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**AN ASSESSMENT OF FINANCIAL MANAGEMENT PRACTICES BY
SECONDARY SCHOOL HEADS IN ZVIMBA DISTRICT.**

BY

SHUMBAMHINI

R189571Z

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SUPERVISOR

PROF W SAMKANGE

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APPROVAL FORM

FACULTY OF EDUCATION

The undersigned certify that they have read and recommended to Midlands State University for acceptance of a dissertation entitled:

Research Topic: An assessment of financial management practices by secondary school heads in Zvimba district.

Submitted by Abigale Shumbamhini **Registration Number** R189571Z, **in partial fulfilment of the requirements for the Bachelor of Education Degree**

SUPERVISOR:

CHAIRPERSON:

EXTERNAL SUPERVISOR:

DATE:

RELEASE FORM

MIDLANDS STATE UNIVERSITY

NAME OF AUTHOR: ABIGALE SHUMBAMHINI

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Signed:

Address: **Phone:** 0714678015

Email Address:

Date: **JUNE 2020**

DEDICATION

It is with my greatest desire to dedicate this study to my family, children and those educational leaders and teachers in the education fraternity.

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ABSTRACT

This study made an assessment of the financial management practices in secondary schools in Zvimba district. School effectiveness in secondary schools has been impacted by the existence of or financial management practices by educational leaders. Poor monitoring, non-compliance with school rules as well as misappropriation of funds is a huge impediment to best financial management practices. The study employed a qualitative research approach that allowed the complete understanding of the financial management practices in secondary schools in Zvimba district. The study population included school heads and teachers that were recruited using purposive sampling and convenience sampling respectively. The study sample involved 15 respondents. A case study research design was employed in which 3 schools were selected. Data was gathered using interviews and open-ended questionnaires. The researcher used thematic data analyse to analyse the data that was gathered in this study. The study obtained that school heads are highly involved in financial management practices as was revealed by more than 72% of the respondents. The findings showed that school heads are involved highly in the management of school finances. The study found out that 67% (majority) of the respondents identified the following factors; lack of adequate knowledge about financial management, poor monitoring and control of school funds, unavailability of strong financial policies in schools and corruption. The study suggested that financial management practices can be improved through increased monitoring and supervisions, working with strategic 3-5 year plans, empowering the SDC and provision of in-service training for both teachers and school heads. The study recommended that strict measures and penalties should be imposed on those school heads who are involved in financial malpractices to prevent the occurrence of malpractices.

ACRONYMS

ICT:	Information Communication Technology
PTUZ:	Progressive Teachers Union of Zimbabwe
SDC:	School Development Committee
UNESCO:	United Nations Educational, Scientific and Cultural Organization

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CHAPTER ONE

INTRODUCTION AND BACKGROUND

1.1 Introduction

The initial takes through the previous information about financial management practices in schools (social institution) in which the information analyzed convinced the researcher to carry out the study. Chapter 1 was organized as follows: background of the study, statement of the problem that summarises the study background by justifying the main issues that trigger the researcher to carry out the study, the proposal outlines the research objectives and research questions, followed by the significance of the study, delimitations, limitations, and definition of critical terms.

1.2 Background of the study

This section juxtaposes the background about financial management practices in schools, mainly literature (studies) that give insights to the actual situation of financial management practices in educational institutions. The section is organized into two parts, in which the first part analyses the general background to the study while the second part gives a case background on Zvimba district in Mashonaland West province.

Financial malpractice is one of the vices that have put most schools into disrepute. Researches on school effectiveness have revealed that local authorities in several countries have reported the negatives of financial malpractice. Concerning United Nations Educational and Scientific Cultural Organization (UNESCO, 2014), efficient school financial management involves plans and implementation processes of school accounts, reporting structures as well as the prevention of loss of assets, damage or fraud. Media watchdogs and reports from the education ministry across the globe have raised financial malpractice as a

matter of concern. A study in Talane & Pillay (2013) conveyed a study in Kenya of financial mismanagement that is the use and upkeep of finance, and that resulted in negative challenges in school management such as poor leadership, failure to achieve study objectives and many other mishaps.

Those educational principals who are found to be involved in misappropriation of school funds mostly lack the knowledge of the laws that govern financial management in schools. The significant effects of financial mismanagement in schools include; deprivation of quality education to marginalized populations, low motivation for the staff, and conflicts between school authorities and the community. Financial mismanagement hinders the achievement of school objectives in schools.

Most countries globally have raised concerns about severe financial mismanagement in schools (Van Rooyen, 2012). African countries in which Zimbabwe is not exclusion have seen financial mismanagement as a significant stumbling block to effective schools (Ahmed & Ahmed, 2012). Researches in school effectiveness have unmasked together with media reports that substantial problems faced in educational institutions include; mismanagement by school principals, managerial incompetence, and limited capacity. The government of Zimbabwe, through the public service commission, has recently issued a warning against school leaders who abuse school funds (Public Service Commission Report, 2017).

According to UNESCO (2017), the move towards meeting the best interest of learners requires effective management of school resources. Considering that education is a fundamental human right, funds meant for ensuring this right should be appropriately utilized as spelt out in financial procedures and frameworks. Van Rooyen (2012) argues that there is a need for transparency and transparent ways of educational governance that enhance the effective use of public funds towards school development. Western and European countries

have managed to work along with global goals for educational development due to the effective management of school funds.

Furthermore, media reports have shown that school heads were suspended over financial misuse of school funds. Herald Reporter (2018) reported that the Ministry fired a school head for Nyarumvurwe primary school in Nyanga over misuse of school finances. The suspension of this head occurred after a flurry of anonymous letters from pupils and other community members about the funds' mismanagement taking place in the school. Another case that was recorded by the Ministry of Education in 2011 included misuse of school funds by staff members (headmaster, bursar, and former treasurer of Tapfuma primary school who robbed the school of more than US\$29,000 by defrauding pupils. The Ministry of Primary Education 2011 Audit (2011), severe incidents of mismanagement of school funds were recorded by the Zimbabwean newspaper in 2011.

Also, the kinds of financial mismanagements involved personal cash withdrawals by school heads and school bursars, for example, the report showed one bursar of an individual school did own cash withdrawals of \$US49,800 with the knowledge of the school head. Surprisingly, at the same school, the SDA expenditure amounted to \$45 631.31 that was taken from unbanked cash as well as \$32 756.31 that was withdrawn from the bank. According to the World Bank (2018), financial mismanagement in organizations occurs typically when they are weak internal and external controls of cash. The education audit report for 2017 in Zimbabwe also unearthed gross mismanagement of school funds mainly connected with inadequate banking procedures, poor documentation, and reduced utilization of financial management procedures and laws for schools. These and other reasons have been highlighted to have been the cause of millions of dollars being stolen from schools.

The Ministry of Primary and Secondary Education (2017) notes that financial malpractice has compromised infrastructural development in schools and in the success in meeting the school objectives at the expense of learners. In connection with the above, about 1800 schools in Zimbabwe (18%) that were audited in 2018 showed massive doctoring of accounts documents to conceal various financial management practices. School authorities have become the primary source of financial management practices in terms of incompetency and corruption with public funds, which is a significant drawback to economic development and success of school objectives in the country. Notably, SDC funds were unearthed to be mostly abused towards other uses that do not concern school development. It is believed that if the Ministry intensifies monitoring and evaluation of school accounts, cases of malpractices can be reduced in schools. Also, Rangongo (2018) highlighted the gaps in terms of poor implementation of financial regulations to be a significant loophole of leadership financial management practices.

The management of funds in schools has been an issue that has raised public eyebrows mainly due to reports of funds mismanagement, particularly in Harare Metropolitan province. In regards to an audit that was conducted 2017 at Highfield school, the audit report unmasked that the school was abusing school funds through flouting tender procedures as well as the occurrence of other malpractices that resulted in the loss of thousands of dollars (Ministry of Primary and Secondary Education, 2017). It is said that school bodies (School Development Committees; SDCs) that should ensure clear ways in the running of school finances are also involved in rot financial practices in schools. For example, at Highfield high 2, the auditors found out that the debtors' value of \$148 327 that was disclosed in the 2015 financial year was not included for the prior years from 2009 to 2014 (showing financial understatements). Notably, these financial management practices are contrary to the requirements of the Education Act (25:04, Section 23) that states that "the head of every government school shall

keep and maintain such accounts and other records...and provide such information to auditors".

A snap survey that was done by Ministry of Primary and Secondary Education (2018) discovered that most schools in Zvimba district were involved in the following malpractices; failure to balance values in cash books, no supporting documents for cash withdrawn from the school account fake documents and contracts were made between the school and various service providers. Several reports from media watchdogs have expressed much concern on the rate of misuse of school funds by school administrators in Harare. Zvimba district, according to Kurebga (2017), was named amongst the communities in Harare that reported much abuse of development levies in schools. As argued by Coltart (2018), most school heads were said to have poor accounting skills that often influence the financial management practices. However, Zhou (2016) argues that some school leaders were taking advantage of the porous administrative systems to milk vast sums of money from schools.

A study by Wushe, Ndlovu, and Shenje (2014) on the necessary management and financial skills by school development committees (SDC) in selected Zvimba district schools found out that both school headmasters and school development committees are not financial literate to meet the requirements for practical financial accounting and management of school funds. Based on the analysis made under this background, it is clear that the education system is facing a seriously threatening situation in terms of the quality of education due to the existence of financial management practices. The burden of misuse of school money, as shown by this background influenced the researcher to carry out this study to unpack the impact of supervisory financial management practices to schools.

1.3 Statement of the problem

Financial management practices in schools are one of the evil methods that have prevented active infrastructural development in schools as well as diminished school standards in line with national and global objectives that is achieving universal quality education for all, expanding levels of education and contribute to economic development, etc. According to Rangongo (2016), financial management practices by school leaders emanate from various sources such as; lack of financial literacy, non-compliance on procedures and laws for financial management, corruption, and lack of monitoring and supervision.

Zimbabwe's Ministry of Primary and Secondary Education Audit Report (2017) in Zimbabwe showed gross misappropriation of funds by school leaders in which school leaders and bursars have been involved in corrupt activities which resulted in the loss of millions of dollars from schools across the country (Wushe et al., 2014). These malpractices have perpetrated a decrease in school standards and development. Poor administration of funds and non-compliance with financial procedures are the primary challenges school in Harare facing resulting in business management practices that prevent the nation from developing towards the global goal of universal education for all (Coltart, 2018). The existence of financial management practices in schools poses a significant threat to the provision of quality education in schools.

