



Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe

By

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Philosophy in Education at Midlands State University, Zimbabwe**

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Declaration

I, Stephen Njini (R0538270), hereby declare that the thesis entitled, *Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe* is my work and it has not been submitted to this or any other university for examination. All secondary sources used in this study have been duly acknowledged and a reference list provided.


Signature



DATE 20 June 2024

Declaration on ethics

I, Stephen Njini (R0538270), hereby declare that I am fully aware of the Midlands State University Policy on Research Ethics and that I have taken every possible precaution to comply with the regulations about it. I have obtained an ethical clearance certificate from the Midlands State University Ethics Committee, for which the reference number is PHDED001/21.

Signed:  **Date:** 20 June 2024

Approval Form

The undersigned certify that they have read and recommended to Midlands State University for acceptance, a thesis titled, *Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe*, by Stephen Njini (R0538270) submitted in fulfilment of the requirements for the degree of Doctor of Philosophy in Education.

Signed: Date...13 May 2024
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Abstract

This study was motivated by reports that school leaders in charge of financial management abuse school resources despite policy guidelines on school financial management that are in place. Stoker's (1998) Governance Theory and Freeman's (1984) Stakeholder Theory guided this study. Stoker's (1998) Governance Theory focuses on power decentralisation, local self-governance, and involvement of all sectors in the school governance process. Freeman's (1984) Stakeholder Theory focuses on, engagement, stakeholder value, accountability, collaboration, and the identification of interested parties. The two theories' tenets were relevant to the study of policies and practices in a decentralised financial management system in secondary schools within the Kwekwe district. The Pragmatic Research Paradigm, Mixed Methods Research (MMR) approach, and explanatory sequential mixed methods research design formed the basis of this study. Disproportionate stratified sampling was employed to select 4 clusters from 30 clusters housing 56 secondary schools in the Kwekwe District. The population of the study was 570 school officials in charge of financial management in the secondary schools. Data generation instruments were closed-ended questionnaires, in-depth interviews, and document analysis. A stratified random sample of 61 respondents answered close-ended questionnaires during the quantitative phase. A purposive sample of 19 participants answered in-depth interviews during the qualitative phase. A purposive sample of documents on school financial management was read during the qualitative phase until saturation. Quantitative data from the survey questionnaires were analysed using the Statistical Package for Social Science (SPSS) version 20. Atlas Ti was used to analyse qualitative data derived from interviews. Manual techniques complemented document analysis.

The study showed that 95.2 % of the respondents agreed that the unavailability of documents that guide financial management affected actual practices in financial management. Similarly, 43.8% of the respondents agreed that available and adequate documents were good for practice, and (78.6%) of the respondents did not associate actual practices in school financial management with the usefulness of documents that guide financial management. The study recommends training, simplification and translation of financial management documents into vernacular languages. The study also found that financial control policies, challenges with school financial management policies, and policies on financial management had a significant positive relationship with actual practices in financial management. The study recommends regular auditing of schools, capacity building of school finance committees by schools, government, universities, and the Ministry of Primary and Secondary Education, and recruitment of school financial management personnel with appropriate skills. The study developed a framework for financial management policies and practices that serve as strategies and guidelines for financial management in schools.

Keywords: Financial management, policies, practices, secondary school, cluster, Kwekwe District.

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Dedication

Dedicated to my mother, Elizabeth Njini, and father, Njini Chirikadzi

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Acronyms

ANNSSF	Amended National Norms and Standards for School Funding
BEAM	Basic Education Assistance Module
CAMFED	Campaign for Female Education
CDF	Constituency Development Fund
CGCs	Cluster Governance Committees
DSI	District Schools Inspector
EFA	Education for All
ESPP	Enhanced Social Protection Project
ETF	Education Transition Fund
ICT	Information and Communication Technology
IMF	International Monetary Fund
MMR	Mixed Methods Research
NGA	National Governance Association
POMI	Personnel, Organisational, Money and Instructional Management
RTE	Right to Education Act, 2009
SASA	South African Schools Act
SDG 4	United Nations Sustainable Development Goal 4
SGB	School Governing Board,
SIG	School Improvement Grant
SNV	Stichting Nederlandse Vrijwilligers (Foundation of Netherlands Volunteers)
SPSS	Statistical Package for the Social Sciences
SMDC	School Management and Development Committee
SSF	School Services Fund
UN	United Nations
UNICEF	United Nations Children's Fund
USA	United States of America
WCEFA	World Conference on Education for All
ZJC	Zimbabwe Junior Certificate
ZIMASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZIMPREST	Zimbabwe Programme for Economic and Social Transformation

