To make matters worse, they are the people who advise school heads in many issues as they are seniors in schools. Such an approach is the one which makes the head make wrong and improper decisions as his panel of advisors are either ignorant or ill advice the head. It is a cause for concern in many schools as the young stock (young teachers) most of them have degrees which are relevant to the profession and these are the people who know almost everything about technology. These are the people who should be on the fore front.

The 46 and above age groups has the least number of participants due to that most heads would have moved to other professions like lectureship or retired. The 36-40 and the 25-30 years age group had the list number of participants as most people in this category were clerks. Most clerks in schools range between the 25-30 years age group. These are the people who handle school finances on a daily basis. Most of them are employed by the School Development Committee (SDC). The majority do not have the required qualifications. This threatens the school funds in that such people can either still or do not know the proper way of handling school funds. The head will have to leave some of his important duties and continually help the clerk in some of the things that she will be having difficulties in doing like doing a bank reconciliation statement. This exposes the school to many loopholes. The ministry does not employ clerks for schools, which has forced schools to find one whom they can afford with the little funds that they have.

The findings above shows that the ministry does not walk the talk, it does not fulfil its promises it makes to schools, justice is not done in as far as assisting schools with everything they need for them to function and run smoothly. The ministry should make it a priority that it employs qualified clerks for schools so that proper documentation is done and funds are handled properly, failure to do that will result in school heads continuing to face many challenges like book keeping errors and rise of cases of embezzlement.

#### 4.1.5 Academic qualifications of respondents

Academic qualification	Respondents	Percentage (%)
None /O Level/ A Level	10	33,3%
Certificate/Diploma	17	56,7%
Bachelor's Degree	3	10%
Master's Degree	0	0%
PHD	0	0%
<b>Total</b>	<b>30</b>	<b>100%</b>

*Table 3: Academic qualifications of respondents*

Table 3 shows the academic qualifications of the respondents. Starting with the qualification with most respondents which is those with a certificate or a diploma were (17) contributing 56, 7% of the total respondents. Those without any qualification, O levels or A levels were (10) contributing 33, 3%.Thirdly, only three participants were degreed making (10%). No one had a master's or a PHD that is (0%) for both master's and PHD holders.

From the qualifications of the respondents the majority of them have diplomas which are the least expected qualification when one is a teacher, therefore teachers are expected to be having one all of them. Those in this category include clerks, senior teachers and SDC chair. It was discovered that when people get a required qualification in teaching, they do not pursue their education thereafter. This is a disadvantage in that education is always changing, currently the updated curriculum which was unveiled in 2015 ends in 2021.After that it will be reviewed, if it is no longer relevant it will be replaced with another one. Meaning the teachers who had diplomas in 2013, would no longer be relevant, hence the need to upgrade so that they know about the latest theories and methodologies that can be applied to the current education system. School heads face the problem of having staff personnel who use

ancient strategies in dealing with financial matters, therefore the school will not progress as such strategies are ancient, old and out-dated. One example include hand written financial records that can easily be destroyed by rains or fire instead of typing everything and having a backup like a flash drive or backing the data on Google drive.

The participants who had no qualification, O or A level contributed 33.3%, these were dominated by parents. It shows that most parents are illiterate or only attained A levels and never pursued their studies. As for degree holders only (3) participants had them. That is (2) school heads and (1) SDC chair. This shows that only a handful pursue their studies up to degree level. Schools are dominated by school heads, deputies and senior teachers who only have diploma in education as their highest qualification. It is a challenge to lead people when your educational expertise is limited. When all the teaching staff at school are diploma holders including senior teachers and the head. It is difficult for such administrators to give instructions to the subordinates. There are higher chances of ignorance in financial jargon and proper documentation which is required by the ministry. The reason why most educators do not pursue their studies is the economic turmoil in the country and university fees which are continuously being reviewed. A good example is Midlands State University which charged RTGS \$480 for Bachelor of Education Students doing Educational Management and Leadership in 2019, currently the same students are paying slightly above RTGS \$ 5.400. Such an increment is more than 11 times the previous fees. It is challenging for mere teachers to enrol for such a program which is best suitable for school heads and administrators as they cannot afford it.

No one amongst the participants had either a master's degree or a PHD. This is due to the fact that when a head or any teaching staff has the mentioned qualifications in the ministry of primary and secondary education they get the same salary as those with first degrees. It is not recognised in terms of increment in the salary that one gets. Hence, teachers do not worry themselves about getting them. This is a challenge in that when one has the mentioned qualification they are better off in terms of necessary knowledge to drive the school forward. Applying what they have learnt to meet real life situations like proper handling of school finances following the guidelines from statutes and treasury instruction documents. The government made a serious blunder in that regard which is not too late for them to revise their policies so that heads are motivated to keep on learning so that they become knowledgeable with current trends and new methodologies of handling finances.

#### 4.1.6 Distribution of research instruments

<b>Respondents</b>	<b>Questionnaire</b>	<b>Returned</b>	<b>Interviews</b>	<b>Observation</b>	<b>Total</b>
School heads			7		7
Teachers	7	5	1		6
Parents			11		11
School clerks				6	6
<b>Total</b>	7		19	4	<b>30</b>

*Table 4: Distribution of research instruments*

Table 4 above shows that (7) questionnaires were distributed to the participants, only (5) were returned, (19) interviews were carried out, (7) school heads together with their deputies were interviewed and (1) senior teacher was interviewed. All the (11) parents who were participants were interviewed. Six clerks were observed carrying out their duties at work.

The low return rate for questionnaires was caused by the outbreak of the Corona Virus which made the accessibility of respondents in other areas impossible as the government introduced lockdown where the movement of people was prohibited. The researcher only collected information from the participants around his area of resident. The interviews were not that much of a challenge as the researcher sent interview questions on Whats Application popularly known as *whats-app* and the respondents recorded audios and sent them to the researcher using the same platform. What was discovered is that most of the respondents are females due to the fact that their population is more than that of males in the world. However, males occupy the most senior and influential positions at school. The findings gathered from the observed clerks are that there is no tight security in schools. The security guard only comes at night, meaning during the day school funds are exposed to theft. All the schools were clerks were observed had no cameras. Also the money is left unattended in the clerk's front office when the clerk is going for beak or for lunch. It is only taken to the head's office or strong room when schools dismiss at 16.00. This is dangerous in that funds can be stolen with no tress of who stole them because of poor security systems. There is great need for school heads to put strong security measures in their schools so that cases of theft are reduced. The reason why school do not have strong security measures is that funds do not permit for the to employ security personnel during the day and after working hours. Since the

school has to dig into its own pockets through the SDC, the funds are limited hence they only do what they can afford. The research gathered that schools are having tough times in employing trained security officers due to financial instability.

#### 4.2 Responses on the challenges faced by school heads

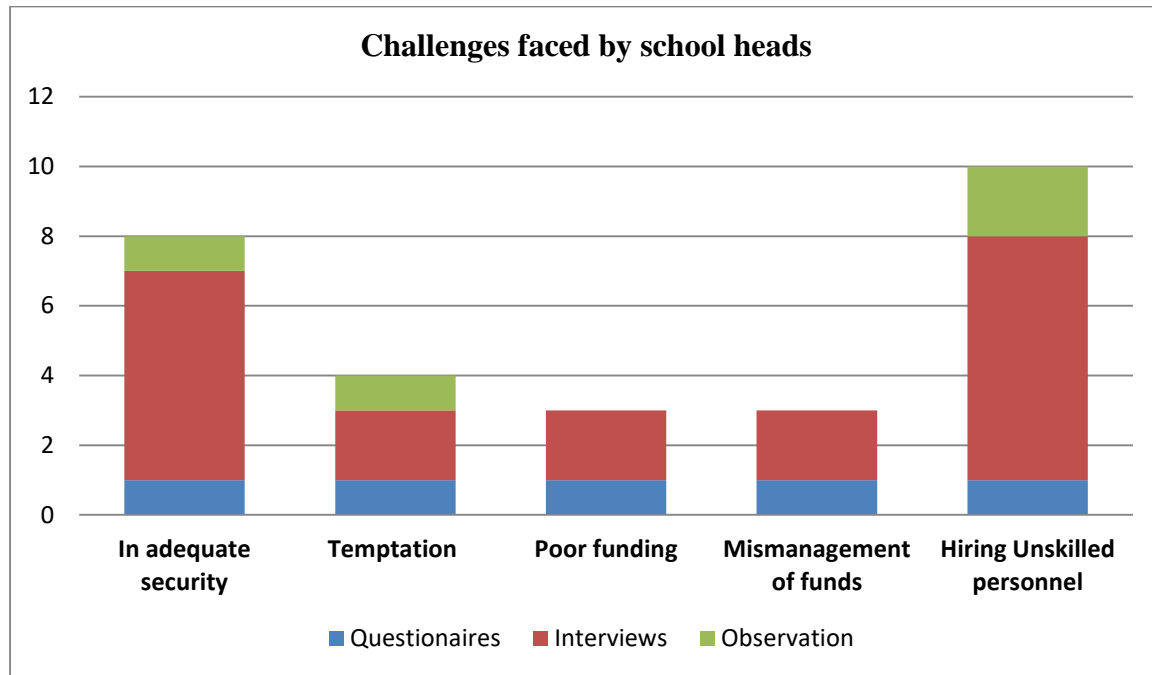


Figure 2: Challenges faced by school heads

The research finding gathered that the respondents had similar responses in most cases. In the returned questionnaires, all of them mentioned in adequate security, temptations to steal or mis- use school funds by the head, poor funding of schools, mismanagement of funds and hiring of unskilled personnel like security officers. Those who were interviewed (6) respondents concluded that in adequate security in schools is a major challenge for heads.(7) respondents pointed that hiring of unskilled personnel as another cause. Poor funding and mismanagement of funds had (2) interviewees each pointing in that direction. (2) Interviewees noted that temptations are also another challenge for school heads.