1.4 Research objectives

The main objectives will be to weigh the level of financial management practices in Zvimba district secondary schools the sub-objectives will be to:

- 1.4.1** Weigh the level of financial management practices in Zimba district secondary schools
- 1.4.2** Determine factors that are leading to financial management practices by school leaders in Zvimba district high schools

1.4.3 Identify the problems caused by financial management practices in Zvimba district secondary schools

1.4.4 Find out the best ways of overcoming the impact of financial management practices in Zvimba

1.5 Research questions

This research intends to provide answers to the following questions;

Major research question

What is the impact/level of financial management practices in Zvimba district secondary schools?

Sub-questions

- i. What is the level of financial management practices in Zvimba district secondary schools?
- ii. Which factors are leading to financial management practices by school leaders in Zvimba district secondary schools?
- iii. Why are school leaders being involved in certain financial management practices in the Zvimba district?
- iv. How best can the impact of financial management practices in the Zvimba district be overcome?

1.6 Assumptions

The study perceives that:

- i. Schools are experiencing cases of financial management practices
- ii. Schools heads are failing to comply with financial regulations and procedures

iii. Challenges caused by financial management practices can be rectified

1.7 Significance of the study

Researching the effects of financial management practices by school leaders in Zvimba district would be a panacea to education development and improvement of schools` standards in Zvimba. The essential stakeholders below will be the beneficiaries of this study.

1.7.1 Educational managers

The researcher believes that this study will mostly be a powerful instrument that can improve financial practices by educational managers in schools. After availing this project report, educational managers will be able to gain inferences on the best ways to manage school finances as well as improve in tackling challenges leading to malpractice in school. Hence, the educational managers` performances can be enhanced from the recommendations that will be proffered in this study.

1.7.2 Learners

The best interests of the child are one of the key aspects this study aims to ensure. It is hoped that the findings that will be established from this study will enhance the improvement of financial practices by school leaders such that learners can have access to the best education possible. Also, improved economic methods would mean increases in infrastructural development and quality education in which these have positive contributions to the lives of the learners.

1.7.3 Ministry of Primary and Secondary Education

Unpacking financial management practices in Zvimba district high/ secondary schools would be a significant adventure for the Ministry. The findings to be obtained from this study would be an eye-opener for the Ministry to improve in terms of monitoring and supervision of

school leaders in regards to the use and up-keeping of school finances. The study will also help improve the implementation of legal frameworks for financial management in schools.

1.8 Delimitations

The study will be carried out in secondary schools of the Zvimba district in Mashonaland West province. The researcher will enrol SDC members, teachers, and educational managers in this study in which only 16 participants will be registered. This large sample size will be representative enough for qualitative research laying out the impact/effects of supervisory financial management practices in schools. This study will be carried for six months to establish a reliable and credible investigation. The dependant variable for the study will be the impact (effects), and the independent variables are financial management practices. The study will only look at the changes that result due to financial management practices that occur in schools concerning the school performances. Additionally, the study will mainly concentrate on the aspect of business management practices by school leaders and their impact on the overall functioning of school systems.

1.9 Limitations

Limitations are understood as the factors that prevent effective conduction of a study.

1.9.1 Time constraints

The study was carried at a time when the researcher also has some other work-related commitments. The researcher is also a full-time teacher hence the need to strike a balance between work and school. Some of the study members/participants might have their commitments and tight work schedules such that they cannot find time to devote to the study. The researcher will overcome this by looking for the interviews well before the actual day of data collection.

1.9.2 Lack of information

The study might face the challenge of failing to access adequate information such as reports that show how funds are being managed in schools since the school leaders can conceal some of the data. This will affect the study's capacity to gather detailed information about the impact of financial management practices in schools. The researcher will ensure that the questions on data instruments will be designed in a way that effectively solicits information that fully answers the study questions.

1.9.3 Confidentiality of information

Some of the participants will be restricted by none disclosure policies in their organizations; hence they would fail to disclose all necessary information that can make the study credible. To mitigate this limitation, the researcher will seek permission from the authorities and assure them that data collected will only be used for research purposes and not disclosed. Also, the participants will be assured that the information will be kept anonymous or unidentifiable.

1.10 Definition of key terms

The terms below are unpacked in this study;

Financial management

Financial management is the process of planning, organizing, controlling, and monitoring financial resources to achieve organizational goals and objectives (Picincu, 2018).

Assessment

Assessment is the process of gathering and discussing information from multiple and diverse sources to develop a deep understanding of what students know, understand, and can do with their knowledge as a result of educational experiences (Stassen, 2019).

School heads

School heads are regarded as headmasters, head-teachers, or school principal who bears the upper hand for the business school.

1.11 Summary

This chapter was able to give a detailed background analysis of the information that influenced the carrying out of this study. This background helped the researcher in coming up with the study problem and study questions. The next chapter outlines the literature that is related to the study.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

It is vital to review the information that is relevant to the concept of financial management practices in schools. This review will assist the researcher in having depth understanding of the issue at hand in terms of the prevalence of the problem as well as other previous researches that have looked into the issue (Johnsen, 2015). The literature review section will start by conceptualizing financial malpractice, looks at the theoretical framework and the empirical review of information based on the study objectives. Secondary sources of information will be used in making this review enhanced. Data is taken from reports, electronic books, discussions, and other publications such as journal articles, etc.

2.2 Conceptual Framework:

This section mainly unpacks the major concepts of financial management practices so that readers get a complete understanding of them. To start with, financial management is defined as the art and science of managing money. Van Horne & Wachowicz (2018) connote that financial management entails the acquisition, financing and management of assets having a certain goal in mind. In the same vein, it is paramount to understand that effective management concerns with three activities that are;

- i. Anticipating financial needs (estimation of funds needed for investments in fixed and current short/long term assets.
- ii. Acquisition of financial resources that are needed as capital to respond to different institutional needs
- iii. Allocation of available funds towards best plans and maximise the best interests of the organization.

In line with the objectives above, it becomes clear that decisions that should be made by financial managers towards school management should be influenced by investment, financing and dividend decision.

To get a better understanding of financial management, there is need to trace the origins and development of the concept. According to De Buse et al (2008), the concept can be understood through three phases that are; the traditional phase, transitional phase and the modern phase.

2.2.1 Traditional phase

Briefly, this stage entails about financial management in about four decades ago in which much importance was being placed on corporation finance. Long term financial institutions were given more priority as compared to non-corporate enterprises. However, this phase was criticised of being unable to effectively respond to day to day problems. The gave birth to the transition phase.

2.2.2 Transitional phase

Around 1940s, financial management changed its shape resulting in an almost similar phase to the traditional phase in which more emphasis was placed on working capital to respond to day to day problems that financial managers faced in their institutions such as schools. Most importantly, Rangongo et al (2016) opine that at this phase capital budgeting techniques were developed to improve the way how corporate finances are managed.

2.2.3 Modern phase

The modern phase relates to the period in the mid-1950s in which new ideas about financial management were developed. As argued by De Buse et al (2008), new ideas were developed towards having more quantitative and analytical forms of financial management. For

example, the major new development was on rationalising the use of funds for institutions so as to maximise profit and shareholder`s wealth. Therefore, the application of the modern phase in managing schools can reap positive effects for schools.

The delivery of effective and efficient financial services in educational institutions is one of the greatest objectives of most educational leaders (Rangongo, 2016). Financial malpractice is understood as mismanagement of school finances or maladministration as well as corrupt behaviours that involve some form of fraudulent use of school funds (Rangongo, 2016). Another connotation states that financial malpractice refers to non-compliance with procedures for handling public finances (Transparency International, 2017).

In connection with the above definitions, school principals` failure to manage school finances, administrative regulations, and other requirements entail financial malpractice. Thus, negligence is profoundly connected with incompetence, inefficiency, and dishonesty. Many countries, including Zimbabwe, are facing the challenge of funds misappropriation in which they are failing to address the problem effectively. Corruption in Zimbabwe is generally higher in Africa, making Zimbabwe the most corrupt country after Nigeria (Zhuwawu & Shumba, 2018). Bearing in mind that school effectiveness and development can be attained when the funds are appropriately utilized, it still becomes utopian if public schools can manage to meet global targets in line with educational goals or objectives.

School heads act as financial leaders who perform various functions to ensure that public funds are effectively managed. According to Burga & Rezanja (2017), these duties include; forecasting cash management, credit administration, investment analysis, funds management amongst others.

2.3 Theories on financial management

A theory refers to a set of assumptions of explanations upon a phenomenon. The method of accountability is explained and justified in connection with financial malpractices in schools.

2.3.1 Theory of accountability

The theory of accountability is viewed as best secure for building change in education, particularly on the financial aspects that relate to the execution of duties by financial bearers (Carrington, De Buse & Lee, 2008). According to Rangongo (2008), financial malpractice speaks of the accountability of organizational leaders by ensuring that they comply with internal policies and procedures that stipulate how public finances are handled. Still, on the theory, it is clearly outlined that school principals should be accountable for how they use federal funds to meet objectives such as infrastructural development, quality education, and high pass rates. Burga & Rezanía (2017) argue that lack of transparency on how public finances are handled can result in adverse circumstances, particularly to critical stakeholders such as the students, parents, and teachers. This model relates very well to this study as it assumes that school principals have to handle public school accounts effectively.

The model permits that internal policies and procedures are followed in the best interest of the school governance committee, and other stakeholders (Mundy & Verger, 2015) as well as, transparency, governance, openness, answerability, efficiency, monitoring, and assessment are driven by this theory to ensure accountability of administrators' actions. Therefore, this theory/model gives more impact to the study's aim to understand the effects of supervisory malpractices in schools. Most importantly, the theory assists the researcher in knowing the importance of proper financial management and the causes and consequences of economic mismanagement/misuse in schools. Further, the provisions of this theory regard the useful review of literature in line with the study questions.

2.3.2 Formal model on school management

Transparency International (2017) notes that school administrators have got the power to govern schools for accountability. This formal model promotes official structures, rational processes, responsibility, and leaders` authority. In the same way, Alio (2017) mentions school management duties as planning, organizing, leading, and controlling. School finances are a susceptible part of effective & efficient school administration. Hence, the model provides more knowledge of the financial management of schools to meet curriculum objectives in the schools.

