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**FACULTY OF EDUCATION
DEPARTMENT OF EDUCATIONAL POLICY STUDIES AND LEADERSHIP**

**An Assessment On The Challenges Faced By School Heads In Financial Management.
The Case Of Mudzi Central Cluster In Mudzi District.**

Submitted by

MHATIWA LINDA

R1710892P

**DISSERTATION SUBMITTED TO THE DEPARTMENT OF EDUCATIONAL
POLICY STUDIES AND LEADERSHIP IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS OF A BACHELOR OF EDUCATION IN MANAGEMENT AND
LEADERSHIP**

SUPERVISOR: PROF SAMKANGE W.

Declaration

I Mhatiwa Linda, do hereby declare that this project is a result of my own enquiry and research, with the exception of indicated acknowledgements, references and by comments included in the body of the report, and that the research has not been submitted in part or in full for any other degree to any other university.

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Student signature

Date

Mhatiwa L.

W^o Samkange

24/03/2021

Supervisor signature

Date

Chairperson

Date

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External Examiner

Date

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ABSTRACT

The study sought to assess the challenges faced by school heads in financial management in Mudzi Central Cluster in Mudzi District in Mashonaland East Province. The study employed qualitative research methodology. The target population for the study was ten school heads for the ten schools within the cluster, five school deputy heads, ten teachers, one district education inspector and five School Development Committee members. Data was gathered through interviews, focus group discussions and document analysis. The study sample was selected through the use of convenient sampling, snowball sampling as well as purposive sampling. A sample size of thirty one was used to validate the research. The researcher gathered that school heads have numerous of duties and responsibilities. In addition, SDC members are not capable of some of their duties and responsibilities. Above all, it was gathered that school heads need intensive training in financial management. To address the challenges the researcher recommends that promotion of school heads be upon having a degree in Educational administration or relevant financial management qualifications. There is also need for intensive training courses for the to-be heads on financial management. There is also need for trimming off some of the duties of the school heads for them to be effective and efficient in financial management. Training the SDC on basic financial management through workshops was also recommended.

LIST OF FIGURES

Figure 4.3.1: Qualifications of school heads and deputy heads	48
Figure 4.3.2: Age of school heads	50

LIST OF TABLES

Table 4.2 Demographic data of participants	46
Table 4.3.3 Experience of participants.....	58
Table 4.4.3 Focus group response rate.....	60

TABLE OF CONTENTS

Declaration.....	2
Acknowledgements.....	3
Abstract.....	4
List of Figures.....	5
List of tables.....	6
Table of contents.....	7
CHAPTER 1: THE PROBLEM.....	11
1.1 Introduction.....	11
1.2 Background of the study.....	12
1.3 Statement of the Problem.....	15
1.4 Purpose of the study.....	15
1.5 Research questions.....	16
1.6 Significance of the study.....	16
1.7 Assumptions of the study.....	17
1.8 Delimitations of the study.....	18
1.9 Limitations of the study.....	18
1.10 Definition of key terms.....	19
1.11 Summary.....	20
1.12 Organisation of the rest of the study.....	20
CHAPTER 2: LITERATURE REVIEW.....	23
2.1 Introduction.....	23
2.2 Conceptualisation of financial management.....	23
2.3 Theoretic framework.....	24
2.3.1 Fayol’s management principles.....	24
2.3.2 Path goal theory.....	26
2.3.3 Motivation behind financial management challenges.....	26
2.3.4 Impacts of financial challenges in the effectiveness of schools.....	27
2.3.5 Ways of addressing financial challenges in schools.....	28
2.4 Previous Research studies.....	29
2.5 Summary.....	35

CHAPTER 3 RESEARCH METHODOLOGY.....	36
3.1 Introduction.....	36
3.2 Research methodology.....	36
3.3 Research design	37
3.3.1 Case study.....	38
3.4 Research instruments.....	38
3.4.1 Interviews.....	38
3.4.2 Focus group discussions.....	39
3.4.3 Document analysis.....	39
3.5 Validity and reliability.....	41
3.6 Population.....	43
3.7 Sample.....	43
3.8 Data collection procedure.....	45
3.9 Ethical considerations.....	52
3.10 Summary.....	53
CHAPTER FOUR DATA PRESENTATION, DISCUSSION AND ANALYSIS.....	55
4.1 Introduction.....	55
4.2 Demographic profiling of respondents.....	55
4.3 Primary data.....	56
4.4 Data analysis.....	58
4.5 Research questions.....	60
4.5.1 Research question 1.....	60
4.5.2 Research question 2.....	65
4.5.3 Research question 3.....	68
4.6 Summary	70
CHAPTER FIVE SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.....	71
5.1 Introduction.....	71
5.2 Summary.....	71
5.3 Findings.....	73

5.4 Conclusions.....74

5.5 Recommendations.....75

References.....77

Appendices

Appendix 1: Interview guide for school heads

Appendix 2: Interview guide for deputy heads

Appendix 3: Interview guide for District Schools Inspector

Appendix 4: Focus group discussion guide

CHAPTER 1: THE PROBLEM

1.1. Introduction

Financial management skills have proved to be very critical in the management of schools, they can be considered as engines for the success of any school. A school head should have sound financial management skills to enhance his or her effectiveness in managing a school; it is been of paramount importance due to the ever-increasing number of financial mismanagement cases involving heads of schools. It is pathetic to note that some school heads have been charged and some have seen their career go into the drain because of failure to manage funds. According to Matizha (2017), a lot of schools have failed to progress and standards have been dropping since they have been managed by heads who lack the skills to effectively and efficiently management school finances.

Joubert and Bray (2007), noted that corruption and mismanagement of funds in most schools has been a very critical motivation behind the failure of most schools to produce good results. Therefore, it is against this background that this study assessed the challenges faced by school heads in financial management, the case of Mudzi Central cluster in Mudzi District. The research study established the motivations behind the lack of financial management skills in school heads which has been a challenge in most schools in Zimbabwe. This chapter serves as an introductory chapter of the study presenting the background information and the statement of the problem. The research objectives, questions and hypothesis will also be explored in this chapter. Furthermore, this chapter will be a description of the study limitations and delimitations. Critical terms of the study are also defined as well as the structure of the study. Finally an organisation of the whole study will be given.

1.2. Background of the study

The Global village have differing views pertaining to financial management. According to World Bank (2008) a United Kingdom report, financial management is an essential element of school governance and forms its foundation. It is the basis of quality and improvements and also gives rise to accountability of stakeholders. If the school fails to understand factors affecting the management of funds a lot of energy and effort is lost in bringing effectiveness and efficiency of the school. The school heads need training on financial management so that they are fully versed with the ways of managing funds.

Tooley and Guthrie (2003), postulated that in New Zealand the school depend on the funding of the department of education. It is the duty of the school head to budget accordingly so as to meet the educational needs of the institution. Therefore, the school heads should possess the financial management skills so as to be fully operational in the field of financial management.

The continent of Africa has her own feeling on how financial management is done in their continent. According to Bennel and Sayed (2002), South African parents fund half the school finances in most schools while the government also offers financial aid to the schools. Due to these huge sums of money the school heads should be well versed with financial management but study has revealed that the school heads require different kinds of training in financial management.

Onyango(2001) is of the view that, schools in Kenya should equip heads with financial management training because the school heads must ensure the budget is properly administered. In addition, the school head should be responsible for financial accounting and

auditing. It is also the heads responsibility to ensure proper documentation of books of accounts. In the case of the school having a bursar or an accounts clerk the school head should ensure that the internal audits are done. The conditions of expenditure and receipt should be clearly shown. In Kenyan schools it is the responsibility of a school head to manage funds well, hence the need to possess financial management skills. Onger (2012), views that the school administrators entrusted with the funds still face many problems. According to Baraka (2010), there has been an increase in dissatisfaction with the way school heads have been managing the school finances resulting to students' violence, parent's demonstrations and interdiction of some school heads.

Zimbabwe is a nation that is well known for valuing education in the entire continent of Africa. School financial management is executed by a member of authority and is interconnected to the financial aspects of the school with the sole reason of achieving academic excellence. The school heads in the Zimbabwean education system are not fully equipped with the required financial management skills (Financial Management for the Non-Finance Education Managers, 2017). The lack of financial management skills gives rise to financial mismanagement and corruption. It was also noted that school heads tasked bursars or some skilled teachers in accounting to make entries for them and in many instances cannot tell if there are incorrect entries done (Ndlovu , 2013). Joubert and Bray (2007) are of the view that a school financial management involves aspects of planning, organising, leading as well as controlling. Planning is achieved through the process of budgeting. Organising is the coordination of all activities that happen at school. Leading is portrayed in the motivation and communication that occur in an organisation. Controlling in financial management is the auditing done. Zimbabwean education system appoints school heads on teaching experience, academic and professional qualifications only financial management skills are not a

prerequisite (Matimbe, 2014). Ncube (2016) is of the view that many times when auditors visit schools for financial audits most schools have been found on the wrong side of the law. It has been noted that school head's mismanagement was either by design or by default. According to Matimbe (2014), lack of financial skills makes school heads vulnerable to fraudulent activities or flouting the procurement procedure due to ill financial management practices.

The Ministry of Primary and Secondary (MoPSE) with the partner in education United Nations International Children's Emergency Fund (UNICEF) came up with the decision to train finance, administration personnel and non finance managers on the handling of school finances after observations that included, ever increasing finance mismanagement cases by school heads, a survey on the knowledge in finance and administration management at provincial, district and school level revealed lack of knowledge at all levels and an assessment by an independent accounting firm with education partner which showed great deficiencies in the system. The training workshops were carried out nationwide intending to equip participants with knowledge, skills and competencies to effectively and efficiently can out their duties as school heads.(Finance management training manual for the non-finance managers,2013).

UNESCO (2000), notes that the education system nearly everywhere are poorly managed and administered inefficiently. The Government of Zimbabwe in line with the amended constitution of 2013 wanted to align the all laws with the constitution and the Ministry of Finance and Economic Development reviewed the Public Finance Management Act Chapter (22.19). This was to cover up the deficiencies that were identified within public finance management. The objective was to identify principles that inform good public finance

management and carry out a gap analysis of the Public Finance Management Act. This was done in order to improve the financial management practices to meet the world standard. The act was highlighting on transparency and accountability in financial management the discharge of duty. It is against this background that the research saw it fit to undertake the study to explore some of the challenges that school heads face in financial management.

1.3. Statement of the problem

Cases on misappropriation of funds have been recorded in Zimbabwe, quite a number of school heads have been charged for embezzlement of funds (Matimbe, 2014). In the past, schools were not responsible for the handling of school funds but however according to the Education Act of 1997 which introduced the decentralisation of power by introducing School Development Committees (SDC) who have been tasked in running of the school, much of the revenue collection was rendered to schools with the school heads being the most accountable persons. According to Finance management training manual for the non-finance managers (2013), it has been noted that many school heads have problems in using and keeping school books of accounts. There has been an increase in the number of court cases involving embezzlement of funds by school heads (Chikowore, 2008). This suggested that school heads are facing challenges in the management of school finance. Therefore, this has moved the researcher to partake the research to ascertain the underlying causes of the financial challenges facing the school heads as well as proposing how they can be addressed. What are the challenges faced by school heads in the management of school finances?

1.4. Purpose of the study

The purpose of the study is to assess the challenges faced by school heads in financial management, the case of Mudzi Central cluster in Mudzi District.