The researcher observed clerks working on several occasions and discovered that the security is not adequate. Two schools visited by the researcher, clerk lives the money in a card board box when going for break. This is a security glitch and a cause for concern towards school's security. Unskilled personnel are also hired as clerks, they do on the job training which exposes school funds to a lot of challenges.

#### **4.2.1 Lack of resources**

School heads who were interviewed asserted that the main hindrance is shortage of resources like strong rooms which is an essential component in dealing with public funds. One of the head noted that policies are put in place by the ministry but the challenge they face is that they (schools) have to face the cost on their own to put those policies into effect. One example that he gave was the fact that strong rooms are a necessity for safe keeping of school funds, but no money is given schools to make this safe mechanism a success. Schools will have to see to it that they find ways of making sure that they raise the money to buy a safe and strong room materials like burglar bars, strong key lockers and chains. This burden exposes how school heads suffer at the hands of the ministry. The head will end up doing what he can so that he tries to keep funds safe. A head of school B said he keeps the funds on a safe that was hand made by a local welder, he did not get any assistance from the ministry, hence he had to do what he saw fit to try and keep school funds safe. This is not good at all as school heads are neglected and left on their own in rural areas but are expected to follow the rules and regulations on financial management with only a few resources unveiled by the responsible ministry (education) to support schools.

#### **4.2.2 Employment of unskilled personnel**

Heads argued that employment of unqualified personnel like the clerk who aids in the handling of funds is another challenge that they face in schools. Schools employ clerk through the SDC, they employ those that they can afford who has limited qualifications in financial matters. A head of school A said “ *the administrators at the school do continuous checks and show her what needs to be done in relation to documentation, balancing as well as expected behaviour when dealing with pupils or parents*”. This has negative effects in that they might not know all of the jargon used in accounting, this might lead to doing things wrong.

The insights given through the response above is a clear indication that in term of handling school finances, heads are merely the one who are doing a double job, one of being a head and the other for doing a follow up on the clerk to check whether she is doing things by the book. A lot of time is spent in doing follow ups and other duties of the head will be left unattended, hence their lives at school becomes difficult. There is great need for a policy in education that stipulates the minimum qualifications of clerks to be diploma holders in

Business Administration, Human Resources, Financial Management or any relevant and related diploma.



Fig 3: Qualifications of security personnel in schools

The fig above shows that from the returned questionnaires only one respondent said the security personnel is trained making it (20%). However four respondents (80%) gave responses that the security personnel do not have the required training (unskilled security officers). Such people do not know what to do when robbers or when they see suspicious people around the school. They do not know their job description; such workers do not carry out their duties effectively. This has led to more cases of theft being recorded as they would be armed with a knobkerrie which is not effective in scaring the thieves away.

The statistics above shows that 80% of security personnel in schools are in experienced. This itself is a cause for concern as the people who are expected to take care of school funds especially at night, do not have proper training on how to safeguard school funds. An interview conducted with head of school C said, “ *the reason why I have employed a member from the community is that the school does not have enough money to pay qualified security personnel, I just chose a trusted former student whom we pay what we can afford.*” School heads are realist as they do what they can to save the situation. One parent who was interviewed who has two children learning at school C says “*I rely on farming and selling my farm produce to pay fees. Sometimes I miss the deadline of paying fees.* Hence, when heads

have such a scenario they end up employing unskilled but trusted people who they pay what the school affords. They cannot rely on parents to pay the fees as some even take up to a year without paying anything at school. It is disadvantageous when cases of theft are recorded in schools and heads are blamed for not employing tight security systems which they do not have the money to do so. The researcher gathered that due to the country's continuous deteriorating economy schools resorted to employing untrained security personnel who do not charge that much. When security measures are not that strong many cases of theft have been recorded as school assets are exposed.

### **4.2.3 Temptations**

Amongst the parents who were interviewed (50%) noted that temptations are a challenge to school heads, this is caused by the country's deteriorating economic situation. One of the parents said,

*“lani liyazi ukuthi abantu laba bayadubeka, nxa bebamba ama rands abhadalwa ngabazali labo bayacina befaka esikhwameni sabo ngoba imuli iyabe ilele imilomo imhlophe”.* (as you all know that these people are poor, when parents pay fees using foreign currency they will end up being tempted to mis-use those funds.)

The same parent proposed that the solution to the problem mentioned above is that the government should increase the salaries of teachers to a reasonable amount that will enable them to purchase basic commodities so that they do not still school funds.

Head of schools are humans, they also have temptations due to their work conditions, those in rural areas do not have time to go to the bank except during the holiday. This is a challenge in that they would not have any money to buy food staffs and any other things they need at their homes, therefore when parents come to pay fees using foreign currency they do deals with them or sometimes pay on behalf of the parent using swipe or ecocash and take the foreign currency. It is an act of misconduct but they do it anyway so that they survive. The research gathered that school D does not have an econet merchant line, parents only pay fees using cash and bank transfers. Most parents prefer using cash, hence the school always has large sums of money as it is far from the town where it does its banking. The findings gathered showed that head banks only once a month, the country's economic situation is bad and when heads see cash they liaise with clerks to record as if it is a transfer. When the head goes to town to bank, he first pays the fees for all the pupils that he would have taken their cash by

doing a transfer or swipe. This gets such school heads in trouble as they sometimes do such arrangements with students without communicating with parents. When it backfires they are usually called for a hearing or fired for such misconduct by the ministry. For such challenges to be alleviated there is great need for the ministry to sit down and review its rules and regulations so that heads resort to professionalism and also review their salaries so that they do not break the law with the excuse that their salaries are meagre. The researcher concluded that school heads in rural areas continue committing misconduct knowing that the ministry is not that strict in enforcing the rules due to shortage of personnel in the ministry to visit all the schools so as to make sure all members are following the set rules and regulations. There is great need for the ministry in conjunction with the public service to embark on a massive supervision and inspection so that they deal with such school heads so that education is not spoiled with corruption.

#### **4.2.4 Mismanagement of funds**

The gathered information shows that school funds are mismanaged by various people who handle finances, the clerk and the head in particular. Several parents who were interviewed told the interviewer that in most schools the head and the clerk connive and use school funds for their own use in rural schools and then look for the money just in time for banking. 92% of the schools sampled bank once a month giving such heads ample time to steal school funds and do their own things and return them back when they are going for banking.

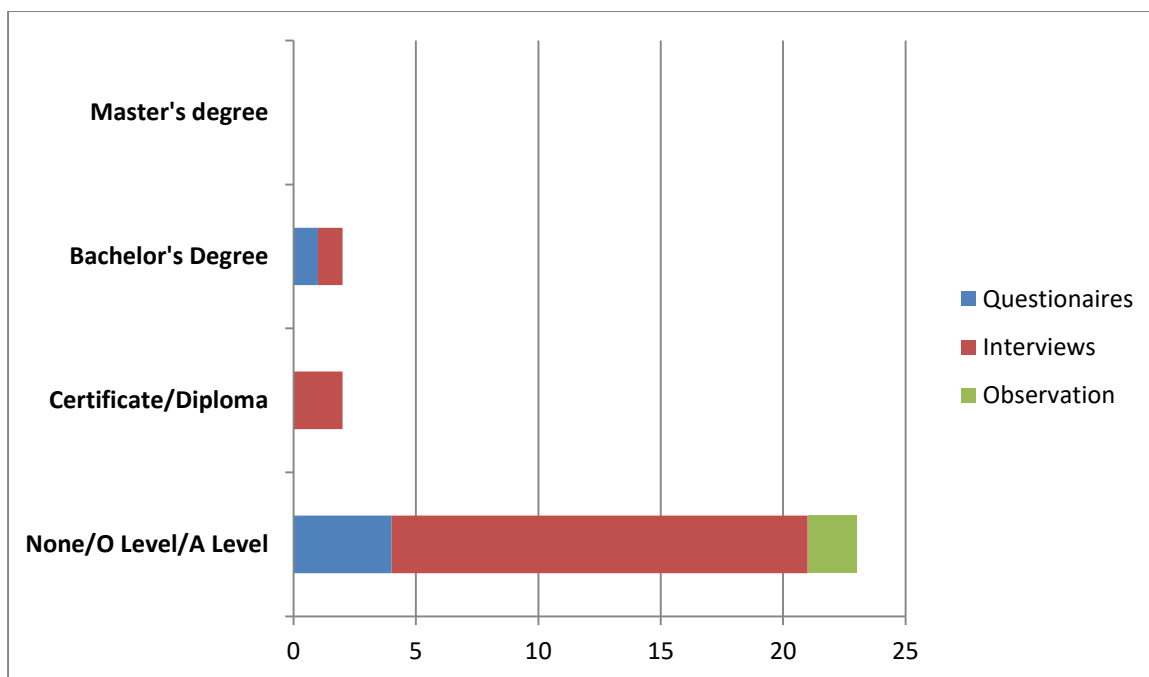
This is a gross misconduct which is common in most schools but nothing is done by the law enforcers to bring such culprits into books as no one has reported such cases. This is how heads survive in rural areas together with their deputies and clerks as they are the ones who handle school finances. One parent a Mr Mpande noted that the head of a school where his children attend “*goes up and down to Gwanda town so that he claims T and S allowances. He should plan school trips to town or any other place accordingly so that the school funds are not mismanaged*”. Heads abuse their authority because no one questions them at school, they should desist from moving up and down because the community will be watching them and they complain as parents who pay the fees for their students. When the ministry comes up with a way of checking their powers it will go a long way in as far as abusing funds and their power is concerned.