Chapter 1: Context of the Problem

1.0 Introduction

This study explores the financial management policies and practices in a decentralised educational financial management system in secondary schools within Kwekwe District of Zimbabwe. Many countries across the world have decentralised financial management functions in their education systems (Matete, 2022; Winkler & Gershberg, 2003). Decentralisation has occurred under various motivating factors relating to efficiency, competency, accountability, transparency and financial probity in all institutions and at every level (Dzhurylo, 2019; Matete, 2022).

Decentralisation in educational management refers to the transfer of power or responsibilities from central government to local communities and schools (Edwards & DeMatthews, 2014; Khilji, Jomezai, Bibi, & Baloch, 2022). Transfer of power and responsibilities to local communities and schools focuses on increasing quality of service delivery, efficiency, and accountability (Matete, 2022; World Bank, 2018). Decentralisation of educational management to schools also aims to increase parents' demand for quality education (Dzhurylo, 2019; Edwards, 2019). Dzhurylo (2019) and Khilji et al. (2022) further reveal that decentralisation of school financial management empowers local communities and schools to make their own decisions on various aspects of policies and practices in their schools. This chapter presents the background to the study, statement of the problem, objectives of the study, research questions, and hypothesis. The chapter further explores the significance of the study, delimitations, definition of terms and summary of the chapter.

1.1 Background to the study

International organisations such as the International Monetary Fund (IMF) and the World Bank have influenced decentralisation of educational management in some countries in order to promote efficiency, competency, accountability and transparency in all institutions at every level (Matete, 2022; World Bank, 2018; Zajda 2005). Central governments, globally, have decentralised financial management autonomy to lower levels such as provinces, districts and schools in order to increase efficiency, accountability and quality of education in their respective countries (Edwards, 2019; Edwards & DeMatthews 2014; Fasih, Patrinos, &

Santibáñez, 2009). Some countries have decentralised educational financial management to provinces, districts and schools as a remedy to the inefficient provision of services by central governments (Arends, 2020).

Decentralisation of educational management has also been employed as a platform to promote school autonomy and democracy in decision-making (Greany, 2022; Sumintono, Mislan, Tahir, & Said, 2012). Further arguments in favour of decentralisation of educational management have been that it enables schools and teachers to exercise greater professional autonomy (Barrera-Osorio, Fasih, Patrinos, & Santibáñez, 2009; Yasin & Mokhtar, 2022), it reduces bottlenecks in decision-making, thereby increasing efficiency, effectiveness and responsiveness to local needs (World Bank, 2007; 2018), and that, it promotes effective and efficient use of local resources in schools (Barus & Guchi, 2023; Karlsen, 2000; Pomuti & Weber, 2012). Effective and efficient use of resources in schools brings about improved learner performance, higher community involvement, higher community support, higher parental satisfaction, and increased accountability in schools (Agra, 2023; Androniceanua & Ristea, 2014). It is further argued that decentralisation of educational management promotes innovative forms of inclusive education and also satisfies local demands for quality education by providing better information about local needs (Dzhurylo, 2019; Edwards, 2019).

Despite the aforesaid arguments in favour of decentralisation, decentralised systems can face reduced efficiency, increased regional inequalities, and weakened local accountability (Arends, 2020; Khilji et al., 2022). Central governments sometimes fail to give real decision-making power and management power to lower levels because they overlook the capacity building and support aspects that are required by these lower levels (Bernbaum, 2011; Khilji et al., 2022).

Khilji et al.'s (2022) study in Pakistan revealed that decentralisation of financial management to schools lacked extensive capacity-building support in financial management and administrative rules. The study revealed that school heads and education managers should have been provided with extensive professional development opportunities in financial regulations, leadership and management, and procurement procedures before decentralisation of financial management to schools. Dzhurylo (2019) and Khilji et al. (2022) advise on the need to have adequate balance between centralisation, which is necessary for the implementation of national educational objectives, and decentralisation, which allows communities to respond to local school contexts.