Research Objectives

1. To investigate the motivations behind the financial management challenges within the Mudzi Cluster schools.
2. To assess the impact of financial management challenges in the smooth running of a schools within the Mudzi Cluster.
3. To suggest ways of eradicating financial management challenge faced by school heads in Mudzi.

1.5. Research Questions

The study will be guided by the following questions

1. What are the motivations behind the financial management challenges within the Mudzi Central Cluster schools?
2. What is the impact of financial management challenges in the smooth running of schools within the Mudzi Central Cluster?
3. What ways can be used to address the challenges in financial management school heads in Mudzi Central Cluster?

1.6 Significance of the study

1.6.1. Ministry of Primary and Secondary Education

The findings from this study will be useful to the Ministry of Primary and Secondary education (MOPSE) in order to alleviate school heads from financial mismanagement, school heads, policy makers, stakeholders and school heads in the improvement of school effectiveness and efficiency. The ministry can also make use of the study's recommendations and will offer in service training on financial management to already school heads. It can also

make financial management a prerequisite when appointing school heads since it is a very crucial skill.

1.6.2. School heads

School heads can use the findings of this research study to develop themselves for effective and efficient financial management of funds. This will in turn improve their schools for better and improves quality of education in Zimbabwe and beyond.

1.6.3. Policy makers

This research will also be of paramount importance to policy makers who are responsible of coming up with a policy that strictly policies financial management to skilled and trained personnel to curb misappropriation and management of public funds.

1.6.4. Other Stakeholders

Stakeholders like parents, community leaders and pressure groups can also use the findings of this research as a yard stick to measure the financial management that a school head has and how well he or she executes his duty. The recommendations of this research study can also be used by these stakeholders in pushing for effective financial management in schools.

1.6.5. Future researchers

The findings of this research can also act as a spring board for future researches and also adds on the existing body of knowledge.

1.7. Assumptions

The study assumes that:

1. The legal and statutory instruments used by all school heads in Mudzi Central cluster are uniform.

2. There are challenges that school heads in Mudzi Central Cluster face in financial management.
3. School heads in Mudzi Central cluster are not fully equipped with financial management skills.

1.8. Delimitation of the study

The researcher focused on assessing the challenges faced by school heads in financial management, the case of Mudzi Central Cluster in Mudzi District. The study was limited to Mudzi Central cluster in Mudzi District which is Mashonaland East Province around two hundred kilometres from the capital (Harare) and to the northern side of Nyamapanda Highway. The selection of schools was purposefully on the basis that they are in Mudzi Central Cluster catchment area where the study will be carried. The duration of this research and its data collection was pegged at three months. The research was targeting the district schools inspector, teachers, deputy heads, SDC members and school heads in Mudzi Central Cluster which comprises of ten schools. Mudzi Central cluster is located in Mudzi District in Mashonaland East Province. Ten school heads, five deputy heads and ten teachers and five School Development Committee members (SDC) from the schools where be the subjects the study. The research will look into challenges faced by the school head in financial challenges, how the challenges affect the school effectiveness as well as how these challenges can be overcome. The researcher will employ a case study and qualitative research techniques to explore the topic under study. The study utilised Path Goal theory and Fayolism. Research instruments to be employed are only interviews, focus group discussions and book analysis.

1.9. Limitations of the study

Moyo and Mumbengegwi (2001) are of the view that limitations are factors or conditions that hinder the execution of the research. The researcher faced challenges due to the sensitiveness of the matter most participants were not willing to provide information. Participants also felt that they were exposing themselves if the information leaked to some authorities. Some of the participants were also willingly providing false information to cover up for themselves. The researcher had to assure the participants that confidentiality would be observed and information gathered was only used for the research. The researcher incurred financial constraints in the course of the study due to the economic hardship. The researcher incurred costs in travelling, printing and communication charges. The researcher had to augment herself financially by sourcing funds from family and friends. Time was another constraint that was experienced. The research was supposed to be conducted during the teaching and learning time and this was at the expense of the teaching and learning process both to the researcher and the participants. The researcher had to make up time for certain events even during sporting activities and weekends. The schools and the type of administration isn't the same in terms of geographical dispersion and aim of the Provincial Education Directors as well as those of the District Education officers. Against this background this act as a limitation in conduct of a research nationwide.

1.10. Definition of key terms

Financial management in education

According to Oosthuizen (2003), financial management in education is the distribution and use of money for the purpose of providing educational services and producing learner achievement. Joubert and Bray (2007), defines financial management in education as the performance of management actions connected with the financial aspects of a school for the achievement of effective education. Financial management in education is the execution by a

person in authority of management actions connected with the financial aspects of schools and having the sole purpose of achieving effective education. (Van Deventer and Kruger, 2005)

1.10.1. School head

According to the McMillan English Dictionary for Advanced Learners (2007), a school head is a person 'who is in charge of a school'. Mbise (2013), defines a school head as a person with leadership skills who can maintain accountability, see potential and improve the schools effectiveness. A school head is a staff member of a school with the greatest responsibility of managing the school (Matizha, 2017).

1.10.2. Cluster

According to McMillan English Dictionary for Advanced Learners (2007), a cluster is a collection of different schools that normally converge at a selected centre to discuss educational issues affecting schools. Crown (2012), is of the view that, a cluster is a number of schools that are grouped together with a common goal. Cole (2004), suggested that a cluster is a group of schools brought together for a common cause.

1.11. Summary

The first chapter of the introduction of the dissertation, sections outlined include background of the study, statement of the problem, objectives of the study, research questions, significance of the study, limitations and delimitations and lastly definition of terms. The next chapter will deal with theoretical framework and literature review.

1.12. Organisation of the rest of the study

1.12.1. Chapter One: introduction

This chapter mainly focused on the general introduction of the topic of study. The chapter presented on the background of the study, statement of the problem, research objectives and research questions. Also included in this chapter are the topics limitations, delimitation, definition of key terms and lastly the general organisation of the study.

1.12.2. Chapter Two: Review of Related Literature

Chapter two highlighted on the theoretic frameworks which are Fayolism and Path goal theory. Literature review will also be outlined to clearly show what the existing body of knowledge have on the challenges in financial management by school heads.

1.12.3. Chapter Three: Research Methodology

This chapter is an account on data collection methods used for the research in assessing the challenges faced by school heads in financial management. Qualitative methodology will be employed and a justification of this choice will be provided as well. Research instruments used for the research were outlined in this section as well as the sampling procedure. Data collection procedures were also portrayed. A summary will conclude the chapter.

1.12.4. Chapter Four: Presentation and Analysis of Data

Chapter four presented interpreted and analysed data that was collected for the research. The research findings to be presented will address the objectives of the study. The researcher employed qualitative research technique for the study.

1.12.5. Chapter Five: Summary, Conclusions and Recommendations

The chapter summarises the conclusion of the study. Conclusions will be drawn from the research findings. Recommendations for the study will also be provided.

CHAPTER 2: REVIEW OF RELATED LITERATURE

2.1. Introduction

This chapter focused on literature review and theoretical framework. Specific arguments, opinions and ideas that scholars have raised pertaining the subject matter, challenges faced by school heads in financial management. Cohen and Manion (2005), are of the view that literature review is a way of collecting data through surveys, observations and conversations that are connected to a certain thought in any area of study. The purpose of literature review in this matter was to get an insight into the subject matter and assess other scholarly views that were raised earlier. The researcher focused on conceptualisation of financial management, theoretical framework, previous research studies and lastly the summary.

2.2. Conceptualisation of Financial management

According to Paramasivan and Subramaman (2010), Financial management is a process, discipline and techniques of fund utilisation. Financial management in education is the distribution and use of money for the purpose of providing educational services and producing learner achievement. Management of school finances is regulated by the statutory instrument⁸⁷ of 1992 which clearly spells out the duty played by the school head in financial management. The school head should possess financial skills for him or her to be competent in financial management; hence the school head should receive training since the lack of training pose as a major constraint in accounting for school funds. Financial management is based on government requirements that demand transparency, accountability and professionalism which enhances quality financial management systems in the schools and reduces chances of embezzlement of school funds.

The Public Finance Act also stresses on the transparency in financial management. Transparency can be achieved by following religiously the process with information publicly accessible and applying checks and balances to ensure accountability. A school should maintain financial soundness; this is not possible without sound financial management. The school head should have proper skills on handling and utilisation of funds. The will help the school head move the school towards its effectiveness. Effective financial management will also enhance the effectiveness of the school.

Financial management involves financial planning which is the financial requirement of the school and other user needs are contained in the budget. The funds should be used properly and in line with the ministerial statutes. The provisions of section 308 (4) of the constitution requires that public funds be safeguarded. The same act also calls for disciplinary action and punishment for persons who misappropriate fund. Financial management involves the acquisition of revenue that will be used at the school. The provisions of section 6 (3) of the Public Finance Management Act (22.9) stipulates that shall record accordingly the collection and receipt custody and expenditure of public funds.

2.3 Theoretical framework

The theoretical framework was centred on two theories, which are Fayolism and Pathgoal theory.

2.3.1. Fayol's management principles

Fayolism can be defined as an administrative management theory that was developed by Henry Fayol around 1900 but is still useful today. Fayolism was named after Henry Fayol who is popularly known as the founder of administrative management for his contribution to

the field of management. Although his principles are termed classical, they are still applicable to the school system today. Fayol's twelve principles of management can be used to guide proper implementation of management functions at a school such as planning, organising, commanding, coordinating and controlling (Fells 2000). The school head should be aware of the principles of Fayol so as to be a good administrator. The principles of Fayol are universal in nature and can be applied to a school situation. The school head needs to respect the ministerial guidelines and abide by them when managing public funds. The school head should take into cognisance the principles of management according to Henry Fayol which are division of work, authority and responsibility, discipline, unity of command, unity of direction, subordination of individual interest to general interest, remuneration of personnel, centralization/decentralization, scalar chain, order, equity, stability of tenure, initiative and esprit de corps. The principles are essential in analysing the school head job and efficiency.

For this research only division of work, authority and responsibility, discipline and subordination of individual interest were the considered. There is need for specialisation when dealing with financial matters not everyone is a master in that trade, hence the need for division of work and qualified personnel to deal with financial management. The line of authority should be clearly defined, authority goes hand in glove with responsibility it is the heads responsibility even after delegating a task on financial management he or she has to make a follow up to see to it that all has been done well as per instructions , orders and in line with the intended objectives. Discipline implies to obedience to rules and regulations, this there calls the school head to always comply with ministerial statutes on financial management. Subordination of individual interest to general interest calls for school needs to shun conflict of interest which is another flaw in financial management, school heads should have the interest of the school at heart and not satisfy their personal interests when dealing

with financial matters. This therefore, lead to the choice of Fayolism as a theory since the principles guide the school head in good and sound financial management.

2.3.2. Path goal theory

The Path goal theory was put forward by Evans (1970) and House (1971). The Path goal theory suggests that leaders facilitate task performance by showing subordinates how a task is performed. The theory is closely connected to the expectancy theory which is of the view that members are motivated if they think they are capable of performing their work and the resultant will be worthwhile. Leadership takes the accomplishment of the objectives against all odds against them. The leader removes obstacles and road blocks that may be challenging, by so doing there will be satisfaction and accomplishment of organisational goals. If the school head has flaws in financial management the whole system will be affected. In the same vein the school head should work towards countering challenges on financial management for the effective running of the school and successful attainment of objectives. The school head should work on obstacles that may hinder his or her success in sound financial management. It is against this idea that the Pathgoal theory was adopted since it improves the school head efficiency and effectiveness by clearing all hurdles that may impede proper financial management.