2.4 Impacts of poor financial management in schools

Animasahun (2016) argues that the effects of financial malpractice are very detrimental to critical stakeholders such as students, teachers, and the community at large. Fundamentally, if school administrators go against the commercial rules and procedures of effective commercial practice that cause significant loss to the school, it was discovered that poor financial management in various studies leads to negative consequences that affect the provision of education and services a school can offer (Kotele, 2019). Therefore, the presence of financial malpractice might have negative implications for the overall school operations and effectiveness.

2.4.1 Inadequate of valuable resources in schools

Financial malpractices in schools, according to Kotele (2019), results in lack of school resources such as money. A study done in Lesotho district schools showed that schools where financial malpractice is severe and found by audit reports, there were acute shortages of textbooks, equipment, and many more. Notably, the poor performance of the teachers and students eager to meet curriculum objectives led to the lack of valuable resources. In the same

vein, Molefe (2019) states that in Lesotho, teachers and students in the district of Quacha's Nek in Lesotho demonstrated, i.e. strike because school administrators failed to meet the needs. In respect to students in boarding schools, Further, it was found out that schools failed to maintain infrastructure such as classrooms, printing machines because of the low standards in the management of school finances. Another study in Bangladesh that was conducted by Molefe (2019) highlighted that many schools engaged in financial malpractices that caused teachers transfers and lower provision of quality education. Also, students in boarding schools were reported to have been given food of poor because resources were misused. On the other hand, UNESCO (2017) argues that quality schooling results by the appropriate financial management of school funds.

2.4.2 Low standard of education offered

Molefe (2016) is of the view that the existence of financial malpractices in schools results in the provision of poor quality of education. In contrast, the Sustainable Development Goals (SDGs) (2015) seek to ensure accessible quality education for all children while school administrators responsible for controlling educational development and implementing the curriculum are at the forefront in mismanaging school funds. Sadly, schools are producing half-baked students that cannot compete with students from other appropriately run institutions. More broadly, adequate provision of quality education calls for enough learning and teaching infrastructure such as classrooms, laboratories, furniture, textbooks, and other stationery, ICT infrastructure (computers, printers, internet), amongst others (Nyamugada, 2017). It is much understood that schools often compromise standards by misusing school funds/finances such that they disadvantage significant development for learning structures such that quality education is compromised. A study in South Africa in Limpopo province that was conducted by Rangongo (2016) on financial malpractice found out that students' performances are low that is there are unpleasing because of financial malpractices that

increased in the province. Also, teachers` performance or quality of instruction is guaranteed by the availability of adequate learning and teaching materials that coincide with the curriculum requirements. To this end, the World Bank Report (2015) states that poor standard education results due to financial malpractices.

The Limpopo Department of education institutional governance forensic audit investigations carried out in 2010 that sampled 31 schools of the Capricon district found out that schools` educational standards were collapsing in Limpopo because of financial malpractices that undermine other vital areas of learning that need financial resources (Rangongo, 2016). Therefore, proper financial management should be principals of the school to make sure that quality education is given to all students despite their class, race, or gender.

2.4.2 Deprivation of marginalized communities

Financial mismanagement has been termed as a pathway for the marginalization of vulnerable, poor communities that sacrifice the few available resources to acquire education for transforming themselves from poverty and ignorance. It has been noted that public/government schools are at the fire front in terms of misusing school finances, which have resulted in shallow learning standards. A study in Nigeria by Obiora (2016) showed that more than 35% of rural students in Nigeria did not pass national examinations because of poor infrastructure and learning conditions and the environment in their schools. In connection with these findings, Achumonye (2016) argues that the schools that had low performances and pass rates indicated inadequate learning resources since many cases of corruption were rife in the school administration. It was found out that study respondents in the latter study showed that school funds were used for personal gains leaving out the development of learning infrastructure. For example, students do not effectively practice practical experiments in science, biology, etc. due to a lack of materials and apparatus.

Furthermore, these malpractices affected the already marginalized/underprivileged students, especially those in rural students who struggle to pay school fees and even affording exam fees. According to the World Bank (2016), education is the key to one's personal growth and national development. Thus, any practice that undermines a person the chance of accessing quality education perpetuates the creation of the divide between those who access quality education and those who do not. In line with worsening living conditions in the third world countries, it has become clear that students who have undermined the chance of getting quality education have limited/few opportunities for accessing decent employment and having desirable living conditions (Johnsen, 2015). Therefore, financial mismanagement by school administrators is a massive blow to the marginalized populations in both urban and rural areas since they are deprived of accessing quality education that could change better-living conditions if they do well in school.

2.5 Attributes of poor financial management practices in schools

Department for Education in the United Kingdom in 2015 stated that the responsibility of steering and governing school money is in the hand of the governing bodies that should be accountable for the distribution of funds in regards to set priorities, school expenditure and ensuring sound financial control. Several factors have been indicated to be leading poor financial management in schools. Globally, many countries are in severe cases of financial mismanagement in schools. The broader community and internal factors have been attributed to be causing financial malpractices in schools. Financial mismanagement is regarded as a big blow to overall national economic growth and development (Wilkins, 2015).

2.5.1 Lack of in-service training for the school administrators

Today's world is fast changing in many different aspects, which calls for drastic changes that are creating confusion and misunderstanding of the appropriate and effective financial

management techniques (World Bank, 2017). Therefore, it has become a global concern that school administrators are mostly not getting meaningful training to deal with the global changes in respect to financial management. Wilkins (2015) states that the British government emphasizes in-service training for effective commercial practice for school principals. For example, exercise is regularized/allowed in the British education system such that principals become knowledgeable of upcoming trends in financial management (Rangongo, Mohlakwana & Beckmann, 2016). On the other hand, a study in Kenya that was conducted by the Ministry of Education (2008) found out that a severe problem of financial management was realized on the school administrators, which influenced low educational standards. Notably, UNESCO (2017) recommended for permanent and well functioning machinery that deals with in-service training for all educational managers in schools. Also, it was observed, as stated in the World Bank Report (2016), on the factors affecting the standard of education in low-income countries. It was found out that the education systems in countries such as Zimbabwe, Kenya, and Tanzania, to mention a few do not have training models that can promote or enhance the effectiveness of training on certain essential aspects such as planning, implementation, and evaluation. It was also noted that for those countries that have training models, the implementation process leaves a lot to be desired

2.5.2 Lack of pre-financial management skills

Research findings have shown that several head teachers or school administrators were nominated without prior skills for financial management. Lack of pre-training on school administrators cause adverse effects in line with education standards as well as the achievement of curriculum goals. Another study that was conducted by Nwaka (2018) in Nsukka in Nigerian schools found out that school administrators do not have the knowledge and relevant skills in financial management, which seem to be a matter of great concern in the education system. It was observed by UNESCO (2017) that developing countries like

Zimbabwe suffer from brain drain due to perennial economic and political crises that influence skilled people to migrate to better economies. Hence, it creates a massive gap in the education ministry in which unskilled and inexperienced teachers are left in school administrative positions. For example, the 2006-2008 era in Zimbabwe was characterized by the rapid migration of skilled and experienced teachers who joined education systems in South Africa, Namibia, and the U.K., amongst others. On the other hand, the World Bank (2018) argues that it has made frantic efforts to recommend the training of administrators on effective financial management.

Another study in Uganda by Mestry (2017) on the causes of financial mismanagement noted that school principals and school governing bodies lacked important information required that is financial knowledge, skills, and expertise but are under tremendous pressure to operate school financial accounts. In the same way, such kind of a person cannot form sustainable solutions to practical economic challenges faced in schools. Transparency International (2017) states that many school principals were found in need with audits that were conducted in which corruption, pilfering of cash, theft, and improper control of financial records was noted. Thus, schools were not able to meet curriculum guidelines due to the misappropriation of financial resources. However, less economically developed countries are failing to equip their teachers with skills in business management, which presents a dire situation of poor monetary administration that has pervasive effects on the education system.

2.5.3 Inadequate monitoring of financial practices in schools

Research findings have pointed out that many schools have lost vast sums of money to fraudulent school principals who misappropriate funds for their personal use taking advantage of the porous administrative systems (Zhou, 2017). Dokora (2016) stated that misuse of school finances had reached peak stages in Zimbabwean schools due to

mischievous headmasters, bursars, and other school administration associations (SDAs), thus compromising educational standards at large. Samkange (2016) argued that the misappropriation of funds in most Zimbabwean schools remains in hiding because of inadequate monitoring and evaluation systems. Schools should operate with supervision and monitoring manuals that should be used to make sure effective financial management is being practised (Mestry, 2016). Another reason for inadequate monitoring and evaluation that was cited in less economically developed countries was the inappropriateness of auditors in education ministries, which has, in turn, perpetuated the mercenaries to continue looting public funds unearthed. For example, Dokora (2016) posited that the Ministry of Primary and Secondary Education in Zimbabwe has acute shortages of auditors who cannot meet the demand of patrolling in country's schools at least once a year as per the accounting requirement.

Moreover, the most prevalent financial malpractices that were found in a Zambian study by Mlozi (2017) showed that school administrators were found to be in faking invoices and quotations, having different receipt books, under receipting and under-banking. Sadly, it is not an easy way to point out corruption upon the fact that corrupt school accountants and administrators have protection from the Ministry of Education officials, which only results in adverse effects on the school operations (Progressive Teachers Union of Zimbabwe, 2015). For example, a case that was reported at a primary school in Epworth where a headmistress and a bursar were allegedly involved in a corruption case of US\$80 000, which left the school unable to meet basic requirements for ensuring quality education. Therefore, inadequate monitoring and evaluation have increased the sprouting of financial malpractice in the education system. Transparency International (2017) argues that financial misconduct suppresses the investment made by society to educate its citizens for promoting economic development and better standards of living.

2.5.4 Non-compliance with provisions for financial management

Mestry (2017) conducted a study in South Africa in Gauteng province and found out that most school principals were not operating in line with the existing policies and procedures of financial practices in schools. Lack of accountability and transparency was noted at its high levels, and For example, it was pointed out in the study that school principals were not following circular provisions as cited in Circular 34, which talks of the use of state funds. The following points were noted: lack of control over cash receipts, receipt issuing and the banking of cash, poor control of authorizations of payments and wrong requisitions, poor document control, inadequate filing systems, and the budgets and financial statements that do not follow with policy provisions. In support of the above findings, Nwaka (2018) posited that it was found out that school principals and governing body chairpersons decide school finances outside the school meetings that are held to make such decisions. Many financial malpractices have been noted in schools in Limpopo province in South Africa, Uganda, and Zimbabwe. Therefore, non-compliance with set procedures and policies of economic management largely contributed to financial malpractices in schools that profoundly affected the achievement and development of school objectives.