The Amendment of the 1987 Education Act in 1991 institutionalised decentralisation of financial management in Zimbabwe's education system. The Amendment Act introduced Statutory Instruments 87 of 1992 and Statutory Instrument 70 of 1993. Statutory Instruments 87 of 1992 and Statutory Instrument 70 of 1993 decentralised school financial management in Zimbabwe by requiring School Development Committees to manage financial affairs in non-government schools and School Development Associations (SDAs) to manage financial affairs in government schools (Ngwenya & Maushe, 2017; Samkange, 2013).

Statutory Instrument 70 of 1993 was later outlawed in 2006 when the government amended Education Act 25:04. The amendment made it compulsory to have all financial affairs in Zimbabwean schools managed by School Development Committees irrespective of them being government or non-government schools. Section 36 of the Education Act 25:04 cited as Education Amendment Act 2006 made Statutory Instrument 87 of 1992 applicable to all schools in Zimbabwe by requiring both the government and non-government schools to establish School Development Committees. Section 36 of Education Amendment Act 2006 empowered School Development Committees made up of five elected parents, a representative of the local authority, school head (henceforth Head), school deputy head, and a senior teacher appointed by the Secretary of Primary and Secondary Education to manage all financial affairs in their schools.

Statutory Instrument 70 of 1993 then became irrelevant to any school in Zimbabwe. Statutory Instrument 87 of 1992 accords schools in Zimbabwe the power to be juristic persons who can enter into contracts, sue, and be sued in their own right. Statutory Instrument 87 of 1992 also gave schools a high degree of autonomy including the right to draw a School Development Committee Constitution to guide the operations of the School Development Committee, draw School Development Plans (SDPs), draw annual budgets in consultation with the stakeholders, charge approved fees and levies, retain school fees and levies and manage the fees and levies. Statutory Instrument 87 of 1992 further gave schools the right to employ or hire staff, borrow money, receive grants or donations, insure school property by means of insurance policies, invest school funds, and apply all funds towards the promotion of the objectives of the School Development Committees.

The purpose of this study was to investigate the state of financial management policies and practices in Kwekwe District secondary schools of Zimbabwe. Governance of schools by

elected school councils responsible for managing school financial affairs has in recent years become a global phenomenon (Diem, Sampson, & Browning, 2018; Khilji et al., 2022; Marume & Jubenkanda, 2016; Matete, 2022). Decentralisation of educational management, which originated in North America and Europe, was later adopted by governments in Latin America, Asia, Africa and Eastern Europe (Fasih *et al.*, 2009). Involvement of stakeholders in a decentralised financial management education system has also been evident in a number of countries. Chicago had in 1988 an eleven-member Local School Council (LSC) made up of parents, community representatives, teachers, the principal, and one student (Edwards & DeMatthews, 2014).

Similarly, a School Governing Board made up of a minimum of seven members governed schools in England (Male, 2021). These consisted of two parent governors, the head teacher (unless he/she resigned as a governor), one staff governor, one local authority governor, and as many co-opted governors who, in the opinion of the governing board had the necessary skills for the effective and efficient running of the school (Eurydice, 2019; James *et al.*, 2013). South Africa has in line with the South African Schools Act of 1996 devolved authority and responsibility for managing school finances to school governing boards (Matshika, 2014, Mohapi & Chombo, 2021). Zimbabwe, in terms of section 36 of the Amendment Act 2006, devolved authority to manage school finances to elected School Development Committees. These comprise five elected parents, one representative of the local authority, school head, school deputy head, and a teacher at the school appointed by the Secretary (Education Amendment Act 2006, Masuku, 2010, Statutory Instrument 87 of 1992).