2.3.3. The motivations behind the financial management challenges

Ndlovu (2013) is of the view that, financial challenges in schools can be attributed to the lack of financial skills among school heads and financial officers. The lack of the financial management skills has caused misappropriation of funds by should heads. In addition, most school heads do not possess any leadership and managerial skills The school heads mainly

rely on the advice and guidance of the SDC and other staff members who possess accounting skills.

In the same vein Baraka (2010) suggests that, the schools should hire professional and competent personnel to be bursars or clerks since they have a mammoth task of assisting the school head in handling finances. Most clerks in schools are inadequately trained in handling financial management, most of the schools are also ill funded to employ a qualified person. Baraka (2010) goes on to note the above as challenges that the school heads face, the school head being financially illiterate and also having a clerk who is also financially illiterate.

According to World Bank (2008), most primary schools are identified with lack of financial management skills have low revenue collected. The lack of funds does not permit the hiring of financial competent personnel but rather those that will learn on the job. In Support, UNICEF (2011) suggests that learners are coming from poor backgrounds that are marginalised and are struggling to pay for the education service and the government is not supporting much hence the school head is failing to manage the scarce financial resource.

2.3.4. Impacts of financial challenges in the effectiveness of schools

According to Mbise (2012), the expansion in the education in the continent of Africa due to political independence has been accompanied by insufficient resources to cater for the increase in enrolment has made the school heads to fail to manage the financial resources available. This will then impact negatively on the quality of education delivery. The school effectiveness would be hindered.

Matizha (2017) is of the view that failure by school heads to financially manage there is risky of the school failing to develop. The developments that are intend do not occur due to the failure to manage the available funds hence the school head should be competent in order to be an instructional leader. The school head should employ the prioritised in the school development plan for the school to meet the world standard and better service delivery.

Mpofu (2005) argues that the lack of financial management skills affects academic performance of students. The lack of financial skills to manage the few resources contributes to an unhealthy living and working atmosphere for the educators hence challenges in the teaching and learning process. The school head must plan the school budget that includes different accountable areas for achieving educational objectives, specifically teaching and learning as well as achieving the world class standard. Mbise (2012) identified that most school heads have no power over their educational staff; there power is limited by the authorities.

For education to be achieved to the fullest there are requirements that facilitate the teaching and learning process. Chivore (1995), suggest that if a school head is facing financial challenges he or she also lacks the skills that enhances his or he effectiveness in the procurement and provision of user needs of various department hence the quality of the education will be compromised.

2.3.5. Ways of addressing financial challenges

The Ministry of Primary and secondary Education has been organizing workshops for training Heads of schools, their deputies and clerks on school financial management

although their workshop were not comprehensive and hasty (manual for non finance managers, 2016). According to Baraka (2010), the school heads who have been trained end up being better financial managers.

According to Nyongesa (2007), a report on the research carried out in Kenya primary school on the relationship between the capacity of school heads and the academic performance of students recommended that a school head should possess resource allocation and management skills in handling cash receipts, payments and safeguarding cash. Skills in financial management are a prerequisite to a school head of school finances and the school head must possess them (Matizha, 2017).

Baraka (2010), suggests that the authorities should first train to be heads on financial management since most of them are specialist in other areas. On the same note, Ndlovu (2013), points out that it should be mandatory for every school to hire a qualified bursar or clerk. The school head as well as the clerk /bursar can work together effectively in managing finances if they are competent. However, this is not practical considering low revenues received by the schools.

2.4 Previous Research Studies

School heads play a pivotal role in the management of finances with special reference to collection and disbursement of funds. Financial management is an integral part of management and is mostly concerned with duties of the financial managers in schools. According to Thenga (2012), financial management is a challenge to many school heads because of lack of training. Financial management implies adhering to the accounting

procedure stated in Financial Management for the Non-Finance Education Managers (2017). Financial Management for the Non-Finance Education Managers (2017) advised that many school heads and parents' association (SDC) lack financial skills which pose as a threat to management of public funds. A school head is responsible for budgeting, accounting as well as auditing school finances (Chivore, 1995). In the same vein, Macharia (1993), states that a school head should draw a budget establishing needs of the school in their order of priority. The Education Act (1997) gives the school head a dominant role when working with the SDC. Mpofu (2005) posit that the school head plays a dual role they accountable to the parent's body SDC as well as to the Ministry of Primary and Secondary. The school head has a role to liaise with stakeholders for the effectiveness of the school. Thenga (2012), is of the view that, financial management remains a challenge in many schools because many school heads lack training. Mestry (2004), pointed out that many school heads lack financial knowledge and skills are under great pressure because they cannot work on practical solutions to problems. Many times it has been reported that school heads have been subjected to forensic audits due to financial mismanagement, fraud, misappropriation of funds or pilfering.

Financial management covers various functional areas which include determining financial needs, determine sources of funds, financial analysis, capital structure, asset management and budgeting. According to Rehman (2002) it is the duty of the school head together with the finance subcommittee to draw up a school budget making projections on the expected income and the school needs. Budgeting according to Stoner (2005) is a process of formulating quantitative statement of resources allocated for planned activities over stipulated periods of time. Rivenbank and Kelly (2006) also define budgeting as a process of preparing detailed

financial statements that cover a given time period. At a school the finance sub-committee has the duty of assembling a budget according to Statutory Instrument 87 of 1992.

The budget process as stipulated in the Financial Management for the Non-Finance Education Managers (2013), that is identification of needs by user departments, send to finance committee for compilation, sending the budget for scrutiny, presenting to school parents assembly for authorisation and finally sending an application to Provincial Education Director through the District School's Inspector for recommendation. The fourth step is building the budget that is the actual drawing of the budget, when the finance sub-committee budget the expenses against the revenue income. Last but not at least is monitoring the budget. Lewis (2003) defined monitoring as the continuous or periodic review of a programme or project to assess problem areas and recommend remedial actions. The financial sub-committee meets monthly to monitor and review the budget monthly according to the ministry regulations. This clearly outlines the need for a school head to possess financial management skills.

The school head must show accountability is on financial management. According to Mandina and Chiheve (2013), accountability is defined as, 'the acceptance or responsibility and being answerable of one's actions. Therefore, accountability is the process of being answerable for services rendered and all the resources at one's disposal and under one's custodianship. In other ways, it is the ability for an individual to explain how resources have been expended or are being managed to interested parties. It is mandatory that all the finances that find their way into the school system must be receipted in a transparent manner as stipulated in the Treasury Instruction Manual. A set of accounting record books must be in place as per Ministerial requirement.

The school head therefore must properly account for money collected, received and or donated by various stakeholders. At the same note, the school head must be in a position to explain or account for all bank transaction entered between the bank and the school (Financial Management for the Non-Finance Education Managers, 2013). Furthermore, the school head must account for all the expenditure incurred by the school. In this regard, the head must be accountable to the school authority (the parent board and community), the Ministry of Education, the Private Partners (the Church or Donor community who sponsor certain programmes), Local Authority if it is a Council school, teachers, and many other interested stakeholders. Government devolved more responsibility to schools in respect of personnel management, financial matters and delivery of curriculum (School Based Management Document, 2006)

Since finance is a critical resource in the school system greater transparency and accountability is a prerequisite in terms of its collection, administration and expenditure. The opened books of accounts must be in agreement always. The school head is solely accountable for the management and devolution of the school dollar. The challenges in financial management often lead to critical shortage of resources. Budgeting is a planning phase, needs assessment and prioritisation process. However, Irungu (2012), is of the view that schools lack budgetary programme planning, where the plans are to attain educational objectives. Irungu (2012), pointed out that school heads made no attempt to evaluate their budget against achievements. It was recommended that in service courses be held to equip office bearers with the necessary skills.

According to Hargreaves and Fullan (1992) professional development is basically a solitary

journey, however, school heads need assistance and support during that journey from colleagues or supervisors to enhance their own development in financial management. According to Luhechi (2007), school heads be trained for them to be effective finance managers. With serious concern on the increasing number of financial management cases involving school heads the Ministry with the education partner United nations children's emergency fund to the decision to train finance, administration personnel and non-finance education managers(financial management training manual for the non-finance managers, 2017).

Finance is the spine of every educational institution, the importance of financial management should not be underestimated at any cost in the running of a school hence school heads should be properly and correctly use the funds. In Zimbabwe heads who embezzle school finances are flushed out of the system; no mercy is spared on such heads. The Government is very strict on this act. According to the Statutory Instrument of 2000 it is an act of misconduct to be fraudulent with school funds. Barasa (2009), is of the view that the education system is structured following a bureaucracy hierarchy where the person who has the highest authority is the most accountable person. In this same vein the school head is the most accountable person at a school since he or she has the highest authority.

A school's financial management is handled by someone who is at the helm of the school hierarchical structure to enhance the school's effectiveness. Ngwenya and Pretorius (2013) advocated that Statutory Instrument 87 of 1992 created room for the establishment of the School Development Committee. The School Development Committee is expected to deal with the finances of schools. The Education Act of 1996 as cited by Ngwenya and Pretorius

(2013) states that, ‘the School Development Committee will control the financial affairs of the schools’. This marked the beginning of devolving of the finance management to schools.

According to Chivore (1995), a school head are ex-officio member of the SDC and holds a key position in the SDC meetings. This makes the school head the most accountable person to both the parents’ board and MoPSE when talking of financial matters. In contrast, Mpofo (2005), suggest that the role played by school heads is problematic since are accountable to independent boards.

The Handbook for School Development Committee (2010), states the duties of finance subcommittee which are as follows, ‘monitoring and controlling expenditure, procuring assets and resources for learning, keeping financial books. Therefore the School Development Committee under the auspices of the finance subcommittee is also bestowed with the mandate to safeguard school finances.

The central authority has long arms that control the allocations of expenditure as stipulated in the circular minute number 5 of 2009. This circular gives the specification of how collected school funds can be broken down for use by any school in Zimbabwe. The extension of control is as a result of wanting to bring uniformity, normalcy and proper administration of public funds.

Glover (2006), suggested that the most vital approach to financial management in schools is the emphasis on transparency. The school heads must deal with funds in a responsible manner and that they are accountable to the parents, the learners, the community and the

MoPSE. Mestry and Grobler (2006), highlighted that, due to a shortage of highly qualified personnel in financial management amongst its school heads. This has given rise to corrupt practices and malfunctioning of some school heads.

2.5 Summary

The chapter looked at the theoretic frameworks which are Fayolism and Path goal theory. Literature review was also outlined to clearly outline what the existing body of knowledge have on the challenges in financial management by school heads. The chapter was generally on how the authorities view the area of research in order for the researcher to have a clear picture on what literature is already in place on the topic. The next chapter will concentrate on qualitative research methodology. Focus will be on data collection methods used for the research in assessing the challenges faced by school heads in financial management which are interviews, focus group discussion and book analysis. A case study will be employed to the gather data.

CHAPTER3. RESEARCH METHODOLOGY

3.1. Introduction

The section focused on data collection methods used for the research in assessing the challenges faced by school heads in financial management. Qualitative methodology was employed and a justification of this choice was also provided as well. Research instruments used for the research were outlined in this section as well as the sampling procedure. Data collection procedures were also portrayed. A summary tied the section's loose ends.