2.5.5 Corruption

Corruption is an international concern that has affected effective financial management by school principals in schools in the world (Transparency International, 2017). A study in Nigeria that was conducted by Okon, Akpan, and Ukpung (2019) explained that financial mismanagement was rife in Nigerian schools, especially in Anambra state, River state, and Nsukka because of inappropriate financial control measures by the school principals. These findings concur with the results of Ochse (2016) that were found out in Germany in which the following issues were discovered to have been causing corruption in many public/

government schools; inadequate legal basis/ action to prevent and fights crime, inadequate monitoring, and supervision of financial accounts and reports, lack of internal and external monitoring and control mechanisms, poor documentation of accounting reports and financial statements and manipulation of audit reports hiding illegal corruption practices. It was also obtained in a study that was carried out in France by Johnsen (2015), who found out that transparency was reported not to be followed in school administration offices raising chances for financial malpractices.

2.6 Ways/strategies that best address the problem of financial management malpractices in schools

In line with the factors that cause financial malpractices as well as the effects of business malpractices, the researcher reviewed the literature on the ways that can be best used to address the problems faced by supervisory financial malpractices. The effective utilization of these strategies could result in better performances in schools and the provision of quality education in line with the school curriculum as well as increased compliance to financial policies and procedures in school financial administration.

2.6.1 In-service training for school administrators

The problem of school administrators` incompetence in administrating school finances in schools has been raised as a severe concern in Southern Africa (De Ree, Muralidharan, Pradhan, & Rogers, 2018). Lack of skills, knowledge/expertise in providing financial statements, and reports by school principals has caused the school to become criminal scenes and poor standards environment. The World Bank Report (2016) recommended that regular in-service training is needed for the school principals and school governing bodies to do away with cases of supervisory malpractices. A study in Germany by De Ree et al. (2018) found out that principals in the district were trained/educated regularly, which improved their

accounting skills; thus, in turn, reducing financial malpractices. In support of the above, a study in Nigeria that was conducted by Mestry (2016) obtained that students` and teachers` performances and learning infrastructure in Nsukka Nigeria improved by more than 37% in Nigerian schools. This development was noted after the nationwide financial management training that was introduced by the Nigerian Ministry of Education. On the other hand, in-service training hindrance is because of inadequate of both financial and human resources, especially in Sub-Saharan African countries such as Zimbabwe, in which the government is currently failing to employ enough staff (Coltart, 2017). Therefore, it is challenging for the Ministry of Education to initiate/ introduce management programmes since their budgets do not meet all the necessities.

2.6.2 Improved monitoring and supervision

Mestry (2016) argues that effective monitoring and evaluation results to quality educational standards. The British government has managed to provide high-value education to its citizens through effective monitoring and evaluation of learning and teaching and mostly the management of school funds. The appropriate use or disbursement of funds in line with policies and procedures versus set priorities and targets result in quality management (Yusuf, 2017). Cases of inadequate monitoring and controlling of school principals have been found in countries such as Kenya, Uganda, Mozambique, and South Africa. For example, in Zimbabwe, Dokora (2016) stated that the Ministry of Primary and Secondary Education fail to employ enough audit staff that can at least audit all schools in the country's district per year. This highlights that financial school accounts went unmonitored or audited for quite long, thus presenting opportunities for fraud or misappropriation of funds by the school administration. Fraud cases have been reported in Zimbabwe, whereby school administrators at one primary school in Epworth embezzled US\$80 000, which left the school failing to meet its demands (Zhou, 2017). In this regard, education officials need to improve

supervision, monitoring, or inspection of school finances. Loopholes have also been noted between school principals and chairpersons of school development committees who are alleged to be in connection with fraud cases.

2.6.3 Improved policing and legislation

Relying on financial policies, procedures, or statutory instruments in the execution of school finances in schools can lead to quality educational standards and school leadership. A study in South Africa, Limpopo province found out that schools have no sound/ effective policies or procedures that guide and control the use of school finances (World Bank, 2017). Also, a study in Gauteng province carried out by Kotele (2017) established that the Ministry's financial procedures were not followed by school principals resulting in misappropriation/misuse of funds and the inadequate resources since they were misused or diverted for personal use. To add on, another finding obtained in Nigerian schools viewed that school principals were not complying to financial policies in the school, for example, the issuing of tenders was seen to be un-procedural, and funds were disbursed without approval of SDC as well as decisions being made outside the scope of the school budgets and procedures (Okenet *al.*, 2016). The World Bank (2018) suggested that schools across the world need to adhere with all legislation that guides the management of public funds to enhance good leadership, quality education as well as achieving the best interest of the child. However, the lack of social cohesion and will to improve existing policies and instruments for financial management has been noted as a predicament in many educational settings. To this end, the quality of management by school principals remains undesirable, considering the drastic changes in the fast-changing world in which financial management methods are changing confusingly.

2.7 Previous Research Studies

Several researches have been previously conducted on financial management practices in schools and the results are worth informing. The existence of previous findings helped this study to develop a complete understanding of the concept in question towards understanding financial management practices in Zvimba district. The researches about financial management practices have been from management disciplines, education, marketing and management and planning disciplines. These studies provided a clear outline and picture of this study towards broadly thinking about financial management practices.

A study by Zaer & Mahomad (2018) in exploring the financial management practices and problems among school principals in Malaysia provided ground-breaking results that shaped the scope of this study. The major aspect that was emphasised in this study is that well educated financial managers make better financial decisions. The same aspect is supported by the modern approach as outlined by Rangongo et al (2016) that the making of financial decisions should be accompanied by financial skills that are necessary for allowing great development in schools. Further, the study used questionnaires in gathering data about financial management practices and found out that good financial management practices are lacking in schools mainly due to financial illiteracy. Thus, the making of sound financial decisions should be enhanced through those school leaders who are well-trained to execute their duties well.

Rangongo et al (2016) conducted another study in South Africa about the causes of financial mismanagement in South African public schools. This study contributed a lot to the understanding of the financial management practices in schools. Most importantly, Rangongo et al (2016) made a deeper understanding of the factors that influence the occurrence of financial mismanagement in public schools in South Africa. The qualitative study established

that the major findings were that school leaders do not have adequate financial skills, there is poor monitoring and evaluation, lack of openness as well as openness and trustworthiness. This study enabled the development of remedies that could pave way for the improvement of financial management practices in schools.

Another study was carried out by Kinuthia (2005) in Nairobi province about causes of poor financial management by head teachers in public secondary schools. The use of questionnaires in this study enabled the researcher to gain insightful findings that are similar to a later study by Rangongo et al (2016). The study revealed that lack of training in financial management largely impacts the effectiveness of practice. The inability to understand the accounting procedures by the school leaders was also found in the study implying that it is a key factor. In light of these findings, it implies that public schools experience a certain situation in regards to how school finances are managed by school heads. Therefore, the above studies contributed a lot to this study. However, the overall structure and picture of financial management practices in school contains some gaps that the previous findings have not touched well on. These include; the levels of financial management practices, problems being faced as well as the best remedies that are modern can facilitate the needed improvements in public schools.

2.8 Chapter Summary

The chapter manages to review empirical literature, mainly previously conducted studies that relate to the financial management practices in schools. Thematic form was used to evaluate in line with the study questions. Sub-themes were constructed by the researcher under each research question/theme and analyzed the ideas using literature study findings from various researches. Inferences were drawn from global, regional, and national studies. The formal model and the theory of accountability were reviewed since they enhance the understanding

of supervisory financial malpractices in schools. The next chapter described and explained the research methodologies, methods and techniques that were employed in this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Chapter three focused on the research approaches and designs that were used in this study to gather data in answering the study phenomenon on financial management practices. This chapter was subdivided into sections; research design, sample and population, research instruments, data collection procedure, data analysis, and ethical considerations.

3.2 Research Methodology

Research methodology is generally understood as a strategic way to solve a research problem. According to Kothari (2004), as cited by Creswell & Clark (2018), research methodology entails scientifically how the research is done. Therefore, it implies that the different strategies that are adopted by the researcher in studying a studied phenomenon are looked at in line with the logic behind the study. Wilkinson (2017) sees research methodology as those particular procedures or techniques employed to identify, select, process as well as analyze data about a specific topic of research. Therefore, the purpose of research methodology is to allow the critical evaluation of the validity and reliability of a particular study, the ways used for data collection as well as data analysis methods.

3.3 Research approach

The researcher employed a qualitative research approach to carry out the study. According to Creswell & Clark (2018), a research approach refers to those plans and procedures that comprise of specific data gathering techniques, analysis, and interpretation. A qualitative research approach is understood as the understanding of a population's experiences (O`Leary, 2014). The use of a qualitative research approach provides factual data meant for

answering research questions. Therefore, the use of a qualitative research approach permits the researcher to have a complete understanding of the opinions, attitudes, and views/preferences of the respondents about financial management practices in the Zvimba district. The use of interviews in this study enabled the researcher to point out the situations and conditions that schools encounter regarding the financial management practices.

3.3.1 Research design

A research design infers a model that comprises of methods and techniques that are chosen by the investigator. Creswell (2014) sees a research design as that major plan used for data collection and analysis stages of the research project. The study employed a case study research design that is defined by Yin (2017) as an empirical inquiry that investigates a phenomenon within its real-life context. Stake (2015) sees a case study design as the understanding of a population in its context in which the use of interviews made use the understanding great. Notably, case studies help the creation of new knowledge as well as solving problems in which, in this context, the improvement of financial management practices were enabled. The major benefit of using a case study in this study is that all kinds of information were gathered.

3.4 Research Instruments

According to Linfield, Posavac, Linfield, & Posavac (2018) define an instrument is a generic term that researchers use for a measurement device (survey, test, questionnaire, etc.). Research instruments these are ways /tools used to find data. The quality of data from a sample lies in the quality and reliability of the instruments used. In this research the devices that were used to acquire data are as mentioned below;

3.4.1 The interview guide

The researcher used an interview guide in gathering the opinions of the school heads about financial management practices by secondary school heads. An interview is a direct method of obtaining information in a one-one conversation (Cohen & Manion, 2014). Cohen (2014) is of the view that an interview is a planned conversation employed usually between two parties. The interview guide assists when researching to capture information from verbal and non-verbal cues of the teachers and school heads to gain a complete understanding of the study. Linfield et al. (2018) points that interview makes it possible for a natural correction of speech, any misunderstanding, and a mistake can be rectified easily as the two parties, that is, the interviewer, and the interviewee, were physically present before the researcher. The researcher used a face to face interview with the school heads of secondary schools to gather the necessary data.