Decentralisation of educational management faces challenges in the area of financial management (Horvat, 2021; Kgabo & Onoriode, 2018; Muzenda, 2017). The major challenges are illiteracy among parents elected as members of School Development Committees/School Governing Boards, lack of financial management skills by both school heads and elected parent members, lack of capacity building of those in charge of school financial management (Kgabo & Onoriode, 2018; Njau, Lyamtane, & Ogoti, 2022), delays in receiving school funds, and influence of organisational politics (Mukhtiar & Razia, 2023; Tenha, 2022). Mukhtiar and Razia (2023), for instance, reported that there was a gap between school cluster policy and practice in Sindh in Pakistan. School heads' jobs were made complex by non-availability of financial resources, organisational politics, negative influence from teachers' unions, and lack of capacity building of school heads. Tenha's (2022) study on work relationships between

School Development Committees and school heads in Goromonzi District in Mashonaland East Province in Zimbabwe revealed election into office of incompetent School Development Committee members. Some of the people who were elected to School Development Committee positions came into office because they were the most vocal in meetings, and not because they had expertise in school financial management. The study also revealed that schools in the district had inadequate financial resources. Cash inflows from parents were very erratic, and it was very difficult to fund school projects. The value of the school funds was also eroded by inflation, leading to failure by schools to achieve their developmental targets.

On the same note, the United Kingdom has since the 1988 Education Reform Act, assigned responsibility for schools' strategic planning to its School Governing Boards (Baxter, 2017; Connolly, Farrell, & James, 2017; James et al., 2013). Of concern is that some School Governing Board (SGB) members in England were found to be lacking appropriate skills, knowledge, and experience to help drive schools forward (Connolly et al., 2017; James *et al.*, 2013). School Governance (Constitution), Regulations of 2012 in England addressed this challenge by requiring School Governing Board members to be appointed into the School Governing Board on the basis of their skills and abilities to successfully manage school development (Eurydice, 2019).

Financial mismanagement in schools is a challenge the world over. The United States is not an exception. Sprague (2018) reported on an audit of Montello Unified School District schools in the United States and noted that the schools were violating procurement procedures. The schools lacked adequate internal controls as evidenced by invoices that were dated after payment had been made. Another example is in South Africa, where Ryan (2018) reported that financial mismanagement accounted for 37% of negative financial reports in South African schools, while theft of funds accounted for 20%, tender corruption accounted for 13%, and employment corruption, abuse of power and theft of goods made up the rest of the cases in South African schools.

School Development Committees in Zimbabwe have also not been effective in managing funds in their schools. Some School Development Committees have engaged in fraudulent activities such as collusive behaviour during procurement, under receipting of fees and levies, and abuse of travelling and subsistence allowances (Magoronga, 2019; Muzenda, 2017; Ngwenya & Maushe, 2017). They also lack financial management skills such as preparation of budgets, use

of budgets for decision-making, keeping inventory of school assets as well as raising school funds (Nyakanyanga, 2019; Nyandoro, Mapfumo, & Makoni, 2013). Ngwenya and Maushe (2017) also argue that most school heads and members of the School Development Committees in Zimbabwe are not skilled in financial management issues. Such heads have often been found on the wrong side of the law because of ignorance rather than criminal behaviour. Similarly, Muzenda (2017) reported that financial mismanagement in Mrewa District secondary schools in Zimbabwe was partly because some parents voted into the School Development Committees were incompetent and illiterate. It is against this background that the researcher investigated policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe.

1.2 Statement of the Problem

Zimbabwe devolved authority to manage school finances to elected School Development Committees comprising five elected parents, a representative of the local authority, school head, school deputy head and a teacher at the school appointed by the Secretary in line with the provisions of section 36 of the Education Amendment Act 2006. Public Finance Management Act 22:19 is the principal Act that guides financial management practices in Zimbabwe (Zhou, 2012). The Act's objectives are to secure transparency, accountability and sound management of the revenues, expenditure, assets and liabilities of any organisation. Similarly, the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires transparency and accountability in all financial matters. It also requires public funds to be expended transparently, prudently, economically and effectively. Although the government of Zimbabwe did put in place policies and guidelines on practices in financial management in schools, schools in Zimbabwe continue to conduct financial business inappropriately, thus, adversely affecting the quality of education in schools.