3.2 Research Methodology

This part gave a detailed account on how data was collected in assessing the challenges faced by school heads in financial management in Mudzi Central Cluster. Leedy (1997) defines methodology as an operational framework which outlines how data will be gathered to obtain meaning of a specific study. This include an analysis of research design, sampling methods and data collection methods, the methods were carefully used to ensure validity and reliability of research findings. Cram (2013) suggests that methodology is the study of how research is done, how one can find out about things and how knowledge is gained. Therefore, methodology can be viewed as the principles that guide the research practice. It is through this guide that the researcher maps out an approach to solve the problem under research.

3.2.1. Qualitative Research Methodology

Qualitative research was used because of the nature of the topic understudy which requires in-depth information from participants on challenges faced by school heads in financial management. According to Cresswell (1994), a qualitative methodology is a broad approach in social research aimed at obtaining a deeper understanding of a social situation or event. Burns and Groove (2005) define qualitative research as a sequential approach used to

describe life experiences and situations. Palsen (2000), is of the view that qualitative research describe phenomenon in words. Qualitative research is descriptive in nature, it describes events. It considers people, documents, objects and written pieces as sources of information it is because of this comprehensive nature that the researcher adopted a qualitative research methodology since it leaves no stone unturned. A qualitative research design was used to assess the challenges faced by school heads in financial management in Mudzi Central cluster.

Qualitative research was centred on a small group, the results obtained were reliable and accurate and it was less expensive as well. Qualitative research uncovered a lot on the challenges faced by school heads in financial management. Qualitative research was highly useful when the matter was much complicated and did not require yes or no hypothesis it promoted probing to come up with a detailed understanding of the subject matter.

Christensen (2011), suggests that qualitative research is characterised by lack of exactness in producing findings that are dependent on the subject of study. Other subjects were dishonesty in discussions which led to the capturing of inaccurate data. In addition, qualitative research is time consuming. Creativity in qualitative research design is hindered.

3.3 Research design

Leedy (1997) defines a research design as a comprehensive plan of data collection during a research project. According to Churchill (1987), research design is a tool of networking the collection of data that is used as a guide in collecting and analysing data focusing on the instruments that are going to be applied, how they will be administered in data collection and

the way the collected data is presented, organised and analysed. Yin (2003) in Creswell (2007) is of the view that research design is the logical sequence that connects empirical data to a study's initial questions and conclusion.

3.3.1. Case study

A case study was used to assess challenges faced by school heads in financial management. Case study enabled the researcher to scrutinise data in the area of study. Yin (2003) defines case study as a type of research design which is aimed at describing with in depth information the experience of individuals, community and institution. Tichapondwa (2010) is of the view that a case study is an in depth study of one project or one subject presented in a narrative form. A case study deals with contemporary issues and is concerned with why things happen the way they happen. The cases of financial management are a contemporary issue hence the adoption of the case study as a research design for use in the assessment of challenges face by school heads in financial management in Mudzi Central Cluster in Mudzi District. Cohen and Manion (2006) suggest that a case study is a common way of carrying out a research which demands a descriptive and interpretative data on the subject.

3.4 Research instruments

The researcher employed interviews, focus group discussion and document analysis as research instruments. The instruments were be used to collect views, feelings and perceptions of participants on the challenges faced by school heads in financial management in Mudzi central cluster. The different instruments used covered up for the weaknesses of the others. This helped in the acquiring of the desired research outcome.

3.4.1. Interviews

Burns (1997), defines interview as a verbal interchange, often face to face, though telephone may be used, in which the interviewer tries to elicit information, beliefs or opinions from another person. Monette (1987) adds that interviews involve an interviewer reading questions to respondents and recording their answers. Unstructured interviews were more advantageous when the researcher wanted to get an in depth understanding. An interview guide was used to guide the researcher from going astray and stay inline with the topic under research.

The researcher chose interviews because they provided first-hand information. Interviews provided face to face information and the researcher could also probed for information from the participants. Non-verbal reactions were also observed from the interviewees. Interviews were essential for the complex and sensitive situation at hand, assessing the challenges faced by school heads in financial management since it provided an opportunity to prepare a respondent before asking sensitive questions. In interviews questions were simplified to suit the level of the participants.

In contrast to the above, interviews were disadvantageous in that Interviews were time consuming since the interviews had to be conducted on one on one basis. Interviews were also expensive since the population was scattered over a large geographical area and participant had to be visited physically or telephoned.

3.4.2 Focus group discussion

Morgan (1996) is of the view that a focus group discussion as a research instrument which is moderated by a discussion leader in an informal setting with the purpose of gathering data from a group interaction. In focus group discussion the researcher was in a good position to judge the quality of responses paying special attention and capturing relevant useful

information and ignoring irrelevant information. According to Morgan (1996), focus group discussions enabled the researcher to have evidence on similarities and differences in participants' opinions and views as opposed to reaching a conclusion from separate opinions from individual interviews. The researcher preferred the use of focus group discussions because they enabled the obtaining of evidence, similarities and differences from responses by the participants, unlike concluding from a single person's opinion.

The researcher came up with several advantages of focus group discussion in this research. Focus group discussions comprised of participants from different ages, different responses from different ages on the subject understudy was gathered. Focus group discussions were less time consuming since data was collected from a group of participants at once as compared to interviews which were conducted for individuals. First-hand information was gathered and face to face interactions were done during focus group discussions.

The researcher came up with disadvantages to focus group discussions as, some participant could not open up in a large group since the subject was sensitive. In addition, some participants dominated the discussion at the expense of others.

3.4.3 Document analysis

The researcher also employed document analysis in gathering data. Babbie (1999), is of the view that documentary analysis is a secondary data gathering tool that utilises recorded and stored information usually of past events or the status quo from reliable source. Financial documents examined are classified into two groups. The first group namely the primary sources include cash analysis, subsidiary and master receipt books, financial statements, deposit book, daily come and audit reports, payment vouchers and the annual budget. The

second group, the secondary sources are procurement minute book, finance committee minutes. The document analysis was of paramount importance in the assessment of the challenges faced by school heads in financial management in Mudzi in Central Cluster.

The researcher came up with the strengths for documentary analysis as, it gave the correct information contained in books unlike basing on a person's word of mouth which can be biased. It was also cost effective in the sense that the researcher had to travel alone to analyse the books. The researcher could make her own interpretation of the books and make a conclusion without the book keeper justifying his or her work.

However, documentary analysis also had weaknesses, it did not give the researcher the opinion of the book keeper. The researcher could only analyse books availed, some books could be hidden to conceal some malpractices. Some school heads delegate the duty of book keeping to some competent subordinates so their capabilities could not be assessed.

3.5. Validity and reliability

The terms reliability and reliability are essential criterion in quantitative paradigms. In qualitative paradigms the terms Credibility, Neutrality or Conformability, Consistency or Dependability and Applicability or Transferability are to be the essential criteria for quality (Lincoln & Guba, 1985). In Seale (1999) is of the view that while establishing good quality studies through reliability and validity in qualitative research the trustworthiness of a research report lied at the heart of reliability and validity. The idea of discovering truth through measures of reliability and validity was replaced by the idea of trustworthiness.

3.5.1. Validity of research instruments

Smith (1991), defines validity as the process to which the researcher has measured what he or she has set to measure. Validity of the instruments was subjected to the judgement and opinion of the researcher. Creswell and Miller (2000), suggest that the validity is affected by the researcher's perception of validity in the study and his or her choice of paradigm assumption. Lincoln and Guba (1985) argue that sustaining the trustworthiness of a research report depends on the issues, quantitatively, discussed as validity and reliability. The researcher employed multiple methods of gathering data to ensure validity.

3.5.2 Reliability of research instruments

According to Kothari (2011), instrument reliability is the ability of a measuring instrument to provide consistent results. The researcher formulated questions that were comprehensive in the obtainment of data. The participants were encouraged in a way to respond to questions within a stipulated time frame. The researcher also encouraged respondents to respond to questions independently since the language used was simple to understand. All the facts validated the reliability of the research instruments. The researcher created a safe and trusting relationship to ensure that the respondents were free and in a relaxed atmosphere while gathering information in interviews and during focus group discussions.

3.6. Population



Fig3.6 map of Mudzi District

Booyesen (2007), defines population as a set of constructed elements identified for the sake of gathering information. The population of this research was two schools inspectors ten school heads, ten deputy heads, one hundred and forty teachers and fifty SDC members in Mudzi Central Cluster which is Mudzi District in Mashonaland East province. The Cluster is located about 230km from Harare and around 20km to Nyamapanda boarder post. The Cluster is located in a rural setting and is mostly agro based. All the school heads, deputy and the teachers in the cluster are possess different qualification in the education sector. The targeted population by the researcher assisted her to gain vital information on the challenges faced by school heads in financial management, the case of Mudzi central cluster.

3.7. Sample

According to Mugenda (2003), a sample is a process of using a smaller part of a larger population to deduce conclusions of a whole population. For the purpose of this study the

population was one schools inspector at the district education offices, ten school heads, five deputy heads, ten teachers and five School Development Committee members (SDC) from the schools in Mudzi Central Cluster in Mudzi District were subjects in the study.

3.7.1. Convenient sampling

Babbie (1999) is of the view that convenient sampling relies on the available data from available respondents. The data was obtained from subjects who were present on the day. The researcher used the respondents who were present on the day to give their ideas on the challenges experienced by school heads in financial management. The sampling technique was on selecting respondents considering convenience and availability on the day. Information was obtained from the available participants of the target population especially in focus group discussion. The researcher opted for this sampling technique in selecting teachers for the focus group discussion. The researcher preferred this sampling technique because it was simple and cheap to employ in the gathering of data. The researcher took advantage of the time she interacted with fellow teachers, deputy heads and school heads to gather information in relation to the research.

3.7.2. Purposive sampling

The researcher employed purposive sampling. Etikan (2015) defines purposive sampling as a research technique in which the researcher decides what needs to be known, thus set out to find subjects who are both capable and willing to provide information based on knowledge or experience. According to Creswell and Clark (2011), purposive sampling is a technique which involves the identification of individuals that are proficient and well informed on the issue of study. The sampling technique selected respondents basing on their judgement of the researcher through laying down of a criterion as the researcher on background information on

the respondents. Purposive sampling technique was chosen for the purpose of the gathering information on the challenges faced by school heads in financial management because there was need for knowledgeable and experienced personnel to provide data for the research. The choice of participants was purposefully done to members who were quite knowledgeable of the challenges faced by school heads in financial management.

3.7.3. Snowballing sampling

According to Vogt (1999), snowball sampling is a procedure which is used to find respondent who can identify others who will as well identify others. Snowball sampling technique based on referrals and mostly dealt with the sensitive issue like the case under study, challenges faced by school heads in financial management. Since the topic understudy was a sensitive one it was ideal to employ snowball sampling whereby participant recommended other participants they knew who had the same perception and challenges as them. School heads seem to open up to each other when they face financial management challenges, so the researcher asked the respondents to refer other school heads that also faced financial management challenges.

3.8. Data collection procedure

The researcher used focus group discussions, interviews and document analysis to gain insight into the challenges that are faced by school heads in financial management in Mudzi Central cluster. The aim of the research was to cover as much respondents to come up with accurate results to the study.