Interviews promote the sharing of ideas and data about financial management practices in the Zvimba district. There was a possibility of cross-questioning, asking modified or simplified questions and putting supplementary items, they permitted the interviewer to capture data while considering the different perspectives of interviewees as well as that the researcher acquires access to first-hand information as compared to questionnaires and other data gathering methods. However, the researcher tried to avoid bias and to keep time since interviews are time-consuming.

3.4.2 Open-ended Questionnaires

The researcher employed open-ended questionnaires to gather information from the teachers that were selected from the Zvimba district. Open-ended questionnaires are viewed as a set of questions that are composed in free form to allow the respondents to answer in open text

format using their complete knowledge and understanding (Creswell & Clark, 2018). The use of open-ended questionnaires helped the study gather qualitative data that gave answers to understanding the level of financial management practices in Zvimba. These factors affect efficient financial management practices as well as the ways of improving effective financial management practices in Zvimba district. As for this research, the researcher understood the true feelings of the respondents towards financial management practices in the Zvimba district. Other advantages of using open-ended questions, as argued by Jupp (2015), are that no limits can be found in given answers, and complicated situations can be unravelled. On the contrary, open-ended questionnaires might lack the ability to create that sense of understanding as compared to what interviews can do in a face to face situation. The researcher overcame this by ensuring that the questions are easy to understand.

3.5 Validity and reliability of research instruments

This section explored the validity and reliability of questionnaires and interviews that were used in this study.

3.5.1 The validity of Research Instruments (questionnaires and interviews)

To make sure the validity of the research instruments, the researcher makes sure that the questionnaire that collected quantitative data was designed in a way that is intended to gather specific information that is linked to the study objectives. Therefore, questionnaires validated the hypothesis of this study by supplementing data collected using qualitative instruments. To make sure the validity of the research instruments, the researcher conducted a pilot study in which the tools were administered to experts (teachers and academics) to check on the effectiveness of the questions in line with the topic. A small sample of 4 respondents (teachers) was selected purposively to check if the items are relevant or not to the central themes of the study.

3.5.2 Reliability of Research Instruments

Reliability concerns the extent to which the same questionnaire designed for a study can produce the same results if the survey is conducted again under the same conditions (O'Leary, 2014). The use of more than one instrument in this study helped to check the reliability of this study since consistency was tested on the results to be gained from each device.

3.6 Population

The population, as defined by Pattern & Pattern (2018), is a set of people with something familiar. They further define a sample as a few selected of the population chosen for dimension and reflection and formation of numerical data about the population. The population for this study were teachers and school heads in secondary schools in the Zvimba district.

3.7 Sampling procedures

Sampling procedures used are purposive and simple random sampling in recruiting the study respondents for the study.

3.7.1 Purposive sampling procedure for selecting the educational managers

Purposive sampling was used to select the educational managers (heads) that were recruited from the schools in Zvimba district. Purposive sampling, as described by Creswell (2014), is a non-probability sampling technique that is used in quantitative research to choose the study participants. Three school heads were selected by the researcher based on their expertise in regards to financial management practices in schools.

3.7.2 Convenience sampling

The researcher selected 12 teachers conveniently from three schools in Zvimba district. Convenience sampling is defined as a non-probability sampling technique that is employed by qualitative researchers in recruiting participants who are easily accessible and convenient to them (O` Leary, 2014). The researcher selected only the teachers who were most accessible to them. The researcher employed this sampling technique because of the advantages; it was straightforward to apply since it is not governed by many rules, the time and costs that were needed to select the teachers using this technique were relatively minimal. On the contrary, the use of convenient sampling could have caused under-representation or over-representation. This was prevented a careful recruitment process for the teachers. This enhanced the study to be reliable and credible.

3.8 Population

The population in research is understood as those subjects selected to be part of a study that answers a research problem (Yin, 2017). Another definition by Creswell & Clark (2018) sees a population as a collection of all individuals (teachers and school heads) who are crucial in terms of contributing to the study. The population that was selected for this study included teachers and schools that were recruited from Zvimba district. The selection of this population was necessary because it allowed the researcher to gain a complete understanding of financial management practices in Zvimba district.

3.9 Sample

Jupp (2015) states that a sample is part of a population whose possessions are used to obtain facts about the whole population. Creswell & Clark (2018) define an example as a portion of the population selected for dimension and reflection and establish numerical data about the

population. The sample for this study were 15 respondents, thus 12 teachers were drawn from three secondary schools and three school heads.

3.10 Data Generating Procedures

The researcher acquired a letter from the department chairperson in the Faculty of Education at Midlands State University. This letter gives the researcher a warrant to ask the right to carry out the research secondary schools in the Zvimba district. The researcher, fundamentally made sure the district and provincial offices know of the research which was to be carried out in their schools.

3.10.1 Collecting data using a questionnaire

The researcher distributed questionnaires to the teachers to gather data about financial management practices in schools. The surveys were administered 5 to 10 days before the exact date of data collection. The researcher firstly used the questionnaires in piloting testing the study instruments. Notably, questionnaire designing was done in a way that enhances their accuracy, reliability, and credibility.

3.10.2 Collecting data using an interview schedule

The researcher used an interview schedule to capture information from the school headmasters that were selected to participate in the study. The researcher hired a research assistant who helped her in gathering information obtained from the study. Mobile phone recording app and field notes were used in recording the responses from the study respondents. Interviews were booked for two weeks before the actual day of data collection. A favourable environment was established to enable a fruitful interaction between the inquirer and the respondents.

3.11 Data management

The researcher managed qualitative data that was gathered in the study using various ways explained below. Briefly, O` Leary (2014) defines research data management as the process of organizing, storing, preserving, and sharing data in a research project. Data management is argued by Walliman (2014) as necessary because it enables the validation of research data. The researcher respected ethical considerations such as confidentiality, anonymity, and deception in handling data that was gathered in the study. Data that was collected in the interviews was recorded manually and electronically and stored in a computer. Coding of data from the study respondents was done without naming the data codes/sets. The researcher did not share the researcher data to anyone except to external evaluators with the permission of the respondents. The interview schedules and questionnaires were destroyed just after the data was entered into the computer.

3.12 Data Analysis

According to Saunders (2017), in qualitative research data analysis involves the analysis of information to make sense of it and to connect the researcher and all other readers to the large amount of rich contextual data generated in the data collection exercise. Data analysis is the process examining, categorizing, and recombining data to address the objectives and questions of the study. Jupp (2015) adds that in qualitative data analysis, data gathered using research instruments can be compared with data generated in previous studies by different scholars to confirm or discount any findings from those studies.

3.12.1 Qualitative data analysis

The researcher's interview notes were coded and attached to the corresponding interview guides used to gather the views of school heads. The letters made during interviewing were reread to understand the meaning of each aspect discussed clearly. The interview notes were

compared, and trends were noted, and central themes arising from the data collection were noticed. The patterns and ideas were used in the interpretation and discussion of the data together with graphs and tables. Editable Microsoft Excel was used in the analysis of the demographic characteristics of respondents in the form of graphs and charts.

3.13 Ethical Considerations

Research ethics used in carrying out this study are as follows:

3.13.1 Informed consent

In carrying out this study, the researcher first sought the consent of the respondents to participate in the study. A consent letter was given to the respondents. Creswell & Clark (2018) argues that it is not sufficient to ask participants to participate in the study without any written consent letter since they need to know what they agree to. The researcher informed the participants that they were participants in the survey so that they agree if possible. Keskar (2014) states that an informed consent letter informs the participants of the study of the procedures to be involved in carrying out the survey, benefits of the research to the society, person to contact for answers in the event of injury or emergency as well as the right to confidentiality. Therefore, the researcher explained in the letter what the study participants were involved in so that she obtains the consent of the participants.

3.13.2 Confidentiality

In a way to upkeep, the confidentiality of the person and extracting the free and voluntary consent, the researcher first and foremost obtained the permission of the respondents who are willing to participate in the study. The researcher ensured confidentiality by informing the study respondents that the information to be collected were used for research purposes only. The researcher provided privacy and privacy of the respondents to the questionnaires, and

participants in the interview were respected. No name was to be written on the interview guides. The researcher ensured that the respondents were well informed of their right to withdraw at any given moment they feel they are no longer comfortable.

3.13.3 Anonymity

During the study, the researcher made sure that anonymity or protection of respondents' identities is maintained and guaranteed through the use of pseudo-names for the participants in this study. The researcher highly no informed the respondents that anonymity was highly protected so that they feel free to contribute meaningfully to the study. According to Grosser (2013), anonymity is defined as the non-provision or exposition of research participants' identities or personal information such as names, addresses, email addresses, the race, amongst others. Therefore, respondents' / participants personal data in this study was kept protected and unexposed.

3.13.4 Deception

In this study, the researcher employed the research ethic of deception to ensure that those study participants provide enough information that ascertains accurate results. According to Keskar (2014), deception is engaged in social research when investigators offer false or incomplete information to the participants for misleading research subjects. However, Creswell (2009) argues that the use of deception in research should be justified, for example, that confirmation that the study design meets all the criteria for a waiver of content. The researcher made it clear that this study would directly benefit them so that they provide as much information they can. Also, Keskar (2014) outlined the advantages of using deceptions as follows; helps generate the kind of results that made the entire study meaningful, accuracy, and validity are cornerstones to any psychological research project. On the other hand, the use of deception can result in abuse of respondents.

3.14 Summary

This chapter described and explained how data was generated from the study respondents. The chapter also covered the methodology section as well as the data making procedures, data presentation, analysis, and data management plan. Last but not least, the ethical considerations were stated. The next chapter reviewed literature that was relevant to the study.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND DISCUSSION

4.1 Introduction

This chapter presented analysed the findings that were gathered using interviews and questionnaires on financial management practices in Zvimba district. The study comprised 15 respondents that included teachers and school heads that were recruited from secondary schools in Zvimba district. A thematic analysis of the qualitative findings was employed by the researcher. Previous findings were also discussed in line with the key results of this study to identify new insights and gaps within the qualitative findings.