#### **4.2.5 Poor funding**

Poor funding is a major challenge in most African countries with Zimbabwe amongst them. There is economic decay in the country, even when education is given the largest share in the previous budget (2019), it is not sufficient for schools to run effectively. Three parents interviewed noted that government schools are poorly funded especially in rural areas where learners travel long distances to and from school. This poses a challenge for the head in that it is difficult to start lessons when three quarters of the learners in class have not arrived. The head also has a challenge in that he would wish to hire transport for such learners but the funds in the school coffers are not sufficient to do such. The school's pass rate is affected negatively as the learners come to school late and tired which demotivates them to learn.

Schools suffer tremendously as they need money to survive on a daily basis. Stationary like textbooks, chalks, ball pens, dusters and other important materials which are necessary for the running of the school need to be purchased no matter what. Therefore, the ministry allocates meagre funds once after two or three years. The money will not be enough to buy the required text books for the school. A deputy head who was interviewed noted that the major challenge they face as administrators is that schools are poorly funded and they need to rely on well-wishers for assistance whenever they can. School heads tries to find ways of keeping their head above water by asking the community for assistance whenever they can. The research gathered it is not all schools that get assistance from well-wishers, the challenge of poor funding continues with the school failing to even manage to higher transport for learners to go for sports. This has also created another problem of infringing on the pupil's freedom of partaking in sports as enshrined in the country's constitution. School heads face problem after problem due to the fact their schools are poorly funded. There is need for quick intervention for the country's education to continue to be of high quality.

#### **4.3 Qualifications of the SDC chair**



*Fig 4 Qualification of SDC Chairs*

Fig 3 above shows the qualifications of SDC Chair persons in different schools in Gwanda South, District. The majority of them fit in the first category with most having no educational qualification/ O Levels/ A Levels. Out of the (5) returned questionnaires (4) of them indicated that they fall in the mentioned category. There are (2) SDC chairpersons with a certificate or a diploma. Only (1) is degreed in all the sampled schools.

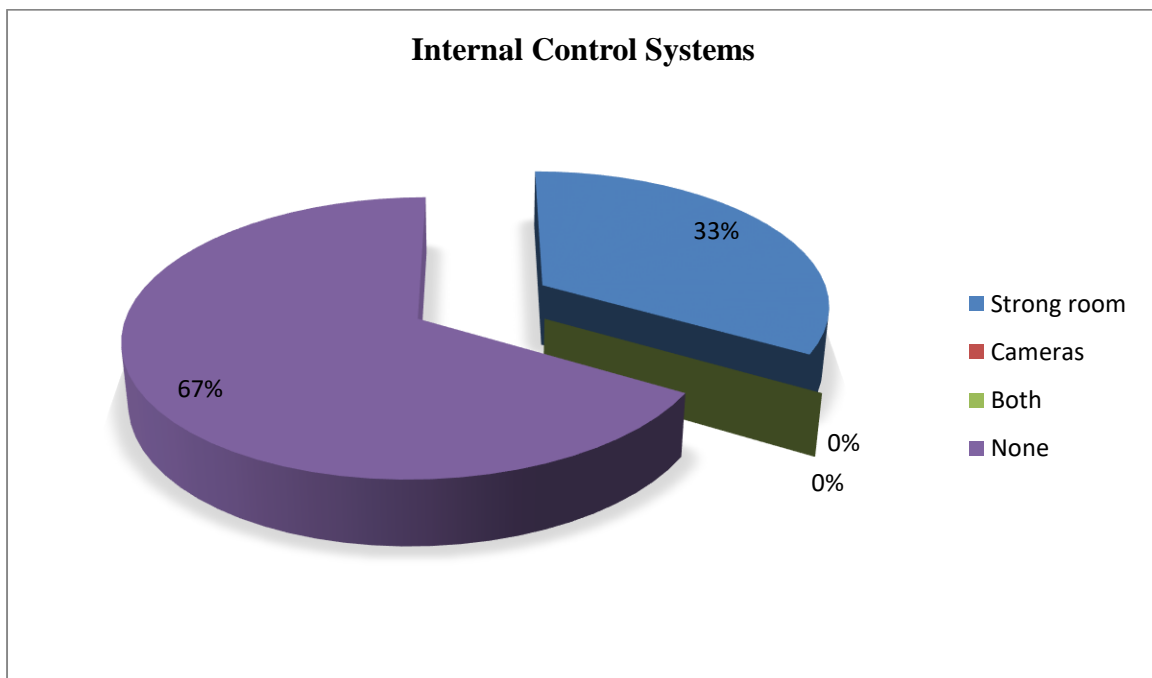
It can be concluded that people do not take SDCs seriously, even school heads themselves. Hill (2018) noted that an SDC chairperson is supposed to be an individual who has requisite knowledge and skills to competently discharge his duties. There is a positive relationship between the SDAs leadership and financial management skills and the level of development in schools. However, in schools SDC chairs are just randomly chosen without paying attention to any qualifications, they see it as a post that can just be occupied by anyone. The challenge comes when such a chair is supposed to carry out his or her duties. They do not know anything about finances. Heads are the ones who then multi task and do the responsibilities of the chair. This is unconstitutional but school heads do it anyway so that school activities move forward.

The research gathered that school heads do not have time to rest which strains their capabilities to make informed decisions; they sometimes let their unqualified clerks make decisions on their behalf like letting them pack the money to be taken for banking without

physically counting it once more to be certain of the figure. This creates problems when the money does not tally with the amount written down by the clerk.

The researcher also gathered that there is great need for the knowhow of financial jargon and expertise when one is an SDC chair as their job will have to do with handling of finances. However, in schools since SDC chairs are randomly picked, they do not carry out their duties effectively, they become passive chairs. School heads have taken advantage of this and they do their jobs and SDC has been turned into “school head’s committee” as they have taken control of everything even handling of finances. Professionalism is no longer practised and dictatorship is experienced in schools. SDC’s has been turned into just a name where school heads oversee everything and abuse their power so as to influence decision making and do what they want.

#### 4.4 Internal control systems in schools



*Fig 5: Internal Control Systems in schools*

The fig (4) above shows the percentage of schools with strong rooms, cameras and both or none of the mentioned control systems. Out of the 12 sampled schools, (67%) of them do not have either cameras or strong rooms. The schools with strong rooms contributed (33%).

The conclusion was that schools have poor internal control systems based on the percentage of schools with no internal control systems (cameras and strong rooms). The reason being that safes which are recommended in schools are expensive and out of the reach of schools, as for cameras the sampled schools do not have electricity. This exposes school funds from being stolen as internal control systems are not there in more than 60% of the schools.