3.8.1 Collecting data using focus group discussions

The researcher selected five school heads, ten teachers and three SDC members to be part of the three sessions of the focus group discussions. The researcher also invited the sample

teachers and SDC members to be participants in the focus group discussions. The teachers and SDC members assessed their school heads capabilities and challenges in financial management. The invited school heads also assessed their competences in financial management. They also gave suggestions that would aid in the overcoming the challenges. The discussion was open to all to participate and suggest their views towards the success of the research. Equal opportunities were awarded to the participants to contribute. Every contribution was be recorded and noted as valuable. The discussion made evident the similarities and differences of the respondents' opinion and experiences as compared to reaching a conclusion based on separate opinions from the respondents. The instrument brought to the limelight the challenges faced by the school heads in financial management and the possible causes.

3.8.2 Collecting data using interviews

Interviews were conducted on one district education inspector, five school heads, five deputy heads and two SDC members to assess the challenges school heads face in financial management. Individual interviews were administered which comprised of both closed and open ended questions. The quality of data obtained was dependent upon the quality of interactions between the interviewer and interviewee. The interviews were conducted in a friendly manner to promote disclosure among participants. The interview questions assessed the qualification that the school head has and also gathered as much knowledge the participant had on the skills and knowledge on financial management. Interactions in each interview were unique, the quality responses obtained from different interviews varied significantly. The interviewees were also given challenges and suggested remedies in financial management they had to choose from. The interviews lasted between 10- 15

minutes and the researcher can confidently say that the respondents managed to express themselves inline with the interview questions.

3.8.3. Collecting data using document analysis

The researcher undertook an analysis of documents to assess the challenges faced by school heads in financial management in Mudzi Central Cluster. The books analysed were of only four schools basing on their proximity to the researcher's station to cut on travelling expenses.

3.8.3.1. Cash Book

Cash book is a book in which all cash transactions are recorded according to dates, The recordings are either cash received or cash paid. According to the Statutory Instrument 87 of 1992 section 20.1 purports that every school head should keep the cash analysis and record all income and expenditure truthfully in the cash analysis. Cash book helped the researcher to analyse if the receipted monies was done accordingly and also analysed the school expenditure. The researcher was also eager to assess if the cash book was kept intact and compressive as it should. The cash book should be balanced at the end of the month. It was of paramount importance that the researcher analysed the cash analysis. The complexity of the process triggered the researcher into wanting to know how the school heads were efficient in the keeping of the cash book.

3.8.3.2. Subsidiary receipt book

Receipting is of paramount importance in revenue collection. An official receipt should be issued promptly after receiving of any revenue. The receipt should show amount in both figures and words and to be issued without alterations. In an event of an error, the receipt is

cancelled by drawing two parallel diagonal lines and endorsing CANCELLED. Receipts should be written in blue or black ink and in duplicate. The receipts should contain date, the full name of learner, mode of payment and the purpose for which the money is paid for and the signature of the person making the receipt. According to Matizha (2017), many fraudulent activities and mismanagement had been found emanating from the receipting process. Hence the researcher had to analyse the subsidiary receipt book.

3.8.3.3. Master receipt book

Daily receipted money should be surrendered for mastering daily. The person issuing subsidiary receipts should be issued with a master receipt of the exact amount surrendered. The master receipt should include the range of the issued subsidiary receipts. The subsidiary receipt book goes hand in glove with the master receipt book therefore it also had to be analysed to provide data for the topic understudy because some of the subsidiary receipts were not adding up to the amount on the master receipt book.

3.8.3.4. Payment vouchers

Payment vouchers should be compiled by any member of staff who is delegated to perform the task by the finance committee. The member should compile payment details and confirm that the payment has not been made. The payment should also be supported by the minute number granting authority to that payment. The payment vouchers to be certified correct by any member of the finance committee. The head should also check and certify the correctness of the payment before passing of payment. The head being the most accountable person to certify the correctness of payment vouchers, this pushed the researcher into wanting to know how much input the school heads were putting into certifying the correctness of payment vouchers and were all the necessary steps in voucher compilation being followed.

3.8.3.5. Banking register

The banking register helped the researcher to understand if the banking procedure was going on well. The amount to be banked was it posted correctly in the banking register? When the money was banked was there acknowledgement by signing the banking register? The school head or deputy head are the in the majority of cases involved in banking that is why the researcher wanted to assess how well they keep this record and did they bank the money intact.

3.8.3.6. Deposit book

Since the deposit book finishes the acquittal of the revenue which is under the jurisdiction of the school head the researcher so it also befitting to analyse this document. The researcher was interested in the total amount receipted, was it entered in the deposit slip and induplicate. The deposit slip had also to be numbered in numeric sequence to ensure that they were authentic.

3.8.3.7. Procurement minute book

Every school should have a procurement committee which recommend purchases at the school. The procurement minute book served the researcher as a manual that had the correct detail of needs from various departments with specifications of the material. It is also supposed to contain comparative schedules of secured quotations and selection of the suitable supplier with the justification why that supplier was chosen. It is this procurement minute book that authorises all the procurement and use of funds hence the need to analyse the book. The researcher analysed this book to assess challenges that can be displayed in the procurement process.

3.8.3.8. Finance committee minute book

According to the Finance and Administration circular no.6 of 1994, the finance committee should keep a minute book in which they authorise proposed expenditure and authority. It also carries confirmation of all expenditure incurred since the last meeting hence the need to analyse the book to see if the expenditure is done according to the required procedure.

3.8.3.8. School annual budget

According to a Management training Manual for the non finance managers (2016) a budget is an approved plan expressed in monetary terms of expected revenue and its expenditure in an accounting period to meet the objectives and goals of the school. The approved budget by the parents' assembly is hand over to the finance subcommittee for implementation and control. This acts as a manual in the spending of finances that gave the researcher the zest of wanting to analyse the school budgets.

3.8 Data Management

Data management in research is the care and maintenance of the data that is produced during the course of a research cycle. It is an integral part of the research process and helps to ensure that data is properly organised, described, preserved and shared (Mosley, Brackett, Earley and Henderson, 2009). Data management is defined by Gordon (2007:33) as "... a discipline that focuses on the proper generation, storage, and retrieval of data". According to Bryman and Bell(2007), The organisation of data, from its entry to the research cycle through to the dissemination and archiving of valuable results is a very critical aspect in research since data is the basis for new hypotheses and scientific theories. The researcher used interview guides for the interview conducted. The researcher used technology the data was stored on computer hard drive. The data was also put on a flash disk as a backup storage in cases of eventualities.

3.8.1 Data analysis

For the purpose of this study data was analysed qualitatively. The researcher carried out data analysis during the study to assess the challenges faced by school heads in financial management in Mudzi Central cluster in Mudzi. According to Marshall and Rossman (1990) data analysis brings order, meaning and structure the readers of data collected from the research. In Rukuni (2001)'s view data analysis is a process of inspecting learning, transforming and modelling data. Data analysis helped to iron some grey areas as well as some misconceptions that were present in the subject under study by producing original data. According to Cohen and Manon (1990) data analysis is an ongoing process in qualitative research. Patton (1990) in Best and Kahn (1993) argues that there are challenges to make sense out of the massive data available. Therefore one should reduce the volume of data, by identifying important pattern and build a framework to communicate the data. The researcher had to organise the research instruments in a way that made them easy to analyse. The study used interpretive phenomenology analysis as an approach. According to Kawulich and Holland (2012), Interpretive phenomenology analysis looks at individual cases and compares them to identify 'convergent and divergent themes'. Patton (2012) suggests, an inductive approach will be used to analyse responses to allow patterns, themes and categories to emerge rather than impose prior to data collection and analysis. Data from book analysis was analysed first with relevant themes drawn. Secondly, data from interviews and focus group discussion will be analysed. The data will be presented in tables and graphs. A description will follow each table and graph to help provide enough information on the challenges faced by school heads in financial management.

3.8.2. Qualitative data

Qualitative data was characterised by narrative analysis focusing on meanings that action have for people. Data was collected for interviews, focus group discussions and document analysis which was non-numerical gathered from the sample under study.

3.9 Ethical considerations

This section was centred on research ethics and its importance to educational research. Shamoo and Resnik (2009) are of the view that research ethics is the application of fundamental ethical principles to research. The leading principle of this research was to respect people's responses and rights. Cohen and Manon (2007) suggest that interviews are an intrusion into the respondents' privacy hence high standard of ethical considerations should be observed. Rich (2013) defines ethics as a systematic approach to understanding, analysing and distinct matters or right or wrong as related to the well being of and the relationship among conscious beings. One can deduce that during the collection of data participants were told every aspect of the research and were assured that they wouldn't be intimidated for their contributions to the research.

Below are ethical considerations the research revolved on:

The researcher was neutral in data collection, data analysis, data presentation, participants' views and concerns and aspects of the researcher where neutrality was required.

Right to informed consent

The researcher pledged that all participants understood the aims, objectives and the procedures of the study in which they were engaged in. The participants gave their consent in participating in the research and were informed on the risks that can be involved.

Right to confidentiality

The researcher exercised confidentiality during data collection and data presentation. The participants' responses were treated with confidentiality, pseudo names were used where there was a need to maintain confidentiality. Their views and opinions were treated with confidentiality and the respondents' identities were concealed.

Right to withdraw

The researcher informed participants that they were free to withdraw their participation whenever they felt they could no longer continue participating in the research. If anything displeased them and weren't comfortable to continue they could withdraw willingly.

Freedom from harm

The researcher avoided harm to the participant during and after the study this was ensured through the respect for privacy, human dignity and upholding the values and rights of the participants. The participants for example who gave sensitive information on their superiors had their identity concealed to protect them from harm.

Debriefing

The researcher ensured that before the final submission the research findings she shared findings of the study with each participant. The researcher also briefed the participants on the closure of the research and thanked them for taking part.

3.10 Summary

The chapter focused on research methodology employed by the researcher. The chapter looked into 10 sections which comprised of the introduction, research design, research instruments, validity and reliability population, sampling procedure, data collection

procedure, data analysis, ethical considerations and lastly the summary. The researcher applied qualitative research methods to gather data on the challenges faced by school heads in financial management. The researcher was able to adopt a sample from five categories which included schools inspector, school heads, deputy heads, teachers and SDC members. The chapter that follows focused on presentation, interpretation and analysis of data that was collected for the research. The research findings will address the objectives of the study. The researcher employed qualitative research technique for the study. The next chapter is a continuation of chapter three which focused on presentation and analysis of data.

CHAPTER 4: DATA PRESENTATION, DISCUSSION AND ANALYSIS

4.1. Introduction

This chapter focuses on presentation and analysis of data obtained from the research through the use of research tools which were discussed in chapter three which were interviews, focus group discussion and document analysis. The information was in line with the research objectives highlighted in chapter one leading to an assessment on the challenges faced by school heads in financial management in Mudzi Central Cluster. The researcher employed qualitative research technique in gathering data. Data for each individual research question was presented and analysed.