4.2 Qualitative Data analysis

The research gathered qualitative findings that were analysed as follows;

Response rate

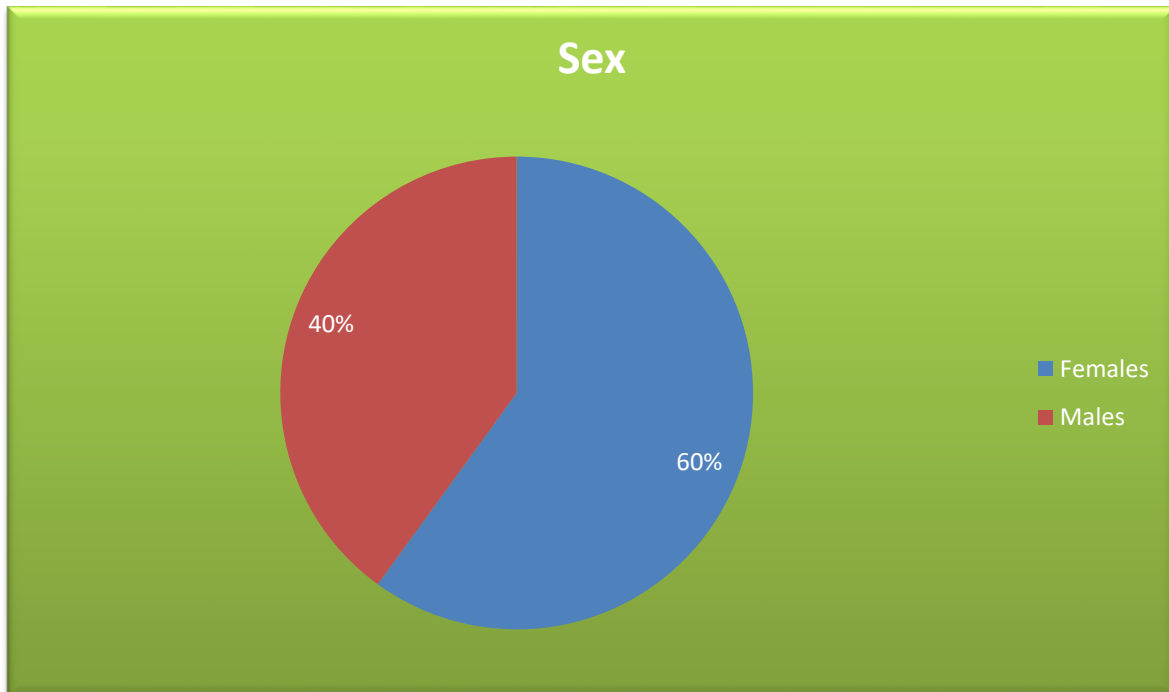
The study`s response rate was 100% since all the 15 respondents (teachers and school heads) that were involved participated in the study. This response rate enabled the researcher to be able to gather reliable data for the research because all the recruited participants contributed information to the study. This makes the study representable to the whole population since it gained adequate responses.

4.3 Demographic data

During the process of carrying out the study, the researcher gathered the demographic profiles of the study respondents, which included; age ranges, sex, work experience, and qualifications of the respondents. These variables were collected to enable the researcher to understand the respondents` suitability to be participants in the study.

4.3.1 Sex

N =15



Source: Study respondents

Figure 4.1: Figure of respondents by sex

The figure above shows that 60% of the respondents were females, whereas the remaining 40% were males. These findings showed that more females contributed to the study than their males' counterparts. This implied that the investigation had little bias in terms of gender. It was vital to explore the sex of the respondents in this study since it helped in drawing their perspective based on their sex. The analysis helped the researcher in understanding the depth of masculine views as compared to their counterparts. Thus, this study was able to get a complete understanding of financial management practices based on both masculine and feminine views. However, the researcher managed to gain balanced responses that resembled both masculine and feminine views. This made the findings credible in understanding financial management practices in Zvimba district.

4.3.2 Age, work experience & highest qualifications

Table 4.1 Age, work experience & highest qualification (n =15)

Age range	Frequency	%
18-28	3	20%
29-39	5	33%
40-50	3	20%
51-61	3	20%
62 & above	1	7%
Highest qualification		
Diploma	8	53%
Degree	4	27%
Masters	3	20%
Work experience		
0-5 years	3	20%
6-10 years	6	40%
11-15 years	3	20%
16-20 years	2	13%
21 years & above	1	7%

Source: Study respondents

The table above shows that 20% of the respondents belonged to the age range 18-28 years, 33% belonged to the ages 29-39 years, 20% belonged to the 40-50 age range, 20% belonged to the 51-61 years as well as 7% that belonged to the 62 & above years. Notably, the highest frequency was 33% of the respondents who belonged to the age range of 29-39 years. The fact that most participants who were aged 18-39 years participated in the study showed that the study managed to get ideas from youthful respondents who are well versed with modern ways of managing schools. However, having a considerable number of respondents who were over 50 years also made the study to gain information from well-experienced individuals

which could have made this study reliable. This reflects that the study was able to gain more in-depth inferences about the financial management practices in Zvimba district.

Further, on the highest qualification of the respondents, the researcher obtained that 53% of the respondents were diploma holders, 27% were degree holders as well as 20% who have masters degrees. In the same vein, the qualifications of the respondents clearly showed that they were able to give individualised experiences and explanations to the extent of financial management practices in Zvimba district. The study found out that all the respondents contained the qualifications that are required for one to be a teacher and to be an educational manager in secondary schools. It is interesting that more than half of the respondents were diplomas holders which mean that it was easy for them to understand the main concepts about financial management practices in their respective schools. A considerable number also had master`s degrees which could have been an advantage to this study since they could have shared authentic and detailed information through matching their skills and experiences in managing schools. There is no doubt these respondents were suitable in contributing data about financial management practices in secondary schools in Zvimba district. This enabled the study to gain a complete understanding of the level and impact of financial management practices in Zvimba district.

On the work experience of the respondents, the researcher found out that 20% of the respondents had 0-5 years` experience, 40% had 6-10 years, 20% had 11-15 years, 13% had 16-20 years as well as the remaining 7% that had 21 years & above experience. The distribution of the respondents` work experiences showed a greater advantage to the study since more than 40% of the respondents had more than 5 years working experience which is a clear indication that were able to provide meaningful responses to the study questions. Additionally, having more teaching and leadership experiences was a greater advantage to the gaining of a complete understanding of the study and this enhanced the study credibility and

reliability. The findings showed that the study respondents were better equipped in understanding the questions of the study because they had enough teaching experience that could make them mostly understand issues related to financial management practices.

4.4 Level of financial management practices in Zvimba district

The interviews that were administered by the researcher to three school heads that were recruited from Zvimba district obtained the findings presented and analysed below. The researcher found out that the school heads carry out the following financial management functions as was revealed by the majority of the school heads;

- i. Establishing school fees
- ii. Preparing budgets
- iii. Collecting and administering school fees
- iv. Keeping financial records
- v. Delegating financial functions

The financial management functions played by school heads showed that they have vital roles to play that enable the overall functioning of schools.

The next question tried to understand the extent to which school heads are managing to manage school finances effectively. The narrations below were captured during the interviews;

"I am largely trying to comply with the standards and procedures for effectively managing school finances although I face several challenges that influence us to misappropriate funds in trying to address certain problems in the school" (School head 1).

"I am managing to perform my management functions as ahead to the extent that my school is progressing well in terms of infrastructural development and students` academic performances in my district" (School head 2).

"I am still new to the aspect of financial management, although I am trying my level best to perform my roles through the assistance of others' (School head 3).

The results that were obtained during the interviews showed that the school heads are trying their level best to produce the best results in schools in regards to playing their financial management functions.

The researcher asked the school heads if they are involved in any financial malpractices in their schools. The following were established during the interviews;

"Sometimes we breach the set regulations and laws of financial management due to reasons beyond our control, for example, we are not well equipped to carry out some key financial roles like accounting, and this affects the effectiveness of our work" (School head 2).

"I have always tried to ensure effective management of school finances by distancing myself from malpractices since they negatively affect school development and achievement of curriculum goals" (School head 3).

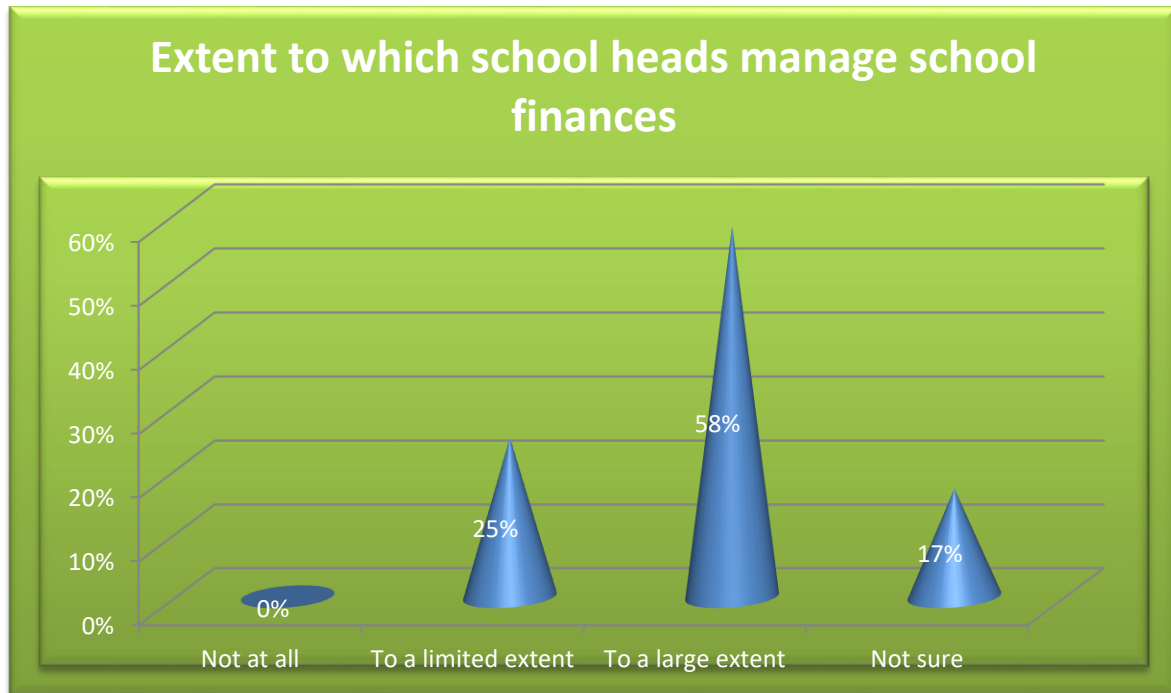
The results showed that school heads are involved in financial malpractices, although they are influenced by some factors. Financial malpractices are evident in schools based on the findings that were revealed.