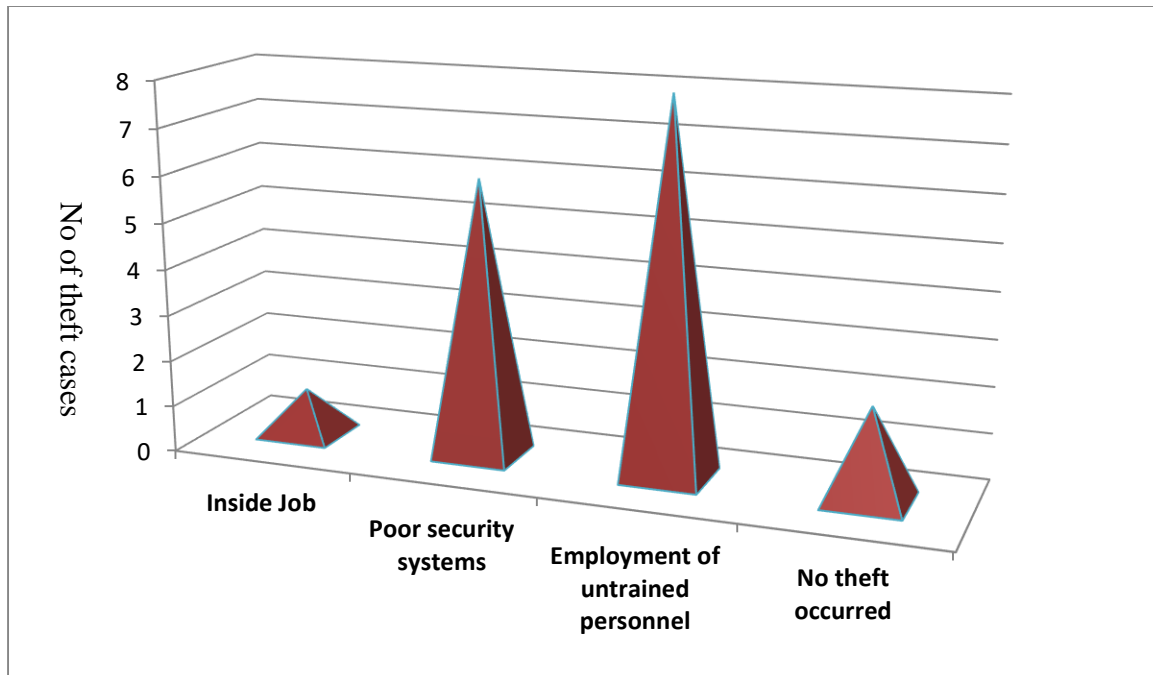
A small proportion had strong rooms as a head of school B asserted that one of the internal control systems he employs at his school *“is that the clerk collects the money from the pupils or parents, a meeting is held with the SDC, the amount which is available for banking is made aware of in the meeting, and multiple signatures are used indicating the amount to be banked”*. He also added that *“the school banks the funds on a monthly basis due to transport costs and other challenges that the school faces”*.

Another school head asserted that at my school the following are done, *“receipting of income and expenditure, they are recorded in the master receipt book when funds are handed to the deputy, a compilation of the receipt numbers and the total amount collected which are then recorded in the master register. Cash analysis book is used as well, monthly reconciliation is done as well as an internal control system”*.

In addition to a strong room, other schools follow the rules and regulations as stipulated in legal documents like the Financial Administration Circular of Governmental and Non-Governmental schools and the Education Act of 2006. They help in the proper handling of school finances. However it is not all the schools that do so only a handful does. The reason is being *“ignorant on financial issues like documentation of every transaction and balancing of documents”* as one parent who was interviewed noted.

From the responses gathered above it was concluded that some school heads do follow the rules and regulations that guide handling of school finances. However, the downside is that not all school heads do the same. Some of them are not well vexed with the policies set forth by the ministry; hence they do wrong things in their schools. It poses a challenge as funds paid by parents are not properly recorded. It also impedes on development in schools. Documentation is an essential component of book keeping and it is evidence of how transactions were done, who paid how much and when. Therefore, school heads who lack such capabilities are just like having a tour guide who does not know the area, it leads no way but astray.

#### 4.5 Causes of theft in schools



*Fig 6: Causes of theft in schools*

The fig above shows the responses of the respondents on causes of theft, (1) said that they happen when the security guard would have joined hands with the thieves (inside job). (6) respondents blamed poor security systems, (8) said that employing untrained security personnel is one major cause and lastly (2) schools have never experienced theft at their school.

The findings above show that more than 75% of the sampled schools have experienced theft caused by various reasons. A small proportion pointed to an inside job, this is when untrusted security personnel in part of the thieves. This is a challenge for school hands as funds can be stolen by such culprits. They will (security officer(s)) pretend as if they do not know how the thieves got in.

Poor security systems are another cause for concern as schools lack good security systems like alarms and cameras. Most rural schools do not have electricity, therefore installing cameras and alarms is a non- starter. This exposes school funds which are usually stored in the strong room. Respondents noted that there are no cameras and alarms at their schools. This makes it difficult for police investigations to be done successful as there will not be any video feed to assist them see how thieves got in and who they are. When school funds are stolen they cannot be replaced, thus another challenge that school heads face in rural schools.

Some schools employ untrained security personnel as a way of saving funds or not being able to afford a qualified one. This has posed to be a challenge in that such people do not know how to react when thieves attempt to steal from the school. One respondent said “*at our school you will find the officer sleeping during working hours at night where he is supposed to be guarding the premises*”. Such unprofessional behaviour shows that such an officer does not take his job seriously. “*Thieves once got in easily at the school and stole money and books*”, she added.

Only (2) sampled schools asserted that they have never experienced cases of theft. The reason being they have a safe and a strong room where school funds are kept. The security personnel are from a well-recognised security company in the country. Therefore, thieves have never attempted to steal because they know that the officer is loaded with deadly weapons and will shoot anyone who tries to come close to the school administration block at night. Such a move by the two schools is a good move and has employed good internal control systems that protect and keep school funds and property safe from intruders. The researcher gathered that the behaviour by some unqualified security officers in schools needs a lot to be desired as they do not exhibit professional codes of behaviour and exposes school funds from being stolen.

#### 4.6 Banking of school funds

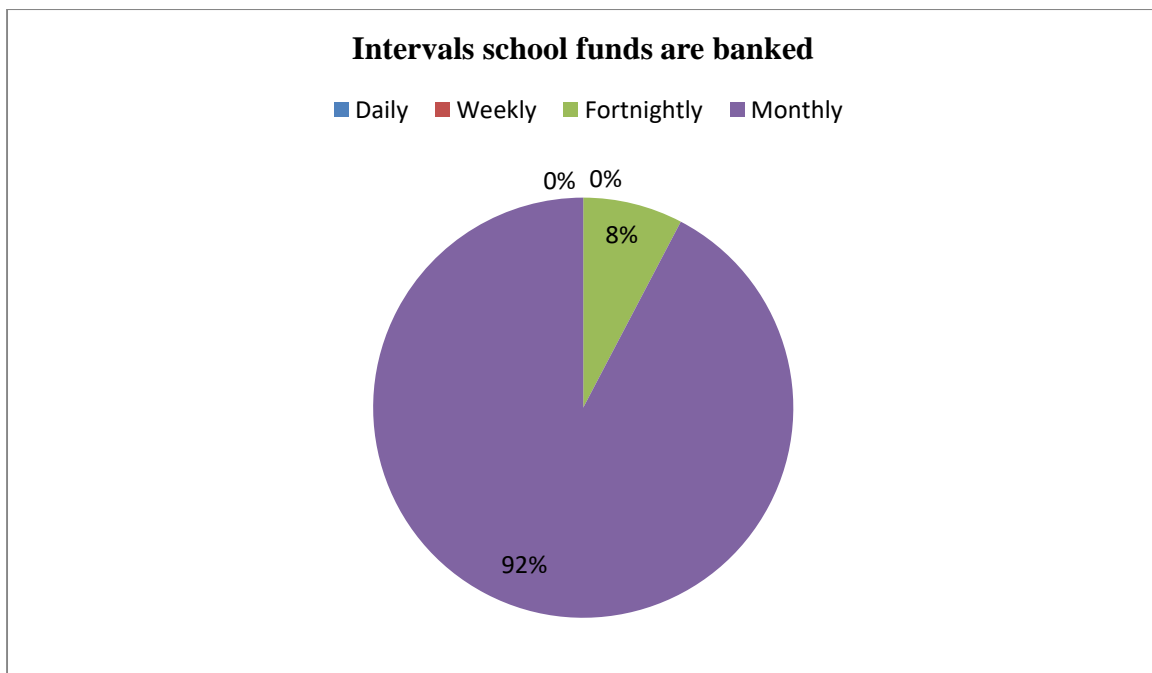


Fig 7: Intervals at which schools bank their funds

Fig 6 shows intervals at which the sampled schools bank their income. There are no schools which bank on a daily and weekly basis. Only (1) school bank at two weeks interval making (8%), the majority bank on a monthly basis (92%).