4.2. Demographic profiling of respondents

Table 4.2. Demographic data of participants

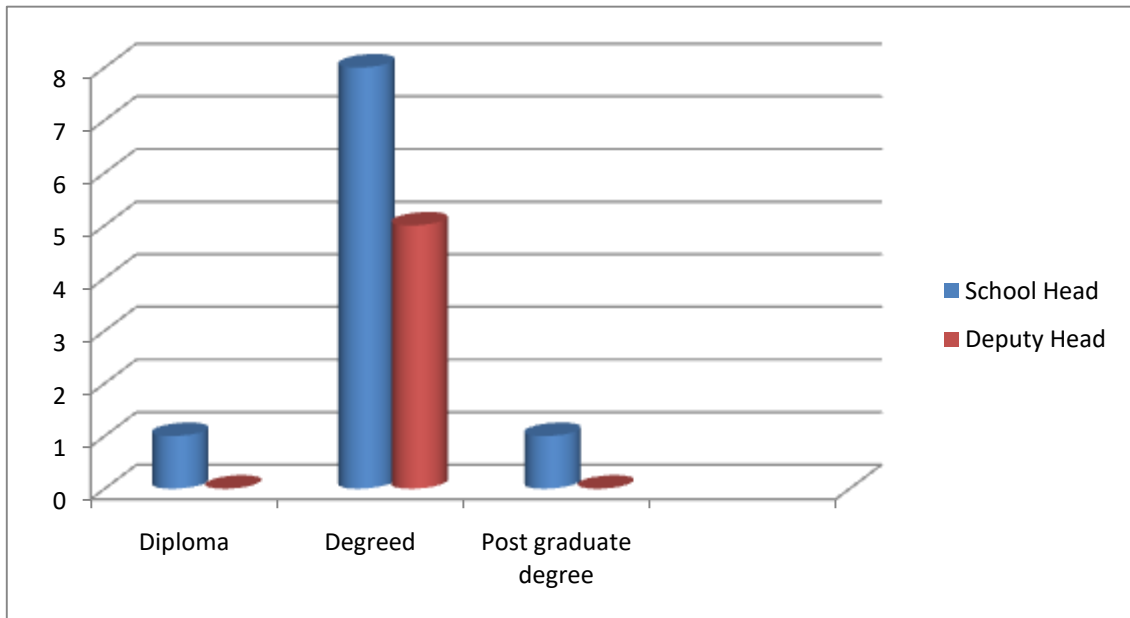
CATEGORY	QUALIFICATIONS			AGE			EXPERIENCE		
	DIPLOMA	DEGREED	POST GRAD	30-45	46-55	above56	-5years	5-10 years	Above 10 years
SCHOOL HEAD	1	8	1	2	4	4	2	3	5
DEPUTY HEADS	0	5	0	2	2	1	2	1	2
TOTAL	1	13	1	4	6	5	4	4	7

Some of the demographic information of school heads and deputy heads was considered as important in understand the topic under study. Above is the information on qualifications, age and experience of the respondents.

4.3. Primary data

4.3.1. Qualifications for school heads and deputy heads

Fig 4.3.1. Qualifications



Qualifications determine an individual's understanding and knowledge of a concept. The qualifications obtained from the school heads ranged from diploma to post graduate qualifications. Among the school heads and their deputies who are degree holders represented a sample of 86% while post graduates represented a sample of 7%, those with diplomas in education were also 7%. Of all the qualifications none was related to educational administration. It was noted that the cluster had no school heads and deputies that were trained in educational administration. Hmaidan (1991) in a study carried out in Jordan on characteristics of effective and non effective schools posit that principals who have good management skills, positive school climate and high pass rate were holders of higher educational qualifications. Koech report (1999) presented that school heads are supposed to be persons with appropriate academic and professional qualification. According to Robbin (1999), the level of education of the school head is therefore a critical issue as it determines the effectiveness of financial management.

4.3.2. Age

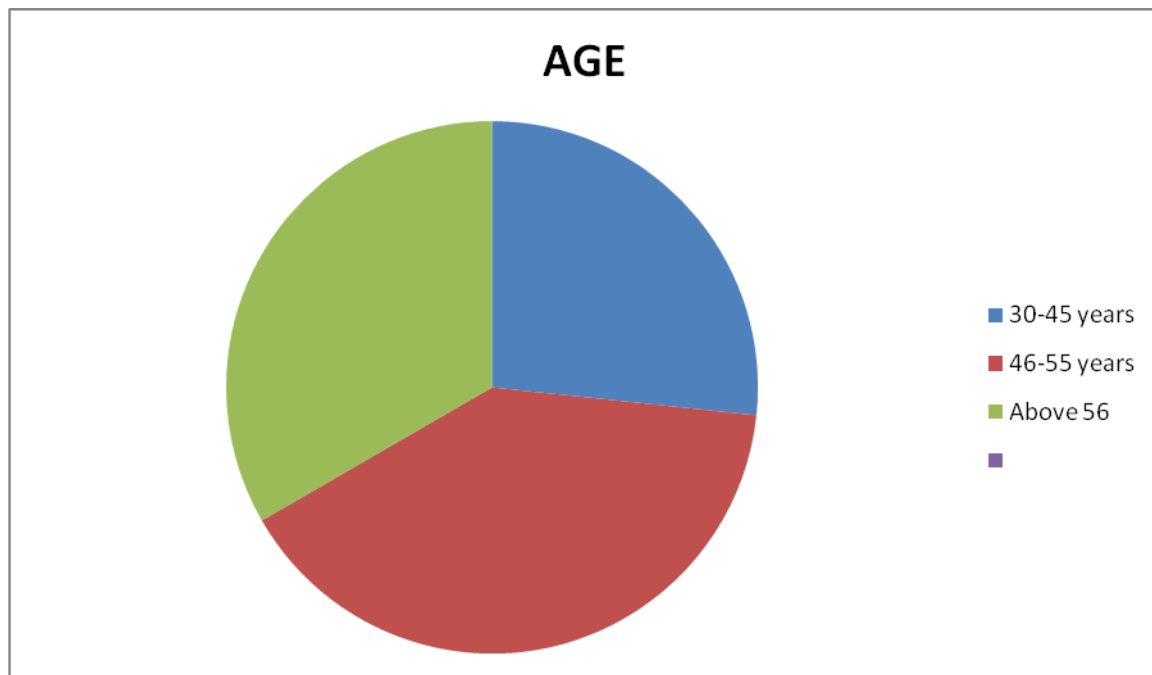


Fig. 4.3.2. Age for school heads

The researcher was also eager to investigate the age of the respondents in order to determine their perception in financial management in schools. Four respondents were between the ages 30-45 which is 27%. Six respondents were between 46-55 years and this was 40% of the sample. Five respondents were above the age of 56 which is 33%. The piece of information was important to ascertain whether financial skills have anything to do with age. Matizha (2016), suggest that young school heads have better understanding of financial management as compared to older school heads. Koech report (1999), also carries the idea that younger school heads possess better financial management skills but experience of the older heads also plays a great deal in financial management.

4.3.3. Experience

Table 4.3.3 Experience of participants

EXPERIENCE	FREQUENCY	PERCENTAGES
LESS THAN 5 YEARS	4	27
5- 10 YEARS	4	27
ABOVE 10 YEARS	7	46

Four of the respondents had less than five years experience which is 27% of the sample, four were between 5 and 10 years (27%) while seven were above 10 years which is 46% of the sample. This helped the researcher to understand if experience had effects on financial management skills. According to Pandy (1999), experience of the school head helps in acquiring resource mobilisation and management. A more experienced school head is therefore better positioned in financial management; handling of financial books requires not only training but also experience (Baraka, 2010).

4.4. Data analysis

Qualitative data analysis from the school from schools inspectors, school heads, deputy heads, teachers and School development Committee members was collected through interviews, focus group discussion and document analysis. Interpretive phenomenology analysis was used together with research questions used as themes.

4.4.1. Response rate

This section is entirely on the respondents that were the sample and provided data with the use of research instruments focus group discussion, interviews and document analysis. The

response rate is of great importance as part of the research, for the success or failure of the research study sorely lies on this chapter. According to Lavrakas (2008), response rate is a mathematical formula that is calculated by researchers and is used as a tool to aid understanding the degree of success in obtaining completed interviews from a sample. For the purpose of this research participants were chosen from Mudzi Central Cluster so as to gain an insight on their opinions on the subject matter. The sampling techniques used for the research were convenience sampling, purposive sampling and snowball sampling technique in the selection of teachers, deputy heads, SDC members, school heads and schools district inspector.

4.4.2. Interview Response rate

Interviews were carried out in Mudzi Central Cluster to ascertain challenges faced by school heads in financial management. Interviews were conducted on one district schools inspector, five school heads and five deputy heads with the aim of gaining a deeper understanding on the challenges faced in financial management. All the eleven expected interviewees turned up for the in the interviews which was superb. The response rate for the interviews was high (100%). The high response rate was impressive towards the gathering of data in the assessment of challenges faced by school heads in financial management

4.4.3 Focus group discussion response rate

Table 4.4.3. Focus group response rate

Focus group	Intended participants	Participants who participated	Non participants	Response rate
Focus group A	7	6	1	86
Focus group B	6	6	0	100
Focus group C	7	7	0	100
Total	20	19	1	95

As highlighted above on the table the researcher selected ten teachers, five school heads, two deputy heads and three SDC members to be part of the three sessions of the focus group discussions. The researcher also invited the sample teachers, school heads, deputy heads and SDC members to be participants in the focus group discussions. Focus group A had seven participants; focus group B had six participants and focus group C seven participants giving a total of twenty participants all in all. Focus group A had seven participants but only six turned up for the discussion making the response rate 86%. Focus group B had all the participants in attendance making the response rate 100%. Focus group C had an attendance of 100%. Overall, the response rate of the focus group discussion was 95% which was quiet impressive in the assessment of challenges faced by school heads in financial management in Mudzi Central Cluster

4.5. Questions

4.5.1. Question: 1 Motivations behind the financial management challenges.

It was imperative to understand if the school heads knew their task in school financial management. From the data collected by interviews, document analysis and focus group discussions showed that school heads partially knew their tasks in financial management. School heads had varied responses to the question. However, more respondents were attributing the challenges to lack of training. From extracts:

“My lack of proper training has attributed to my challenges in executing financial skills.”

School Head 1

From the responses from both interviews and focus group discussions it was drawn that school heads need to be equipped with financial skills for them to be efficient in financial management. In addition, there is need to trim off some of their duties to increase efficiency in financial management. Evidenced by the quotation below:

“Financial management is a mammoth task on its own with other duties that I am supposed to take care of there is no room for me to be an expert in the area.” **School Head 2**

The results of interviews, focus group discussion and book analysis clearly outlined that school heads face challenges in financial management. The school heads lack proper training on financial management. In support, Ndlovu (2013) is of the view that, financial challenges in schools are as a result of lack of financial skills among school heads and financial officers. The lack of financial management skills has given rise to misappropriation of funds. It was also alluded by Matizha (2016) that, most school heads do not possess any leadership and managerial skills. The school heads mainly rely on the advice and guidance of other staff members who possess accounting skills. This makes school heads prone to financial misappropriation of public funds.

According to the guidelines of the Ministry of Education for Science and Technology Management (1993), a school head in a primary school carries out many duties, the most important of which are the mobilisation of resources, management and control of finances, the coordination and management of the curricula, the management and encouragement of teachers. All these tasks to be done by only one person will reduce efficiency in some areas especially financial management which requires much attention. In Fayol's line of thinking, there is need for delegation of duties and specialisation. The line of authority should be clearly defined, authority goes hand in glove with responsibility it is the heads responsibility even after delegating a task on financial management that he or she has to make a follow up to see to it that all has been done well as per instructions , orders and in line with the intended objectives. Therefore, the school head even after delegating tasks should supervise to ensure the correct thing is being done and this calls for the head's expertise in the area of financial management.

It was also gathered through focus group discussions that the system on the promotion of school heads should be done considering professional qualifications related to educational administration. By merely promoting a school head because he or she is a holder of a degree has given rise to challenges school heads face in financial management to a certain extent. As one was quoted:

“The system fails by promoting school heads on the basis of having a degree, it fails to realise that some of the expertise that the individual has are not administrative related.”