The researcher administered the questionnaire to complement the findings from the interview on the level of financial management practices in Zvimba district secondary schools. The first

question on the questionnaire asked the extent to which school heads manage school finances.

The results were shown in the figure below;

N =12



Source: Questionnaire responses from the teachers

Figure 4.2: Extent to which school heads manage school finances

Figure 4.2 shows that 58% of the teachers highlighted that school heads manage school finances to a more significant extent, 25% said that to a limited extent while 17% indicated that they are not sure if school heads manage the school finances. The results showed that most of the heads reported to be executing well their financial duties in their schools. on the contrary, a few respondents (25%) showed that financial management is upheld to a lesser extent. The findings imply that financial management practices were evident in schools which only leave a void in terms of the level of proficiency of the management practices. Therefore, the management of school finances is being practiced to a larger extent in Zvimba district.

The researcher asked the teachers if there is any evidence of transparency and accountability in the way school finances are managed. The researcher found out that 7(58%) of the teachers agreed that there is transparency, 4(33%) disagreed that transparency and accountability are not evident while the remaining 1(8%) indicated that they are not sure if the same exists. The findings showed that school heads are managing school finances, but the level is low concerning the expected degree of financial management. As revealed in the findings, the teachers highlighted the existence of transparency and accountability which implies that school finances are well-managed. However, the fact that 42% reported lack of transparency and accountability is a clear indication that teachers were not happy with the way school finances were being managed in Zvimba district.

The findings that were gathered concur with what Mpolokeng (2011) established in his study Limpopo province in South African schools that school heads are primarily involved in managing school finances. Another study in Nigeria by Obiora (2018) produced similar findings that financial management is vital for school heads. Rangongo et al. (2016) also established that school heads are primarily involved in managing school finances. Therefore, this study was able to determine that school heads are primarily involved in financial school management.

4.4.1 Factors leading to poor financial management practices by school leaders in Zvimba district

The school heads were tasked to identify the factors that cause them to be involved in financial malpractices. The researcher established that 67% of the respondents the following factors;

- i. Lack of adequate knowledge and skills about financial management
- ii. Poor monitoring and control of school funds
- iii. Unavailability of financial policies in schools

Other school heads were quoted saying the following:

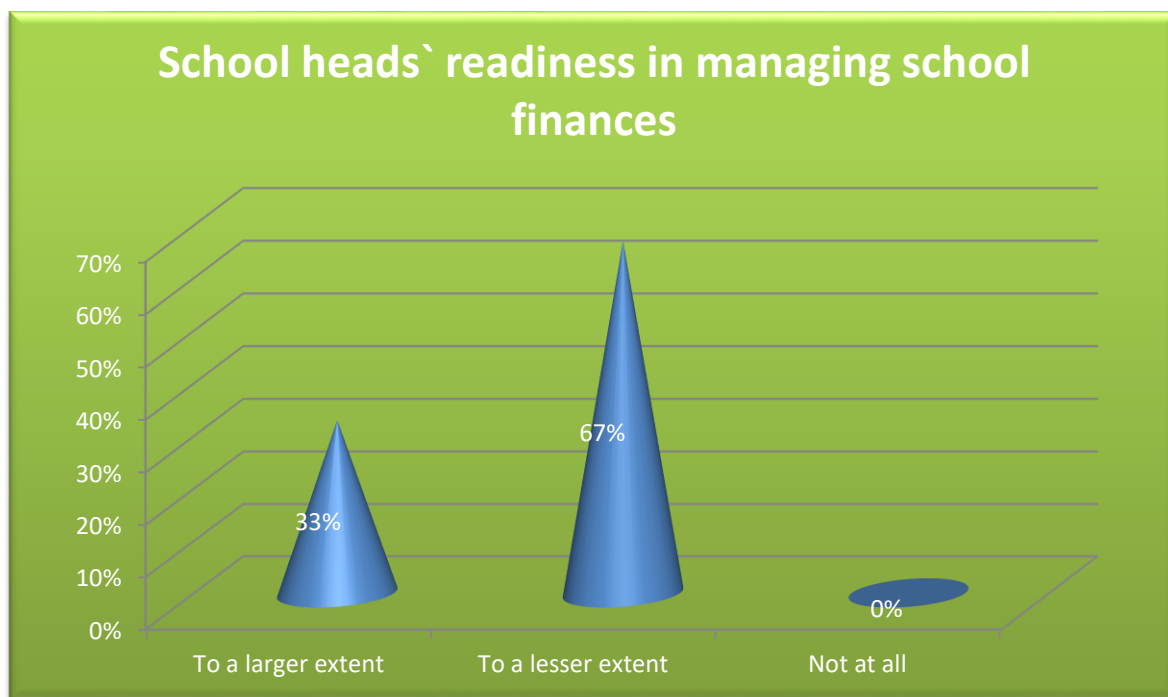
“Mostly, lack of modern skills to deal with financial management concepts for our schools is a major factor that contribute to the poor financial management practices” (School Head 1)

“We are still lagging behind towards using modern methods of procurement, the use of traditional methods expose us to risk of malpractices that have negative impacts to overall school effectiveness” (School head 3)

These findings showed that financial management in schools in Zvimba district was being affected by some factors that pose some shortfalls to the achievement of the effective systems that schools should ensure.

Furthermore, the researcher also asked the school heads if they are equipped in effectively managing school finances. The results were presented in the form of a chart below;

N = 3



Source: Interview responses

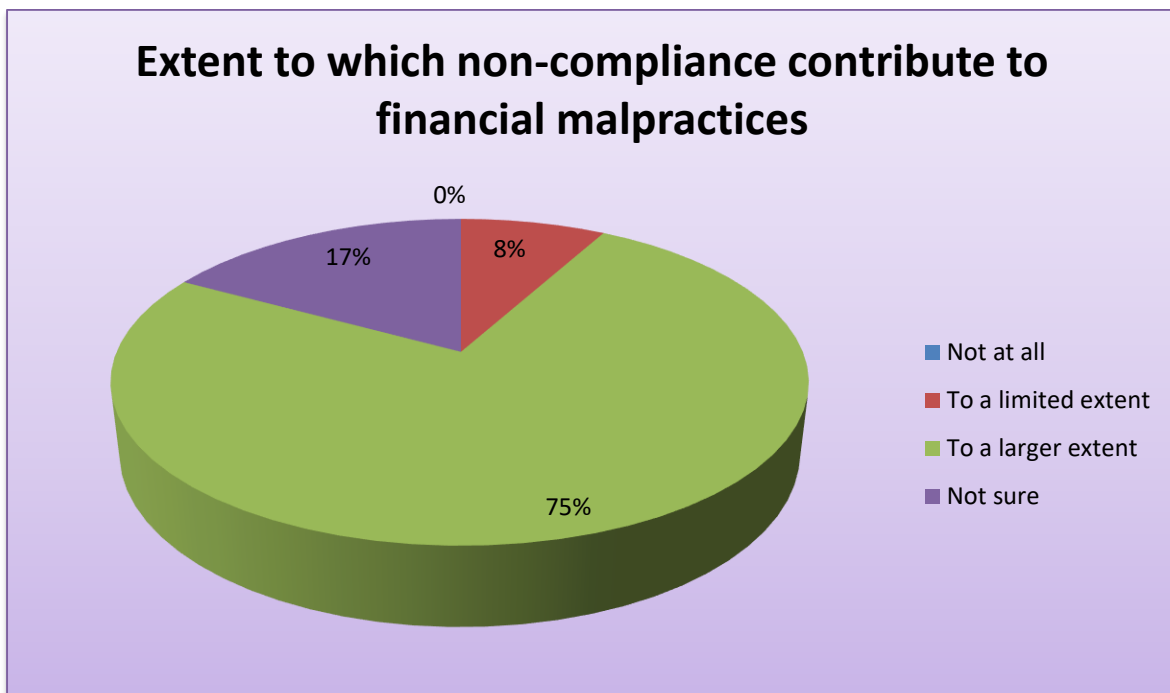
Figure 4.3: School heads` readiness in managing school finances

The researcher found out that 67% of the school heads reported that they are adequately equipped in handling school finances while the remaining 33% highlighted that they are less fit. School heads reported that they are not yet fully equipped to effectively administer school finances and this expose them to the risk of failing to ensure the effective running of schools. Additionally, only the remaining 33% that agreed that they are equipped in handling school finances were a small number that could not be worked with when talking about transparency of finances in Zvimba district secondary schools. This clearly shows that the level of financial management in school falls below the average standards. The results concur with the studies of De Buse et al (2008) who found out that school principals in Nairobi were failing to fully execute their financial duties due to the lack of adequate skills that are needed in managing school finances. Similarly, Rangongo et al (2016) in their study in South African public schools obtained the same situation of lack of adequate financial literacy in school

principals. This entails that lacking pre-requisite financial skills is a major factor that impact on the effectiveness of financial management practices in schools.

On the other hand, the questionnaire asked the teachers the extent to which non-compliance to laws and regulations for financial management contribute to financial malpractices. The results shown in the chart below were established;

N = 12



Source: Teachers` questionnaires

Figure 4.4: Extent to which non-compliance to laws and procedures contribute to financial malpractices

Figure 4.4 shows that 75% of the teachers agreed that non-compliance mostly add to financial malpractices, 17% indicated that they are not sure if non-compliance has any effect while 8% indicated that the extent for that to happen is shallow. The results showed that school heads`

non-compliance to financial laws and regulations is the noble cause for the occurrence of financial malpractices.

The researcher also used questionnaires to investigate the factors that affect effective financial management in schools. The table below outlines the factors that were highlighted by the teachers.

Table 4.2: Factors that affect effective financial management practices as revealed by teachers (n=12)

Factors affecting effective financial management	Frequency (%)
<i>Poor monitoring & evaluation</i>	10(83%)
<i>Poor motivation of the school heads</i>	11(92%0
<i>Corruption between school heads and SDC members</i>	12(100%)
<i>Incompetency of school heads</i>	8(67%)

Source: Teachers` responses

Table above shows that 83% of the teachers cited inadequate monitoring and evaluation as a major cause for the existence of financial malpractices, 92% also indicated that school heads are not motivated and they end up abusing school funds, 100% of the respondents stated the issue of corruption as a significant cause of poor financial management as well as 67% that highlighted school heads` incompetency. The results showed that schools could not easily escape the existence of poor financial management based on the factors that were highlighted in the study.