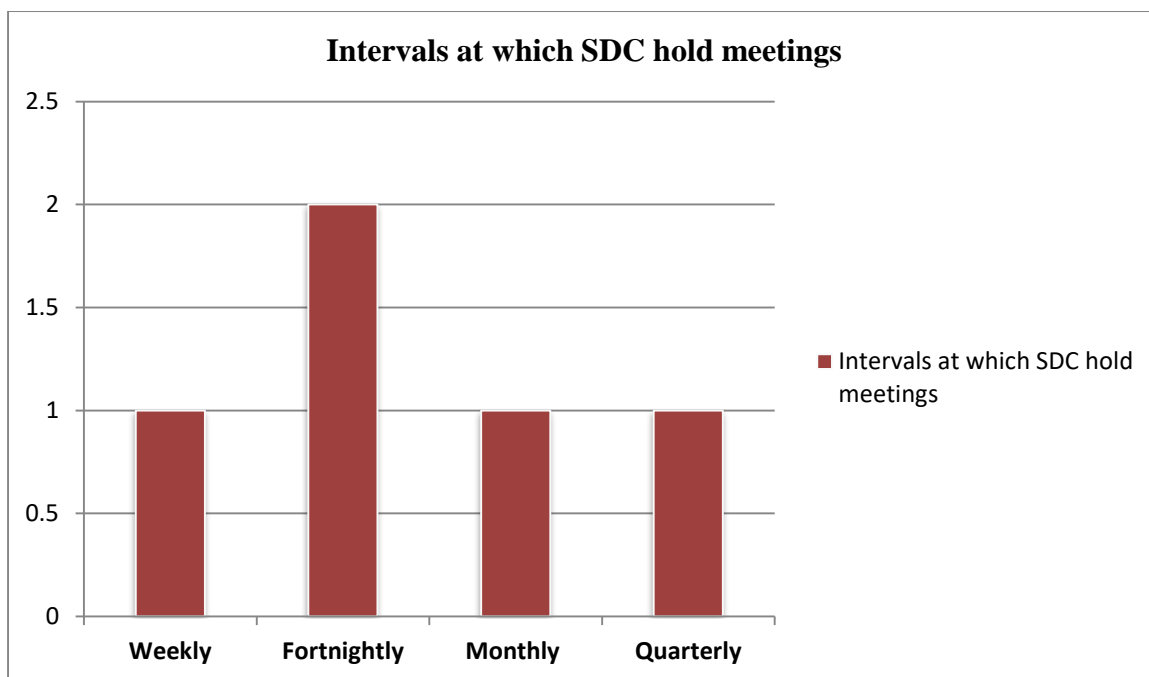
The findings show that more than 90% of rural schools bank on a monthly basis, 8% on a two weeks interval ignoring the Principal Director's Finance and Administration Circular number 14 of 2009 which the section on cash management paragraph 2.1.3 says "*cash is to be banked on a daily basis or within 24 hours for schools without banking facilities nearby*". This has exposed schools to many cases of theft and embezzlement as schools go up to a month without banking.

However, the circular goes further and says "*should it become impractical to comply with this provision, the school head should inform the District Education Officer in writing and disclose the reasons for impracticality and alternative arrangements he has put in place to ensure the safety of funds*". Rural schools have adopted the second part of the regulation and written to the district offices so that they can bank once a month. This is a good move for school with good security measures in place and not those without. The major challenge here is the distance that the head has to travel to the bank, in most cases in Gwanda South there is only one bus per day and it is expensive to travel to town and one has to catch the bus as early as 02.00 in the morning. School funds are exposed when such happens and school heads have to live with it as they are located in the rural areas and they have to do what they have to do so that school funds are banked.

Most schools that bank on a monthly basis do not have safe mechanisms like strong rooms. This makes school funds to be exposed to theft. Head of schools in such schools have tried to contact the ministry for assistance in building the necessary strong rooms and purchasing the required material but the government's coffers are dry to assist. Since it is a routine as heads bank on the last Friday of every month, thieves can easily pounce on the head and take all the school money. Therefore, there is great need for the ministry to see to it that an amicable solution is reached so that the mentioned challenge is alleviated.

#### **4.7 SDC involvement in school finances**

##### **4.7.1 Intervals at which SDC hold meetings in schools**



*Fig 8: Intervals at which SDC hold meetings*

From the findings in fig 7 above, (1) respondent noted that they hold meetings on a weekly basis with the SDC, there were (2) respondents who alluded that they hold meetings fortnightly. There was (1) respondent who hold meetings monthly and quarterly with the SDC.

The research findings gathered that the intervals at which meetings are held with the SDC vary with schools. However, all schools have an SDC and meetings are held. This shows their importance to the survival of schools. Schools that hold meetings only once a term are not doing the right thing as it is impossible for only one meeting to cover everything that happens in a term which requires the SDC. The Manual of Financial Administration in schools of 2000 recommends committee meetings to be held once a month. Developmental projects, approving payment of certain things that the school wants to purchase shows that they are needed at list once a month. The researcher gathered that some school heads does things as they want, they call meetings with SDC as a formality, they would have already made decisions and the meeting will just be to tell them what he has decided. Such tendencies and behaviours drag the school into the disrepute. Such heads would be covering their unwanted behaviour like embezzlement and misuse of school funds. That is the reason why the SDC members should be qualified for their job, especially the SDC chair. This will enable them know how often meetings should be held and their roles and responsibilities. When the head abuses his authority he can be easily told by the SDC. Each member's powers are checked by

the manual of financial administration circular of 2000 with each SDC member's duties and responsibilities clearly stipulated.

Those schools who hold meetings weekly or fortnightly are not professional and the researcher discovered that the way when meetings are held the SDC committee has two meals prepared for them and a sit in fee is given to each member gotten from the school funds. The head has just made it a formality that they have a meeting every week even when there is nothing tangible to be discussed so that they get allowances for holding a meeting. This is a gross misconduct done by heads of some schools. Focus is diverted on making sound decisions for the school instead more time is spent on spending school funds. Such schools struggle to survive as their finances are misused. The only exceptions for schools that hold meetings every two weeks are big schools which have a lot of activities and developments that happen on a daily basis. Such can have meetings every two weeks as there is need to inform the SDC on the developments that would have happened. The conclusion was that there has to be an online payment system in which schools are made to report on a daily basis, how much money they receipted and how much was spent including the method of payment so that when they draw their monthly income statements there is another record which should tally with what is crafted in the monthly statement. This will aid in reducing embezzlement cases.

One head of a school who was interviewed said *“when funds are received, a meeting is held with the SDC and they are made aware of what is on the ground, they then approve the plans so that the head does not make decisions on his own”*.

Another school head commented on SDC involvement saying *“the SDC is 100% involved in everything that has to do with finances since the school is for the community, therefore there is need for the community to be represented”*.

From the responses mentioned it was discovered that SDC are involved in school finances, they contribute towards decision making and this is decentralisation whereby the head does not make decisions on his own, but discusses with the SDC. This reduces cases of embezzlement as the SDC will be made aware of the amount in the school account, the amount to be spent. Therefore, it is next to impossible for school funds to be unaccounted for with SDC being made aware of school plans before anything is done or purchased.

#### **4.8 Effectiveness of policies on financial management**

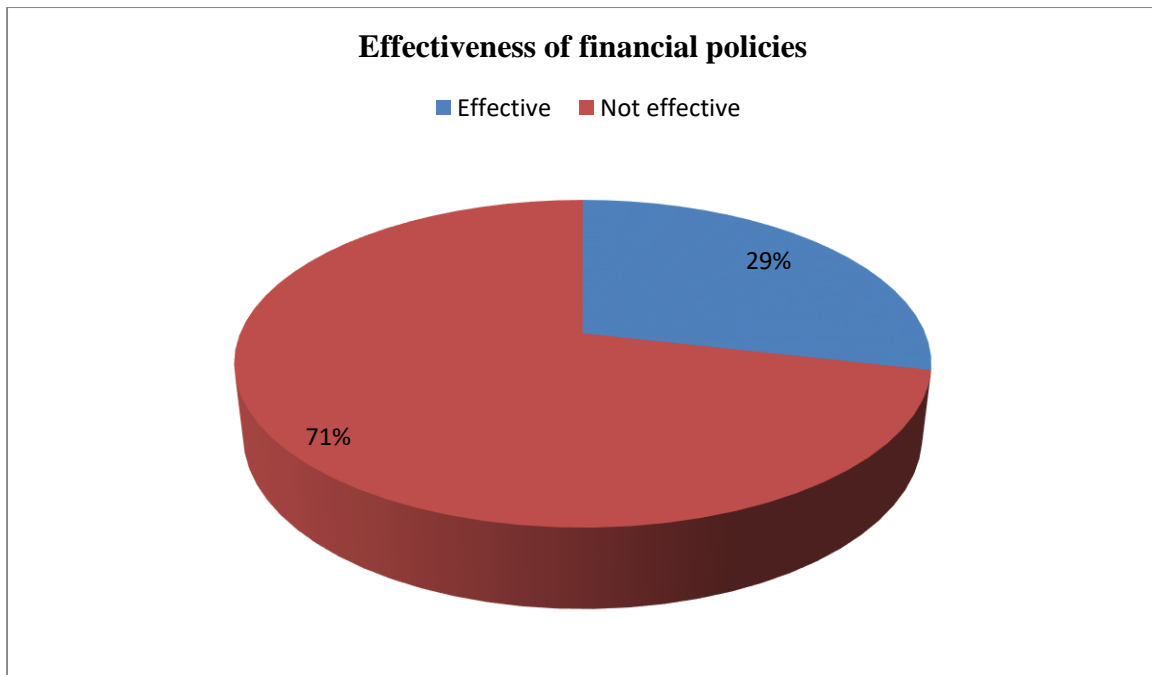


Fig 9: Effectiveness of financial policies

Out of (7) heads and deputies who were interviewed 71% noted that the policies are not effective whilst 29% said the opposite.