Teacher 3

Multiple roles played by school heads is another noted cause of financial management challenges raised in both interviews and focus group discussions. School heads have a lot on their shoulders and dealing with financial matters will be affected. Tasked with a lot of duties and responsibilities school heads have become 'jack of all trade and master of none' this has

given rise to challenges school heads face in financial management. Book analysis also evidenced the above since most books were not in their perfect state. Henry Fayol emphasised the principle of specialisation which should be seriously considered when dealing with financial matters not everyone is a master in that trade, hence the need for division of work and qualified personnel to deal with financial management. Ndlovu (2013) argues the lack of financial management skills serves as a challenge to school administration and will in turn affect academic performance of students.

It was also noted from interviews and focus group discussions that, lack of control mechanisms by the authorities was also a factor contributing to financial management challenges faced by school heads, the authorities hardly come to supervise on financial matters and this pose as a threat to financial management. The books analysed supported the latter mentioned, since some books were lacking supervision from superiors. School heads wait for external auditors who hardly visit the schools. The schools are also poorly financed for them to afford consultancy services. The authorities need to device a mechanism that strictly safeguards the keeping of financial books intact and updated.

Frequent changes in policies has also attributed to the challenges in financial management. The focus group discussion highlighted that the policies in financial management are always changing and to a lesser extent this was also affecting execution of duty in financial management. One school head was quoted:

“The ever changing policies in financial management are the cause of the financial challenges. For the past fifteen years that I have been in service the policies have been changing and this is quite confusing and a challenge in financial management.”

The differences noted during book analysis of the books studied of different schools was a testimony that the policies were forever changing and there is need for the school authority to keep abreast with the changes for them not to use the old and outdated systems. However,

public funds are controlled, the allocations of expenditure as stipulated in the circular minute number 5 of 2009. The circular clearly prescribes how collected school funds can be broken down for use by any school in Zimbabwe. The extension of control is as a result of wanting to bring uniformity, normalcy and proper administration of public funds.

Interference by the School Development Committee is another noted root cause of financial management. Focus group discussions highlight that the SDC being the local custodians of the schools at times they think they are at the helm of the school and disregard the school head's advices. This has brought the working relationship of the two parties to be hostile and has given rise to some of the financial challenges school heads faces in financial management. Statutory Instrument 87 of 1992 created room for the establishment of the school development committee. It was expected to deal with the finances of schools. The Education Act of 1996 as cited by Ngwenya and Pretorius (2013) states that, 'the School Development Committee will control the financial affairs of the schools'. Some SDC are not literate and cannot perform their financial duties they were voted into the committee on the merit of being vocal, rather they act as watchdogs to the school coffers and will not allow the school head to perform his/ her responsibilities. One of the SDC members was quoted,

"Ini handina kana chandinoziva nezvemabhuku amunoreva emari, basa rangu ini ndandakapinzirwa muSDC ndere kuti ndione kuti Head haadye mari yechikoro."

Matimbe (2012) argues that school heads still plays a dormant role in meetings and decisions during School Development Committee. The position power held by the school head should not be overridden by the SDC members. However, Mbise (2012) identified that most school heads have no power over their educational staff and parents bodies their power is limited by the authorities. The Handbook for School Development Committee (2010),

outlines the duties of finance subcommittee which are monitoring and controlling expenditure, procuring assets and resources for learning, keeping financial books. Therefore, the School Development Committee under the name 'Finance subcommittee' is also bestowed with the power to safeguard school finances. The term of office for SDC should receive regularisation sessions if they are to be well versed with the statutes and financial management practices. In support, Glover (2009) asserts that the school head is considered the safeguard and presiding officer with the help of the SDC of resources and funds that belong to the school. As a result, Davies (2006) notes that school heads and the SDC are responsible for the preservation and efficient utilisation of the resources and disbursement of funds.

Book analysis also showed that books of finance were available in all the four schools. However, in most cases the books were not kept up to date and not detailed as they should be. Some cash books were not up to date. The procurement procedure was not being followed correctly in the majority of cases. The major outcry was lack of training among the school heads in financial management. One school head was quoted:

"I am doing my best to keep these books in this state, I did not receive any training I am degreed in Special Education and that is my area of expertise. Being a financial manager is something among my duties and responsibilities that I have to fulfill." **School head 6**

The above quotation clearly highlights beyond reasonable doubt that lack of financial training was playing a key role in the financial challenges faced by school heads. Besides having classroom expertise most school heads have no prior financial management training, most school heads hardly have any formal managerial and leadership training (Pandy, 1999). According to Matizha (2016) school heads are responsible for supervising the procurement, delivery, storage and utilisation of school supplies. The books analyses clearly indicated that

school heads along with SDC chairpersons and bursars were signatories to the school bank account and they oversaw withdrawal of school funds, the procurement of supplies and their delivery, storage and usage within the school. However, some procurement procedures were flouted.

4.5.2. Question 2: Impacts of financial management challenges in the smooth running of schools

Hagreaves and Fullan (1992) are of the view that professional qualifications raise the standard of education which revolves around the issue of providing equal and sufficient opportunities for learners. The same sentiments were echoed by one interviewee:

“Financial management skills are the vehicle that promotes the well being of the school. For a school to have a good school tone it emanates from good financial control. The school effectiveness and soundness comes from good financial management. You cannot talk of good infrastructure, staff retention and good pass rate at a school where there is poor financial management.” **District Educational schools inspector**

Focus group discussions outlined that schools with good financial managers are manned by instructional leaders. Chang (2001) suggests that an instructional leader spend much time and skills to encouraging high performance; track learners’ scores and other indicators of student learning. This is done by someone who is fully acquainted with financial skills and uses the financial resources to the best interest of the learner and the improvement of the school. It also reduces chances of misappropriation of funds, theft and pilfering. Matizha (2016) is of the view that the financial skills of the school head are a critical issue as it determines the effectiveness of financial management. It is expected that a school head must plan the school budget that includes different accountable areas for achieving educational objectives,

specifically teaching and learning if the school head lacks the skills then the school is doomed.

Matimbe (2012) suggests lack of financial management skills serves as a challenge to academic performance of students. The same idea was gathered from the focus group discussion when one respondent was quoted:

“The presence of limited resources and the lack of skills to manage the few resources contribute to an unhealthy living and working atmosphere for the teachers hence challenging in teaching and learning process. The School heads in schools in most cases are the result of their schools pass rates, how can learners perform well when the school is ill equipped?”

The books analysed showed that the school budgets were not considered during the course of the year they were just drafted for fees increase. Irungu (2012), suggested that schools lack budgetary programme planning, where the plans are to attain educational objectives. Learner requirements and needs were not prioritised. Some schools were even lacking accounting skills, internal auditing, prompt disbursement of funds, and implementation of budget in order to enhance sustainable management of schools. It was also evident that some schools with competent finance teams working together for the common good of the learners. Irungu (2012), ascertained that some school heads made no attempt to evaluate their budget against achievements. Some school have since changed their tone, and climate for the better. The Pathgoal theory stresses that good financial managers must be able to foster and support new ideas among employees through persuasive visionary skills. The school head should also be supportive in knowledge dissemination and encourage staff improvement to inspire performance of learners.

Deventer and Krugger (2005) suggest that it is the responsibility of the school head to ensure that essential educational requirements are availed to enhance the teaching and learning process, this demands effective financial management and the lack of effective financial management pose as a challenge hence schools lacking the resources are supposed to enhance the development of learners and their academic performance as well. In the same vein, the Pathgoal Theory is of the idea that the leader's behaviour can influence in the attainment of organisational objectives. House as cited in Northouse (2016) is of the view that the motivational function of leaders is by clarifying the path subordinates travel, reducing roadblocks, pitfalls and increase opportunities for personal satisfaction. In order to attain this there is need for good financial management practices among school heads. According to Irungu (2012) school heads are more under scrutiny than other professionals by being at the helm of the school management. Stakeholders sometimes demand transfer of school heads for alleged financial competence on the premise that the future of the learners is at stake.

According to Pandy (1999) reporting on a research carried in Kenya primary school on the relationship between the capacity of school heads and the academic performance of students recommended that a school head should possess resource allocation and management skills that include, handling cash receipts, payments, and safeguarding cash balances. Skills in the mentioned fields are very important for the effective management of school finances and the school head must be familiar with them. Without the necessary administrative competencies and financial management skills, most of the school heads can hardly deliver. In the same view, Matizha (2016) suggests that failure by school heads to financially manage funds poses as a threat to the school, there is risky of the school failing to develop. The developments that are intend do not occur due to the failure to manage the available funds hence the school head should be competent in order to improve the school tone.

The Pathgoal theory provides a frame work within which the effectiveness of educational management influences competence. School Heads must ensure that the learners are given the priority benefit of education and a learning stimulating environment. This enables the learners to develop and understand the correct meanings of facts and concepts as used in the classroom by the educator. The presence of limited resources and the lack of skills to manage the few resources contribute to an unhealthy living and working atmosphere for the educators hence a challenge in the teaching and learning process. It is expected that a school head must plan the school budget that includes different accountable areas for achieving educational objectives, specifically teaching and learning. Nevertheless, the study by Mbise (2012) have found that unlike heads of private schools, heads of public schools in Tanzania including community schools do not have real powers over staff. They are not permitted to recruit, move, reward, punish or fire them

Deventer and Krugger (2005) outlines that it is the responsibility of the head of the school to ensure that educational inputs are available which are essential to the teaching of any subject in the school curriculum and this demands effective financial management and the lack of effective financial management is a challenge hence schools lacking the facilities that are supposed to enhance the development of students and their academic performance as well. Shortage of teaching and learning material was rampant in the schools studied which was highly affecting school accountability and improvement.

4.5.3. Question3: Ways to address financial management challenges

The information gathered in interviews, focus group discussions and book analysis clearly highlighted the need to train school heads for them to be effective and efficient financial managers. The respondents seem to have the same opinion on the ways of addressing the challenges.

“Appointment of administrative post like school head and deputy head should not be done because one has a degree but should consider administrative degrees, people who have passed through the mill.” **School Head 2**

“There is need for proper training not these marathon workshops that they organise they are not yielding results.” **Deputy Head 5**

The idea of imparting financial management skills through training was echoed by all. This noble idea was also supported by Irungu (2012), who suggested that newly appointed school heads should be trained so as to sufficiently prepare potential school heads for the responsibility in financial management.

“The system should train school heads and deputies before they are posted to schools. Their basic teacher training does not equip them with financial management skills.” **Teacher 2**

Newly appointed school heads require development workshops since their training at Teachers colleges did not deal with such financial issues. The Ministerial and the financial requirements of the comptroller general are based on the actual principles of accounting and bookkeeping which must be put in practise by the schools (Financial management training manual for the non-finance education management, 2016). This practise requires even the S D C to be serviced by knowledgeable persons such as the ‘U N I C E F’ team that went around the country training the schools finance management committees. Although this was done hurriedly, there is need for such course but they should not be short courses for them to be beneficial. Fayol clearly outlines the importance of specialisation, he suggested that

specialisation brings efficiency in an organisation, hence the school heads should be specialised in financial management for them to be effective financial managers.

The books analysed and the evidence gathered through focus group discussion and interviews was evidence enough that lack of financial skills was a major setback in the school administration in the schools studied. The school heads and their deputies lacked financial skills. This was evidence enough for the need to get all school administrators financial literacy skills for schools to effectively run towards school improvement and accountability.