Previous studies have looked at the factors that affect effective financial management practices in schools. Nyaga (2016) carried out a mixed research study in Kenya that found out that lack of skills is the primary reasons for school leaders` incompetency in financial

management. Similarly, Munge, Maina & Ngugi (2016) investigated the factors that affected financial management in Zambia and established the following factors; inadequate monitoring and evaluation and inadequate policies and legislation. Nyakanyanga (2019) argues in his paper that schools are facing a dire situation in which corruption and fraud is on the rise because of school heads who are not monitored and lack the pre-requisite skills for effectively managing schools accounts. The findings of this study showed that the several factors that impact on financial management practices remains a challenge to the educational sector.

4.4.2 Overcoming the impact of poor financial management practices in Zvimba district

The school heads were asked to suggest the ways they think can be employed to improve financial management practices in Zvimba district. During the interviews, the following intervention strategies were suggested by the majority of the school heads;

“The SDC should be empowered to ensure transparency in school financial management practices which is key towards the accomplishment off several school goals” (School head 1)

“The district education office should put stringent measures in place to ensure that school finances are regularly monitored so that school principals will comply with the set procedures and rules for managing school finances” (School Head 2)

“The use of strategic 3-5 year plans and minimization of unnecessary administrative costs will enhance ensuring transparency and accountability

through policing and legislation towards having the schools we want” (School Head 3)

Additionally, one school head has to say this during the interview;

"We need continuous support from the district office such that they support us by regularly monitoring school financial accounts, and they identify our weaknesses. Also, based on these weaknesses, they can hire experts who can teach us through workshops to improve on our duties as financial bearers in schools."

The results showed that financial management practices in schools could be improved if the suggested strategies are employed. Positive improvements to how school finances are managed can be an advantage to the status of schools in terms of infrastructural development.

The researcher also asked the school heads to identify stakeholders whose involvement can help improve the financial management in schools. The school heads gave the following responses on the stakeholders that should be involved:

“The school development committee and the parents should be largely involved in the processes and decisions that involve the use of school finances. This will ensure collective responsibility to school finances and this ensure transparency and accountability” (School Head 3)

Therefore, it is clear that stakeholders are critical in ensuring effective financial management practices in schools. The contribution by stakeholders can be an advantage to the accomplishment of the set goals and objectives.

The researcher also employed questionnaires to check on the reliability of the interview findings about the ways that can be used to improve financial management practices in schools. The teachers suggested the following methods as shown in the table below;

Table 4.5: Ways of improving financial management practices in schools (n=12)

Ways of improving financial management in schools	Frequency (%)
In-service training	9(75%)
Heavy penalties on offenders	11(92%)
Adoption of electronic procurement systems	8(67%)
Carrying out regular audits	11(92%)

Source: Teachers` responses

Table 4.4 shows that 75% suggested the use of in-service training, 92% highlighted the use of heavy penalties on offenders, 67% highlighted the adoption of electronic procurement systems as well as 92% that cited the use of regular audits. The teachers` responses were almost in agreement with what the school heads suggested during the interviews. The aspect of improving financial skills remained significant in all the instruments.

The suggestions that were given by questionnaire and interview respondents concur with the recommendations that were made by UNICEF (2019) that education systems in Africa should conduct regular training to their teachers and school heads so that they enhance their preparedness in handling school finances. Similarly, Rangongo et al. (2016) also recommended the South African department of education to conduct regular audits to identify the causes of poor financial management so that the areas can be addressed. The findings of this study implied that it is vital to improve the way school heads are involved in financial management to ensure that the country achieves its curriculum goals.

4.5 Summary

The chapter provided a comprehensive presentation and analysis of qualitative findings that were gathered using interviews and questionnaires. The study comprised of 15 respondents (school heads and teachers) from Zvimba district. The findings were analysed thematically. Previous results were discussed in this chapter about the study findings.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study explored the financial management practices in Zvimba district secondary schools. This chapter summarises the whole project in terms of the purpose of the study, problem statement, the key research questions. In summarising the whole study, the chapter touches on the key findings from literature review, research methodologies, research designs and research instruments for the study. Additionally, the study findings that were generated using interviews and questionnaires were presented in this chapter. Lastly the conclusions that were drawn based on the study findings were given together with the recommendations from the study findings.

5.2 Summary

The first chapter of the project gave a background analysis about the financial management practices in schools. The background analysis enabled the researcher to gain a complete understanding of the study phenomenon. The main objective of the study was to investigate the level of financial management practices in secondary school in Zvimba district. The background analysis enabled the researcher to develop the study problem (thesis statement) and the research questions (sub-questions). The purpose of the study was to assess the financial management practices in Zvimba district in order to establish ways to improve the financial management practices by the school heads.

The second chapter looked reviewed literature that was related to financial management practices. The chapter mainly reviewed scholarly information for electronic books, papers, studies and journal articles that were concerned about financial management practices. The

empirical review was guided by the themes that were developed from the study research questions. The chapter also discussed the conceptual framework for the study. The theory of accountability and the formal model were discussed in relation to the study problem. This review enabled the researcher to identify gaps and new insights that allowed the development of new thoughts and study recommendations.

The third chapter was methodology in which the methods, procedures and techniques that were applied in this study were explained and justified. The study employed a qualitative research approach and a case study design that worked with three schools that were chosen from Zvimba district. Data was gathered using interviews and semi-structured questionnaires. The population for the study comprised of teachers and school heads from Zvimba district from which a sample of 15 respondents was drawn. Purposive and convenience sampling techniques were used to select the study respondents respectively. Qualitative data was analysed using thematic analysis method.

The study obtained that school heads are highly involved in financial management practices as was revealed by more than 72% of the respondents. The findings showed that school heads are involved highly in the management of school finances. The study found out that 67% (majority) of the respondents identified the following factors; lack of adequate knowledge about financial management, poor monitoring and control of school funds, unavailability of strong financial policies in schools and corruption. The study suggested that financial management practices can be improved through increased monitoring and supervisions, working with strategic 3-5 year plans, empowering the SDC and provision of in-service training for both teachers and school heads.

5.3 Conclusions

The study concluded that;

High levels of school heads` involvement in financial management practices were found in this study. School heads are to a larger extent managing school accounts.

Lack of adequate financial skills contributes to school heads` incompetency in managing schools. Inadequate supervision and monitoring promotes school heads to relax in complying with set financial procedures and laws. Corruption activities between the school heads and the SDC promote the prevalence of poor financial management practices in schools.

Increasing frequency in monitoring school financial accounts improves the effectiveness of financial management by school heads. Regular trainings through workshops and conferences can empower the teachers and the heads to become more proficient in performing several financial functions. 3-5 year strategic plans help improve the effectiveness of financial management practices in schools.

5.4 Recommendations

The study recommends that;

- i. The government should mobilize resources to fund regular training workshops and conferences to empower heads and teachers to be proficient in managing school financial accounts. This will help reduce non-compliance to set rules and regulations.
- ii. Strict measures and penalties should be imposed on those school heads who are involved in financial malpractices to prevent the occurrence of malpractices. This will help improve the level and or degree of the effectiveness of financial management in schools.
- iii. Stakeholder involvement in the running of school finances can be a way to go for improving financial management practices by schools. This will help improve transparency and accountability in schools.

- iv. Schools should increase their efforts in adopting electronic procurement and financial management systems so that efficiency and effectiveness of school heads` work. This will enhance the achievement of school development goals.

5.5 Recommendations for further study

The researcher recommends further studies to be carried out on:

- i. The impacts of financial management practices in modern day secondary schools in Zimbabwe?
- ii. Effectiveness of modern technological tools in enhancing financial management practices in secondary schools in Zvimba district.

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APPENDIX I

INTERVIEWS FOR SCHOOL HEADS

MIDLANDS STATE UNIVERSITY

FACULTY OF EDUCATION

DEPARTMENT OF EDUCATIONAL

Level of financial management practices in Zvimba district

1. Which financial management functions do you carry out at your school?
2. To what extent are you managing to conduct effective financial malpractices?
3. Are you highly involved in financial malpractices?

Factors leading to poor financial management practices by school leaders in Zvimba district

4. Which factors prevent you from carrying out your financial management duties at your school?
5. Are you equipped to effectively manage school finances?
6. What causes you to fail to comply with financial procedures and laws for managing school finances?

Overcoming the impact of poor financial management practices in Zvimba district

7. What do you think can be done to address the factors that lead you to be involved in financial malpractices at your school?
8. Which key stakeholders can help in mitigating the occurrence of poor financial management at your school?

Thank you

APPENDIX II

QUESTIONNAIRES FOR THE TEACHERS

MIDLANDS STATE UNIVERSITY

FACULTY OF EDUCATION

DEPARTMENT OF

Questionnaire

My name is Abigail Shumbamhini. I am carrying a study on the financial management practices in Zvimba district. May you please assist with information to fill in this questionnaire. The data to be gathered will be solely used only for academic purposes and will be treated with full confidentiality. Indicate your choice by using the Mark (X) in the spaces provided.

Part one: Biographical data

Sex:

1. Male
2. Female

Age range: 18-28 29-39 40-50 51-61 62 and above

Work experience:

- | | |
|------------------|--------------------------|
| 0 – 5 years | <input type="checkbox"/> |
| 6 – 10 years | <input type="checkbox"/> |
| 11 – 15 years | <input type="checkbox"/> |
| 16 – 20 years | <input type="checkbox"/> |
| 21 years & above | <input type="checkbox"/> |

Highest qualification:

.....

1. To what extent do school heads manage school finances? Not at all [] To a limited extent [] To a large extent [] Not sure []
2. Is there any evidence of transparency and accountability in the way school financial accounts are managed? Yes [] No [] Not Sure []
3. To what extent does non-compliance to laws and regulations for financial management contribute to financial malpractices? Not at all [] To a limited extent [] To a large extent [] Not sure []
4. Explain how a lack of supervision/monitoring affects the effectiveness of school financial management in schools?
.....
5. What other factors contribute to poor financial management practices in Zvimba district?
.....
.....
6. Which ways can be employed to improve financial management practices in Zvimba district?
.....
.....
7. To what extent does the adoption of electronic procurement systems improve the effectiveness of financial management in schools?
Not at all [] To a limited extent [] To a large extent [] Not sure []
8. To what extent does SDC involvement enhance the achievement of transparency and accountability at your school?
Not at all [] To a limited extent [] To a large extent [] Not sure []

Thank you