On policies on handling school funds responses gotten include that heads are aware of the Public Procurement Act of Zimbabwe, the Education Act of 2006, the Constitution of Zimbabwe of 2013 and the Public Finance Management Act which has clauses on handling of public funds. The head of school B head noted, *“the instruments are effective to larger grounds as they seek to decentralise public funds, they bring in multiple stakeholders in the handling of school funds.* He also added that, *“the head(s) work with the deputy and the clerk to monitor each other, these checks helps in preventing unbecoming behaviour in terms of abuse of funds.*

The findings from the above responses from the head shows that the policies are effective in that they act as checks and balances in financial administration so that no one person can have total control of everything. Clear guidelines help school heads and clerks to know the correct procedures to follow when handling funds, so that they are not found wanting. This help heads to have clear guidelines to follow when dealing with public funds.

The deputy of school B asserted that, *“the policies are effective to limited grounds; the changes that happen in the country outweigh the statutes, as some issues will be irrelevant as*

*to what is supposed to happen on the ground. There is need for the policies to be revisited so that they are compliant with the economic situation”.*

The deputy of school D said *“they are not effective as they are not enforced due economic challenges the country is facing and ignorance on financial statutes by school heads that have irrelevant degree programmes which have no modules on school financial administration”.*

The head of school A noted that, *“ the policies are not effective because there are no funds given to schools for their implementation, for example funds should be put in a safe and stored in the strong room but schools are expected to build their own strong rooms yet they do not have the money to do so”.*

The three responses above have one thing in common, the economic turmoil in the county which makes the policies ineffective. Since 2008 the economy of the country has been hit hard by different situations like inflation. This has seen what is stated in the statutes not being applicable on the ground. Heads are supposed to bank school funds on a daily basis but that is impossible in rural areas as there are no banks nearby. This is caused by the economic situation in the country as rural areas are under developed. This is a big challenge for school heads as what they are supposed to follow is impossible, therefore they come up with ways that enables them to keep school funds safe before banking.

Another challenge which makes the policies to be in effective is the ignorance of financial statutes and irrelevant degree programmes. This as noted by the deputy of school B is a major hindrance in that most school heads did their teacher training programmes when technology was not that popular, they learnt ancient strategies of handling finances and other theories that were drilled in their minds, they still use such strategies in the updated curriculum which has proved to be not working. They are also not familiar with policies that guide on the handling of school finances, especially the amended ones. This is a challenge in that they operate using old statutes which are no longer relevant. Such ignorance is caused by irrelevant degree programmes they did which have no modules on financial management. If they have knowledge on financial management it will be easy for them to handle school finances since they will know various policies that guides on the handling of school finances. Hence there is need for reviewing of the minimum qualifications of school heads and the year of qualification to be not more than ten years so that they keep on upgrading themselves. This

will enable them to be knowledgeable on the current and updated statutes and strategies of handling school finances.

#### **4.9 Conclusion**

The chapter presented, analysed and interpreted data that was gathered using interviews, questionnaires and observations. Various sub headings which helped in reaching findings on challenges that school heads face were used so that the research findings are clear, precise and straight forward so that these challenges are exposed and solutions recommended. Each sub topic was handled in a manner that shows the challenges school head face and the causes for these challenges. The quotations of the respondents were pasted in the chapter so that the exact responses are interpreted so as to increase the validity and reliability of the research. A conclusion was drawn to end the chapter.

## CHAPTER 5

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

The chapter looked at the summary and highlights of the research. The constraints encountered during the research were highlighted, showing how they were alleviated. Conclusions of the findings were also pointed out giving answers to the research problem. Recommendations were also made so as to guide on the way forward so that the research problem is alleviated.

#### 5.2 Summary

The research inquired about the challenges faced by school heads in handling school finances namely lack of resources like strong rooms and money to employ safe mechanisms which will protect school funds from being stolen. School heads craft ways as a school without the government's intervention that will prevent school funds from being stolen. One school head who was interviewed ended up employing local welders to make a safe for the school which funds and other important documents will be stored.

Employment of unskilled personnel was another challenge faced by school heads; these include the clerk and the security guard. They are usually employed by the SDC so that they help in handling of school funds (clerk) and safeguarding the building where funds are stored especially during the night (security officer). School heads do continuous checks on the clerks so that they see that they are doing things by the book because they are not qualified for the job. They employ those whom they can afford to pay. If they have O levels they have the background of mathematics and accounting meaning they can record and are able to calculate. However, there is more to accounting than recording and calculating which tends to create problems for the school as such workers prove to be incompetent at their job.

Some school heads are tempted to use school funds for their personal use. They do so as the salary they get is not enough for their survival and the country's economic situation is bad to an extent that they become money changers and give parents low amounts in exchange for foreign currency they would want to use for paying fees for their children.

Funds are mismanaged in schools by heads, deputies and clerks. The mentioned parties connive and work together to abuse school funds. This is a challenge in that the purpose for

which the school funds were meant for would not be achieved. When books are audited the books of accounts will not balance as funds would have been mismanaged. This cripples the schools' commercial viability.

Government schools in Zimbabwe are poorly funded, this is so because of the economic decay affecting the country. The government does not have enough money to fund schools with enough resources to keep it running smoothly. Schools do not have enough textbooks, furniture so that learners learn without any hindrances. Heads find it difficult to prioritise what to buy with the little money they get from the General Purpose Fund (GPF). When they purchase books it is difficult for learners to learn as they is no furniture to sit on, when they buy the latter they would not be any textbooks to use. Thus leaving school heads between a rock and a hard place.

The researcher also discovered that there are other contributory factors which pose to be a challenge in handling of school finances like the election of unqualified SDC members like the Chair who should be someone with knowledge on financial jargon. It makes the head control everyone and makes the decisions that he wants which then leads to unprofessionalism and poor financial decisions. Schools have poor internal control systems which expose school funds from being stolen. This is caused by lack of money to have improved and good security mechanisms. The researcher gathered that the majority of rural schools bank their funds once a month due to the fact that banks are far away from their schools. This then led to another problem of diverting school funds by heads and clerks for their own use. They return the money back just before banking.

There are also schools that only hold meetings once a term with the SDC which is unconstitutional. There is need for revision of such behaviour and include the SDC more in school business and decision making so that they assist in any way they can so that the schools develop and see to it that funds are handled properly. The heads who were interviewed asserted that the policies on school financial management are not effective as the country's deteriorating economy does not support the policy's success with enough funds for implementation.

The researcher encountered numerous constraints which include failure to conduct interviews on a face to face basis due to the outbreak of the Corona Virus which prohibited the movement of people as the virus is contagious. The researcher opted for technology and sent interview questions to the respondents on what app who answered the questions by recording

audios and sent back the answers to the researcher. Also the researcher had a challenge of not being able to distribute all the questionnaires to the sampled respondents, he managed to only distribute (7) questionnaires, in which only (5) were returned. Navigability was a challenge during lockdown introduced by the government which encouraged people to stay indoors made it impossible for all the questionnaires to be returned. The researcher asked for permission from the Police in writing so that he goes to collect the distributed questionnaires.

Some of the participants interviewed struggled in sending audios and they had challenges in using technology. Some of the audios sent were not clear; some respondents sent many audios which one question answered in that audio instead of recording one audio with answers to all the questions answered in that audio. The researcher had to teach some respondents how to record an audio which made it better as some managed to send clear audios even though it took the researcher a lot of time.

Seeking permission was a challenge as education offices were closed during lockdown. The researcher resorted to sending emails to the ministry offices but no response was given. The researcher ended up looking for contact details of one of the District Schools Inspector from the district offices who helped the researcher get permission by typing the letter of permission, scanning it and sent in on whatsapp.

### **5.3 Conclusions**

Conclusions were based on the four research objectives which are; to find the obstacles faced by school heads in handling school finances, investigating why cases of theft are wide spread in Gwanda South District schools, evaluating the strategies employed by school heads to protect school funds from being embezzled and lastly to assess the effectiveness of policies set forth by the ministry of education in handling of school finances.

#### **5.3.1 To find out the obstacles faced by school heads when dealing with school finances**

The study concluded that there are several challenges that school heads face in dealing with financial issues in schools. Some of the challenges are beyond their control some are hand crafted by them. There is lack of resources which cripples development in schools and heads find it difficult on which project they should invest in as there a lot of things that needs immediate financial intervention. Schools have resorted to employing unskilled personnel as a way of mitigating the challenge of lack of money that schools face. They employ people with minimum qualifications who can be paid meagre salaries. However, such people are

incompetent in their posts as they are not trained for the job, with engulfs cases of embezzlement and mis-use of funds many schools. Temptations is another obstacle as it cannot be avoided when one handles money on a daily basis. Heads are tempted to use public funds; some even go to a point of using it and return it later. The economic instability makes civil servants indulge into such behaviour as they find it difficult to have access to cash. Heads commit such misconduct knowingly but the situation forces their hand. The study gathered that funds are mis-managed in schools as interviewed parents asserted that school heads move up and down for no apparent reason going to town which is expensive. The researcher discovered that banking is done monthly in schools; some heads have a tendency of diverting school funds for their own use and return it just in time for banking. This is a gross misconduct and should be investigated and the perpetrators brought to book. Government schools are poorly funded and there is great need for schools to be given reasonable amounts so that they can functions effectively and efficiently. School heads are left with no option but to use the resources that they have at their disposal so that schools do not collapse.