It was also noted that, although lack of training is the major source of the financial challenges school heads face, but there is also need to address other minor causes of the challenges mentioned under question 1. Failure to address all problem will also be disastrous, hence the need to remove all obstacles so that the school heads will be effective and efficient in their duties. According to Northouse (2016), the leader removes obstacles and road blocks that may be challenging, by so doing there will be satisfaction and accomplishment of organisational goals. If the school head has challenges in financial management the whole system will be affected. In the same vein, the school head should work towards overcoming the challenges on financial management for the effective running of the school and successful attainment of objectives. According to House (1971), in the Pathgoal theory, the school head should work on obstacles that may hinder his or her success in sound financial management.

Apart from poor managerial and leadership training, most school heads work in poorly equipped schools in terms of physical facilities. According to World Bank (2008), most primary schools are identified with lack of financial management skills, poor fees payment and high handedness in the management of schools. The Ministry of Primary and secondary

Education has been organising workshops for training Heads of schools, their deputies on school financial management although their programmes have been irregular. The Heads who have been trained end up being better managers which includes financial management (Baraka, 2010). With the above in mind the workshops seemed to have not yielded results because they were done in haste.

4.6. Summary

The chapter dealt with data presentation and analysis. Focused on response rate of the interviews, focus group discussion and data analysis to challenges in financial management faced by school heads, how they impact on school effectiveness and ways to address the challenges in Mudzi Central Cluster in Mudzi District Mashonaland East province. The chapter kick started by provision of the demographic data of respondents. The research questions were addressed by the data obtained from the instruments used. Chapter five will provide the conclusion and recommendations based on the findings of this study

CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This chapter summarises and concludes the whole research and provides guidance in the process of resolving the challenges faced by school heads in financial management in Mudzi Central Cluster. The chapter answers all the research questions raised in chapter one. The researcher drew conclusions from the data that was gathered in chapter four in line with the challenges faced by school heads in financial management. Recommendations for challenges faced by school heads in financial management were also aired. The chapter winds up the research and irons out all the gray areas.

5.2. Summary

The purpose of this research was to assess the challenges faced by school heads in financial management in Mudzi Central Cluster in Mudzi District. The lack of financial management skills has proffered the research to partake the study. Chapter one of this research was

basically on the background of the study, statement of the problem, research objectives and research questions answered during the course of the study. Also included in chapter one were the topics limitations, delimitation, definition of key terms and lastly the general organisation of the study. This chapter mainly focused on the general introduction of the topic of study. The statement of the problem outlined that mismanagement of funds in most schools has been a very critical motivation behind the failure of most schools to produce good results. The research has proved financial management skills to be critical in the success of a school. It is of importance that the school head is equipped with the skills. The research was guided by the research questions raised in this chapter. The significance of the research highlighted the benefit of the research to MoPSE, school heads, policy makers, future researchers and other stakeholders. There was also definition of key terms that were frequently used in the course of the research.

Chapter two dealt on the theoretic frameworks which are Fayolism and Path goal theory was put forward by Evans (1970) and House (1971).Fayolism and Path Goal theory were discussed and how they aid school heads to be efficient in financial management. Literature review spelt out what the existing bodies of knowledge have on the topic understudy. Literature revealed that the lack of the financial management skills has caused misappropriation of funds by school heads. It was also suggested that schools hire competent personnel to deal with financial matters. However, the financial status of most of the schools cannot shoulder such a heavy burden. The lack of the financial management skills has caused misappropriation of funds by should heads. In addition, most school heads do not possess any leadership and managerial skills The school heads mainly rely on the advice and guidance of the SDC and other staff members who posses accounting skills. It was also noted that poor financial management skills have a negative effect on the school effectiveness as well as pass

rate. The literature review also highlighted the need to equip school heads with financial management skills for them to be competent.

Chapter three was an account on data collection methods used for the research. A case study which is qualitative was used as research design. The study was for ten primary schools in Mudzi Central Cluster in Mudzi District in Mashonaland East Province. The study sample was selected using snowball sampling, convenient sampling and purposive sampling. Focus group discussion, interviews and document analysis was used to gather data from school heads, deputy heads, teachers, SDC members and district schools inspector. The chapter also presented the data collection procedure, analysis plan and ethical considerations for the study. The researcher faced financial constraints in the course of the study especially with the travelling expenses. The researcher had to make use of some gatherings with the participants e.g during workshops and sporting activities for interviews and focus group discussion. The researcher also analysed documents of four schools which are near the researcher's station to cut on travelling expenses.

Chapter four presented interpreted and analysed data that was collected through interviews, focus group discussion and document analysis for the research. The data gather in chapter three was presented in this chapter in the form of tables, graphs, pie charts, narratives and discussions. The research findings were presented and were addressing the research objectives of the study. The researcher employed qualitative research technique for the study. The chapter also exposed that school heads were facing challenges in financial management because they lack financial skills. It was also revealed that school heads have a lot of responsibilities and this also affects their efficiency. Changes in policy, interference by the parents' boards as well as lack of control mechanisms were among some minor contributions to the challenges in financial management.

The study was centred on the three research questions. These are:

1. What are the motivations behind the financial management challenges within the Mudzi Central Cluster schools?
2. What is the impact of financial management challenges in the smooth running of schools within the Mudzi Central Cluster?
3. What ways can be used to address the challenges in financial management school heads in Mudzi Central Cluster?

5.3. Findings

Data collected from interviews, focus group discussions and document analysis clearly showed that school heads were not well versed in financial management. School heads lacked skills in financial management

It was also noted that good financial management skills play a pivotal role in the effectiveness of a school. The schools' improved infrastructure, high staff turnover, good pass rate and good school culture were all signs of good financial management skills by the school head.

It was also found out that school heads should be trained in financial management skills prior to their appointment into the position of school heads. Most school heads have not taken up administrative courses.

The school development committees are not functional in watching over the school coffers but are rather monitoring the school heads.

It was also noted that the school heads are overloaded with duties that responsibilities which can also hinder effectiveness in their discharge of due, hence the need to trim off some duties and responsibilities.

5.4. Conclusions

1. Given the above mentioned findings the researcher concluded that school heads need intensive training in financial management. The MoPSE should arrange intensive in service training for already school heads. It should also make it a policy to train school heads and their deputies before they are appointed the responsibility to handle and manage public funds. The Ministry can also appoint school heads on the merit that they have a qualification that is related to educational administration or financial management.

2. School heads have a lot of duties and responsibilities. The efficiency of school heads in financial management is affected by the numerous duties that are bestowed upon the school head. There is need to trim of some of the duties so that they become experts in financial management.

3. The SDC are not capable of some of their duties and responsibilities. There is need to train the SDC members on their duties and responsibilities before they assume their term in office. Most SDC members do not possess qualification in administration of funds and can act as a stumbling block in sound financial management by the school head.

4. School heads should be made aware of change in policy not just in the form of written circulars but rather there should be training in respect to the change in policy so that members are familiar to the change. This also brings in uniformity in the keeping of the documents by the school heads and keeps them abreast with the changes.

5.5. Recommendations

5.5.1. School heads

- The school head should keep abreast of the changes in policies and continue to upgrade themselves so that they are good financial managers.
- The school head should be professional enough when dealing with the SDC and should abide by ministerial guidelines.
- The school head should impart knowledge to SDC members when they assume office and make them aware of their duties and responsibilities as well as the ministerial statutes in regard to financial management.

5.5.2. Ministry of Primary and Secondary Education

- The MoPSE should promote school heads upon having a degree in Educational administration
- Offer intensive training courses for the to-be heads on financial management. Trainees who prove they are not capable should not be posted to headship.
- Trim off some of the duties of the school heads for them to be effective and efficient in financial management.
- Offer training to the SDC on basic financial management through workshops before assuming office term.
- Offer workshops as refresher courses and also to update school heads on changes in financial management policies.

5.5.3. Stakeholders

- Stakeholders should be aware of their duties and responsibilities and should not be a stumbling block in the service delivery and should always abide by the ministerial financial management policies.

5.5.4. Future researchers

The present research was confined to financial challenges in general; there is need for future research on individual components of financial management to ascertain areas that the school heads are facing major challenges. There is also need to cover a large geographical area since this research was centred to only ten schools how are in a rural setting. There is need to understand if geographical location has effects on financial management, hence future research can be carried out with a larger population.

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APPENDIX 1

Interviews for school heads

My name is Mhatiwa Linda I am a student at Midlands State University studying for a Bachelor in Educational Leadership and Management. As fulfilment of the degree programme I am carrying out a research on the challenges faced by school heads in financial management in Mudzi Central Cluster.

Age

Highest qualifications

Experience in completed years

Themes	Questions
1.Motivations behind the financial management challenges	➤ In your opinion what are some of the obstacles that have hindered the discharge of duty in financial management?

	➤ Do you think you have adequate training to effectively manage school finance?
2.Impacts of financial management challenges in the smooth running of schools	➤ In what way does financial management skill affect the effectiveness of a school?
	➤ Do oversee and authenticate books of finance, how has this helped your school?
3.Ways to address the challenges in financial management	➤ What do you suggest can help challenges in financial management school heads?
	➤ How has been your performance in financial management over the years? (depending on experience)

Thank you

APPENDIX 2

Interviews for Deputy heads

My name is Mhatiwa Linda I am a student at Midlands State University studying for a Bachelor in Educational Leadership and Management. As fulfilment of the degree programme I am carrying out a research on the challenges faced by school heads in financial management in Mudzi Central Cluster.

Age

Highest qualifications

Experience in completed years

Themes	Questions
1.Motivations behind the financial management challenges	➤ In your opinion what are some of the obstacles that have hindered the discharge of duty in financial management by your school head?

	<ul style="list-style-type: none"> ➤ Do you think your school head has adequate training to effectively manage school finance?
2. Impacts of financial management challenges in the smooth running of schools	<ul style="list-style-type: none"> ➤ In what way does financial management skill affect the effectiveness of a school?
3. Ways to address the challenges in financial management	<ul style="list-style-type: none"> ➤ what do you suggest can help challenges in financial management school heads
	<ul style="list-style-type: none"> ➤ How has been your performance in financial management over the years (depending on experience)

Thank you

APPENDIX 3

Interviews for District Schools Inspector

My name is Mhatiwa Linda I am a student at Midlands State University studying for a Bachelor in Educational Leadership and Management. As fulfilment of the degree programme I am carrying out a research on the challenges faced by school heads in financial management in Mudzi Central Cluster.

Experience in completed years

Themes	Questions
1. Motivations behind the financial management challenges	<ul style="list-style-type: none"> ➤ In your opinion what are some of the obstacles that have hindered the discharge of duty in financial management by school heads?

2. Impacts of financial management challenges in the smooth running of schools	<ul style="list-style-type: none"> ➤ In what way does financial management skill affect the effectiveness of a school? ➤ What are some of the benefits of good financial management in schools?
3. Ways to address the challenges in financial management	<ul style="list-style-type: none"> ➤ What do you suggest can help challenges in financial management school heads?

Thank you

APPENDIX 4

FOCUS GROUP DISCUSSION QUESTIONS GUIDE

My name is Mhatiwa Linda I am a student at Midlands State University studying for a Bachelor in Educational Leadership and Management. As fulfilment of the degree programme I am carrying out a research on the challenges faced by school heads in financial management in Mudzi Central Cluster.

1. What are the causes of financial mismanagement in schools?
2. In what ways are school heads responsible for the challenges?
3. How does good financial management improve the school tone?
4. What is the role of SDC in financial management?
5. How can financial mismanagement by school heads be addressed?