### **5.3.2 To investigate why cases of theft are wide spread in Gwanda South District schools**

The study concluded that theft is widespread in the district under study as internal control systems employed by school are poor. This make schools vulnerable to theft and make it easy for thieves to get in and steal whatever they want without being dictated and they get away without being caught. Gwanda South District is located near two borders which are Beitbridge and Mlambapele Border Posts, which makes the district to be infested by border jumpers who use the district as a hiding ground, they steal in schools and run away to neighbouring countries like South Africa and Botswana respectively. It makes it difficult for law enforcers to trace these thieves when they cross borders. Matabeleland Province is on record as having high school drop-out rates country wide, therefore since life is difficult for these dropouts without jobs, they resort to stealing be it in the community, shops and schools.

### **5.3.4 To evaluate the strategies employed by school heads in protecting school funds from being embezzled**

A handful of school heads have strong rooms so as to keep school money safely. When fees is paid by the pupils and parents, during an SDC meeting the figure is made aware to the members before banking is done. Two signatures are used in the deposit slip bearing the names of the SDC chair or vise-vesa and the head's or the deputy's. This decentralises school

activities and funds so that it is not a one man job but a collective effort with consultation of other members. However, not all schools employ such strategies as only 33% of the sampled schools have a strong room meaning the other 67% does not. The strategies employed are not that effective in most cases as schools are not given the necessary financial support they should be given by the government. It makes handling of finances to be difficult for school heads. On the issue of multiple signatures, the study discovered that some heads abuses their authority and calls the SDC chair at times which are inconvenient like at night or even early in the morning .This should not be done at it is abuse of office, proper planning should be done so that the chairperson is made aware when banking will be done so that they make time to come and sign. School heads should attend workshops so as to learn professional ethics, life skills and registers as they lack those.

### **5.3.5 To assess the effectiveness of policies set forth by the ministry of education in handling of school finances.**

There are various policies set by the ministry which are stipulated in the Constitution of 2013, Education Act of 2006, the Public Finance Management Act and the Public Procurement Act. They guide schools on handling school finances in a clear, transparent and efficient manner, with proper documentation and signatures where necessary.

There are some policies which are effective that seek to decentralise public funds so as to limit the power of the head so that he does not abuse his office and school funds. However, most of the policies are ineffective as they are hindered by the deteriorating economic situation in the country and corrupt officials who do not follow the laid down rules and regulations. The polices are good in as far as guiding school administrators in handling finances, but what is on paper is totally different with what happens on the ground. An example is the clause which states that school funds should be banked on a daily basis but only a handful of schools are doing so. This is due to the reality on the ground that prohibits them from following the clause. There is need for adjustments in what is in the circulars and the reality on the ground. Therefore, there is a lot that needs to be done by the government by aligning the statutes and policies in line with the updated curriculum demands and what is happening on the ground, so that rural heads do not suffer having sleepless nights trying to go and bank school funds whilst the situation could have been made easier by allowing them to bank at adjustable intervals that do not stress them.

## **5.4 Recommendations**

The recommendations that the researcher coiled are mostly based on strategies to be implemented so as to solve the problems faced by heads in dealing with school finances. The ministry of education has to make it a top priority to reserve funds strictly kept for rural schools development which are different from urban schools. This will help reduce the catastrophic situation in rural schools were school heads improvise so as to purchase materials which are a necessity for the learning of pupils. Well-wishers like Non-Governmental Organisations should be approached and not restricted by any means by the government so as to assist school in terms of financial support, thereby reducing the ministry's burden of being the only branch that funds the education sector.

On the issue of employing unskilled personnel schools should desist from doing so and higher people with requisite qualifications who can take the school forward in terms of handling school finances and employ security personnel with experience in safe guarding. This can be achieved by prioritising this during SDC meetings and parent's meetings and propose a certain amount to be paid termly that will go towards the salaries of the clerk and the security officer. This will remove the burden for the school to pump out monies for the mentioned staff members, but with parents directly involved it will be much easier and people with the right qualifications will be employed. Cases of theft and mis-use of public funds will be reduced as when people with the right qualifications are employed, they would be knowing what to do, they would have gone through a lengthy and vigorous training in their area of specialisation and they will be well vexed and equipped with the right skills and content to carry out their duties effectively and efficiently.

School heads who are tempted to use public money should apply professional ethics and know that it is a gross misconduct to use, divert public funds or be involved in any scandal involving public money. Heads and clerks should be professional enough and raise their concerns or grievances of low salaries to their employer appropriately rather taking it out on parents' hard earned money. The government itself should see to it that they increase the salary of teachers basing on the current situation to a figure that is reasonable enough for teachers to cover essential items. It should also allow Non-Governmental Organisations to assist with cushioning teachers with foreign currency like what is happening in the health sector. When such a move is welcomed, it will go a long way in as far as improving remuneration and motivation of teachers is concerned. Use of public money will be alleviated as cash shortages would have been solved and heads will be professional enough as their needs would have been met as Maslow's hierarchy of needs asserts.

To alleviate the problem of mismanagement of funds, the recommendation is to enforce strict measures on those who are found wanting, so that an example is set for those who would be thinking of doing so. When the ruling or the law is harsh just like the one on murder people will desist from committing the act knowing that the consequences are harsh. The ministry has to do frequent visits to rural schools and also external audits should be done on regular intervals at any time of their choosing. This will make schools to keep their house in order as they will know that the ministry can visit them anytime and auditing can be done anytime as well. By so doing cases of funds which are mismanaged will be reduced.

Poor funding should be addressed by re-constructing the country's industry so that the country will be able to produce its own products that will help the country to earn foreign currency. When this is done it will be possible for the government to pay its workers reasonable amounts even in foreign currency. Workers will be motivated to go an extra mile and wishes to reach self-actualisation by upgrading themselves in terms of education, which will in turn benefit the ministry as an educated head with relevant qualifications will employ current strategies that will help in the handling of school funds effectively.

The study concluded that schools have poor internal control systems, the ministry should make it a policy that before a school is opened for the first time a safe should be a necessity so that when the ministry builds schools they also put construction of a strong room in their budget. This will aid in keeping school funds safe by reducing cases of theft. Cases of theft which are rife in rural schools should be reduced by banks that should have agents scattered in all the rural areas countrywide so that schools will be able to do any service they wish to do at the comfort of their own school. The agent should be able to collect school monies to be banked and any transaction that the school wishes to do. This will make life easier for schools as they would no longer have to keep large sums of money in the school safe, no need to travel long distances at night going to bank school funds in town exposing oneself to have funds stolen along the way.

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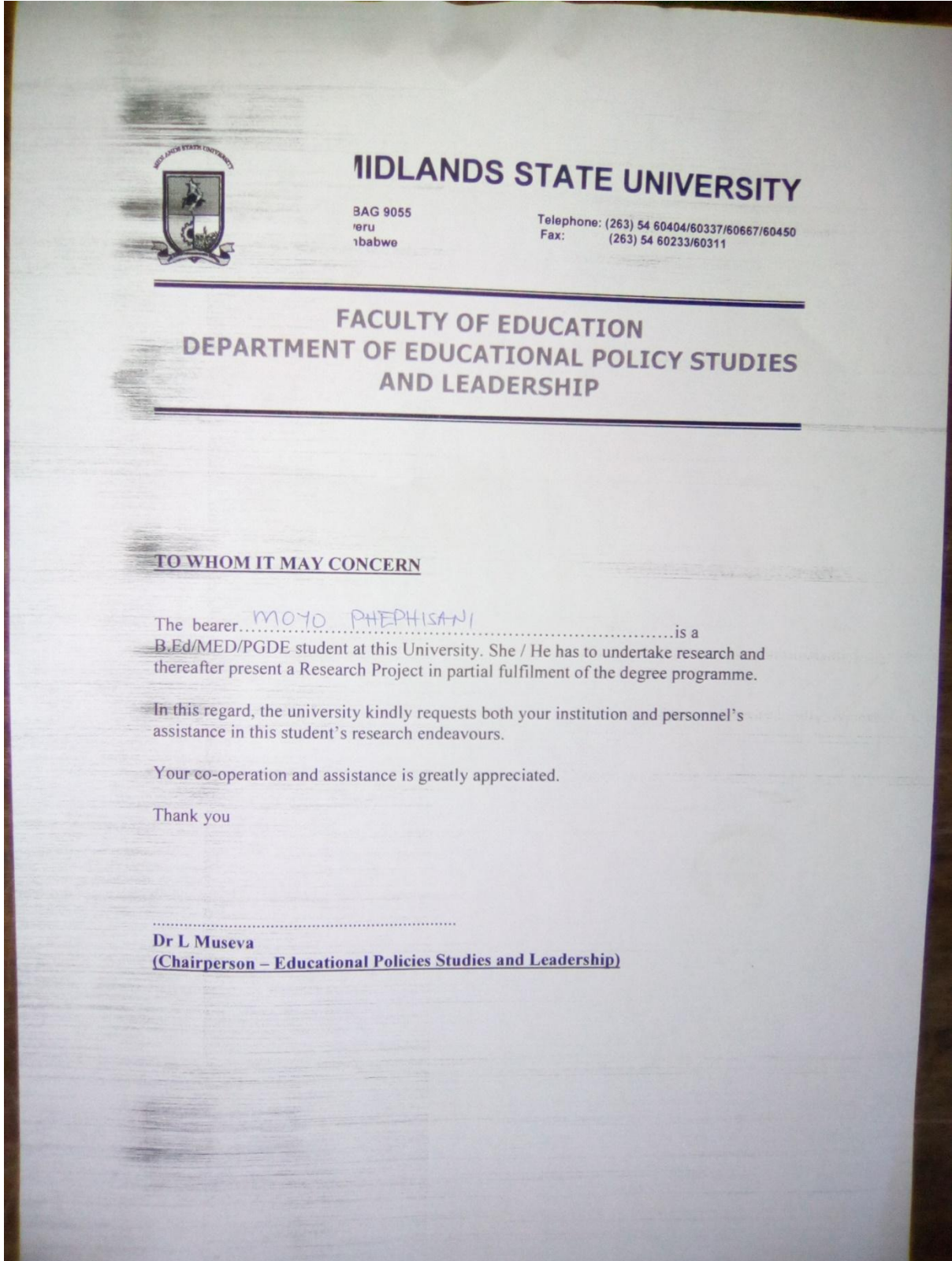
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**APPENDIX A: REQUEST FOR PERMISSION TO CARRY OUT RESEARCH IN  
GWANDA SOUTH SCHOOLS**



**APPENDIX B: PERMISSION TO CARRYOUT RESEARCH IN GWANDA SOUTH SCHOOLS**

All communications should be addressed to: "The District Schools Inspector, Ministry of Primary & Secondary Education,"  
GWANDA

Tel: 0284 - 22469/24464



District Education Office  
Ministry of Primary & Secondary  
Education  
P.O. Box 246  
Gwanda  
Zimbabwe

11 June 2020.

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To whom it may concern

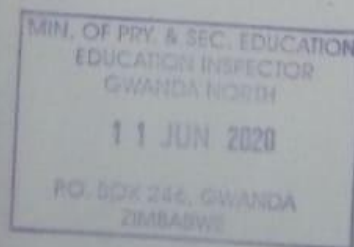
RE: PERMISSION TO CARRY OUT PROJECT RESEARCH – MOYO PHEPHISANI 179369 C

This letter serves to confirm that Moyo Phephisani EC No: 179369 C is a teacher in one of our schools (Gungwe High). He is currently undertaking studies at Midlands State University. He wishes to undertake a research project in our schools.

Kindly assist him where possible.

Thank you,

Mr. Dube Arnold  
Schools Inspector  
For District Schools Inspector



## APPENDIX C: LETTER OF CONSENT



MIDLANDS STATE UNIVERSITY



FACULTY OF EDUCATION

DEPARTMENT OF EDUCATIONAL POLICY STUDIES & LEADERSHIP

### CONSENT LETTER

I am Moyo Phephisani, a final year student at Midlands State University (MSU) doing a Bachelor of Education Degree in Educational Management and Leadership, Registration Number R179369C. It is a requirement that I conduct a research in partial fulfilment of the degree program, therefore I am looking forward for your participation in regards to the attached questionnaires and interview questions which focus on the research topic: Challenges faced by school heads in handling school finances in Gwanda South District, Matabeleland South. You are kindly requested to be as objective as possible in both the questionnaires and interviews, tick in the boxes and fill in the spaces provided in the questionnaires. The information you will provide is useful in helping the policy makers, the government and parents to see the obstacles that head of schools face in their day to day running of schools. They will then find ways of mitigating these challenges so that Zimbabwean schools are run smoothly so as to meet the set objectives without hindrances. Head of schools themselves will see that their malpractices are exposed they will stop such behaviour. I assure you that the information to be collected will be treated with confidentiality, anonymity and it is for the purpose of research only. As such no names should be written and do not sign any of the questionnaires so that you remain anonymous. Your cooperation will be fully appreciated as without it the research will not be possible. Thank you for your cooperation in advance.

Yours sincerely

Moyo Phephisani.

## APPENDIX D: QUESTIONNAIRE FOR SENIOUR TEACHERS AND CLERKS



FACULTY OF EDUCATION

DEPARTMENT OF EDUCATIONAL POLICY STUDIES & LEADERSHIP

MANAGEMENT

### QUESTIONNAIRE FOR SCHOOL CLERKS & SENIOUR TEACHERS

I am Moyo Phephisani, a student at Midlands State University doing a Bachelor of Education in Educational Management and Leadership Degree, registration number R179369C. I am carrying out a research study on **The challenges faced by school heads in handling school finances.**

I kindly request you to fill in this questionnaire objectively. Information given will be treated with confidentiality and it is for the purpose of research only.

For your information please note the following:

1. Anonymity will be preserved by all means.
2. Please give your responses to the alternatives given in each table by putting a tick.
3. You are kindly requested to give responses to open-ended questions by writing.
4. Use blue / black ink only.

**Thank you in advance for your cooperation!**

### Part one: Demographic Data / Personal Information

This dimension stresses on getting access to personal information. Please indicate by putting a tick in front of the answer you would have chosen.

1) Kindly indicate your gender

Male	
Female	

2) Kindly indicate your age group

25-30years	
31-35 years	
36-40years	
41-45years	
46years and above	

3) Kindly indicate your work experience

1-5 years	
6-10 years	
10-14 years	
14- above years	

4) Kindly indicate your educational qualification

None/O Level/ A Level	
Certificate/ Diploma	
Bachelor`s degree	
Master`s degree	
PHD	

5) What is your position at the school? .....

**Part Two: School Development Committee (SDC) involvement in school business**

This dimension stresses on the SDC involvement in school business. Please indicate by putting a YES/ NO in the boxes provided or filling in the spaces provided.

1. Is there any SDC at your school?

2. If your answer to question 1 is yes, how often do they hold meetings?

.....

2. What is the educational qualification of the SDC Chair?

.....  
.....

4. What steps does the head follow when withdrawing money from the school account?

.....  
.....  
.....  
.....  
.....  
.....

**Part three: Internal Control System at school**

This dimension stresses on assessing the strength of internal control system in schools. Please indicate by putting a YES/NO in front of the question that needs a yes or no and then explain your answer. For other questions answer them from the experience from your school in the spaces provided.

1. What do you understand by internal control systems?

.....  
.....  
.....

2. What challenges does the head face in handling school finances?

.....  
.....  
.....  
.....  
.....

3. Have there been any cases of theft at your school's administration block, if yes how did the thieves get in and what was stolen?

.....  
.....  
.....

4. Is there a strong room at school, if the answer is yes, what safe mechanisms are in place to protect it from intruders?

.....  
.....  
.....  
.....

5. Does the school have any cameras or an alarm system, if yes how has it been useful as an internal control system?

.....  
.....  
.....

6. Is there any security personnel at the school, if the answer is yes, what qualifications does the officer(s) have in relation to security skills?

.....  
.....  
.....

## APPENDIX E: INTERVIEW SCHEDULE FOR SCHOOL HEADS AND DEPUTIES



MIDLANDS STATE UNIVERSITY



FACULTY OF EDUCATION

DEPARTMENT OF EDUCATIONAL POLICY STUDIES & LEADERSHIP

MANAGEMENT

### INTERVIEW SCHEDULE FOR SCHOOL HEADS AND DEPUTIES

I am Moyo Phephisani, a student at Midlands State University doing a Bachelor of Education in Educational Management and Leadership Degree, registration number R179369C. I am carrying out a research study on **The challenges faced by school heads in handling school finances.**

I kindly request you to answer the following questions objectively. Information given will be treated with confidentiality and it is for the purpose of research only

#### Interview questions

1. How long have you been a school head or a deputy?
2. What challenges do you have in handling school finances?
3. Which policies in the country are you well vexed with on handling of school finances?
4. How effective are educational policies or statutes that guide on the handling of school finances?
5. Which safety precautions do you take when banking school funds?
6. How often do you bank school funds?
7. Which internal control systems do you have in place at your school?
8. How is the SDC involved in decision making that involves school finances?

## APPENDIX F: INTERVIEW SCHEDULE FOR PARENTS



FACULTY OF EDUCATION

DEPARTMENT OF EDUCATIONAL POLICY STUDIES & LEADERSHIP

MANAGEMENT

### INTERVIEW SCHEDULE FOR PARENTS

I am Moyo Phephisani , a student at Midlands State University doing a Bachelor of Education in Educational Management and Leadership Degree, registration number R179369C. I am carrying out a research study on **The challenges faced by school heads in handling school finances.**

I kindly request you to answer the following questions objectively. Information given will be treated with confidentiality and it is for the purpose of research only

#### Interview questions

1. How many children do you have at school?
2. How do you raise the money to pay fees for your children?
3. What do you think are the challenges that school heads face in handling school finances?
4. What are the causes of these challenges?
5. How do you think the challenges can be solved?
6. How are school funds handled at your children's school?
7. Are you satisfied with the way the funds are handled, if not how best do you think they can be handled?