In practice, implementation of the decentralisation policy in Zimbabwe's education system introduced challenges to School Development Committee members, some of whom had low level of education and training in school financial management (Muzenda, 2017; Ndhlovu, Sibanda, & Mathwasa, 2020). There has been poor financial management in many Zimbabwean schools (Muzenda, 2017; Nyakanyanga, 2019). Financial mismanagement in Zimbabwean schools has involved misappropriation school funds, fraud, pilfering of cash, improper financial controls and flouting of procurement procedures (Muzenda, 2017;

Nyakanyanga, 2019; Sithole 2020; Thabela, 2019). Some school heads and School Development Committee members have failed to account for school finances because they lack financial management background and expertise do deal with financial issues (Muzenda, 2017; Ngwenya & Maushe, 2017; Nyandoro, Mapfumo, & Makoni, 2013).

The government of Zimbabwe deployed internal auditors to almost all primary and secondary schools in Zimbabwe in 2015. Internal auditors were deployed amid reports that headmasters and School Development Committees were embezzling money meant for fees and levies. Negative reports in published articles and negative reports that came out of the 2015 national audit of primary and secondary schools in Zimbabwe triggered an investigation into the state of financial management policies and practices in secondary schools within Kwekwe district of Zimbabwe.

1.3 Research Objectives

Based on the statement of the problem above, the following were the main objectives of the study:

1. To examine the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
2. To explore factors influencing school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
3. To assess whether there is an association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.
4. To assess ways in which financial management challenges in secondary schools within the Kwekwe District of Zimbabwe manifest.
5. To examine how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predict the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe.
6. To evaluate how documents and interviews with school officials explain the quantitative results on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

7. To develop strategies to enhance effective and efficient financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

1.4 Research Questions

Based on the statement of the problem and research objectives above, the main research question guiding this study was, ‘What is the state of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?’ The following were the sub-questions:

1. What is the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?
2. Which factors influence school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?
3. What is the association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe?
4. How do challenges on policies and practices in financial management in secondary schools within the Kwekwe District of Zimbabwe manifest?
5. How do challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predict the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe?
6. How do documents and interviews with school officials explain the quantitative results on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?
7. What are the strategies to enhance effective financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?

1.5 Research Hypothesis

Research Hypothesis 1:

There is a significant association between the availability of financial management documents and the assistance obtained from these documents and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

Research Hypothesis 2:

Challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe will significantly predict the actual practices in financial management in the secondary schools.

1.6 Significance of the Study

The study provides theoretical and empirical contributions to the existing literature on financial management policies and practices in secondary schools. Theoretically, the study seeks to add value to the body of knowledge on the relevance of Freeman's 1984 Stakeholder Theory and Stoker's 1998 Governance Theory to school financial management. The findings from the study including the literature review shall be used to develop a framework for financial management policies and practices for schools.

Based on the research objectives, and basic ideas from the Stakeholder theory and Governance theory the study shall come up with a framework for financial management policies and practices for schools. The key tenets of the Stakeholder Theory are identification (recognising interested groups including SDCs, parents and communities), engagement (actively involving stakeholders in decisions), stakeholder value (Success is linked to stakeholder satisfaction and support), accountability (ensuring schools are responsible before their stakeholders) and collaboration (fostering partnerships to achieve common goals).

The framework on financial management policies and practices for schools shall build on Freeman's 1984 Stakeholder Theory by requiring the identification interested groups within the scope of financial management policies and practices in secondary schools within Kwekwe district of Zimbabwe. It shall also require the identification of factors influencing school financial management policies and practices in secondary schools and challenges in the current financial management policies in schools. The Framework also considers financial management practices in schools and their key facilitators for engagement and collaboration, to ensure water-tight accountability. Next in the Framework based on research objective 7 shall be key considerations to alleviate through collaborations, challenges in schools in order to enhance financial policies and practices in schools.

Stoker's (1998) Governance Theory emphasises power decentralisation, local self-governance and involvement of all sectors in the governance process (Stoker, 1998; Asaduzzaman and Virtanen, 2016) .The framework on financial management policies and practices for schools shall build on Stoker's 1998 Governance Theory by requiring the identification of centres to which power has been decentralised, the abilities to self-govern by people in those centres, and the involvement of all sectors in governance including universities, the government, Ministry of education and non-governmental organisations. The framework shall be guided by findings related to each of the objectives of the study, (Ref section 1.3).

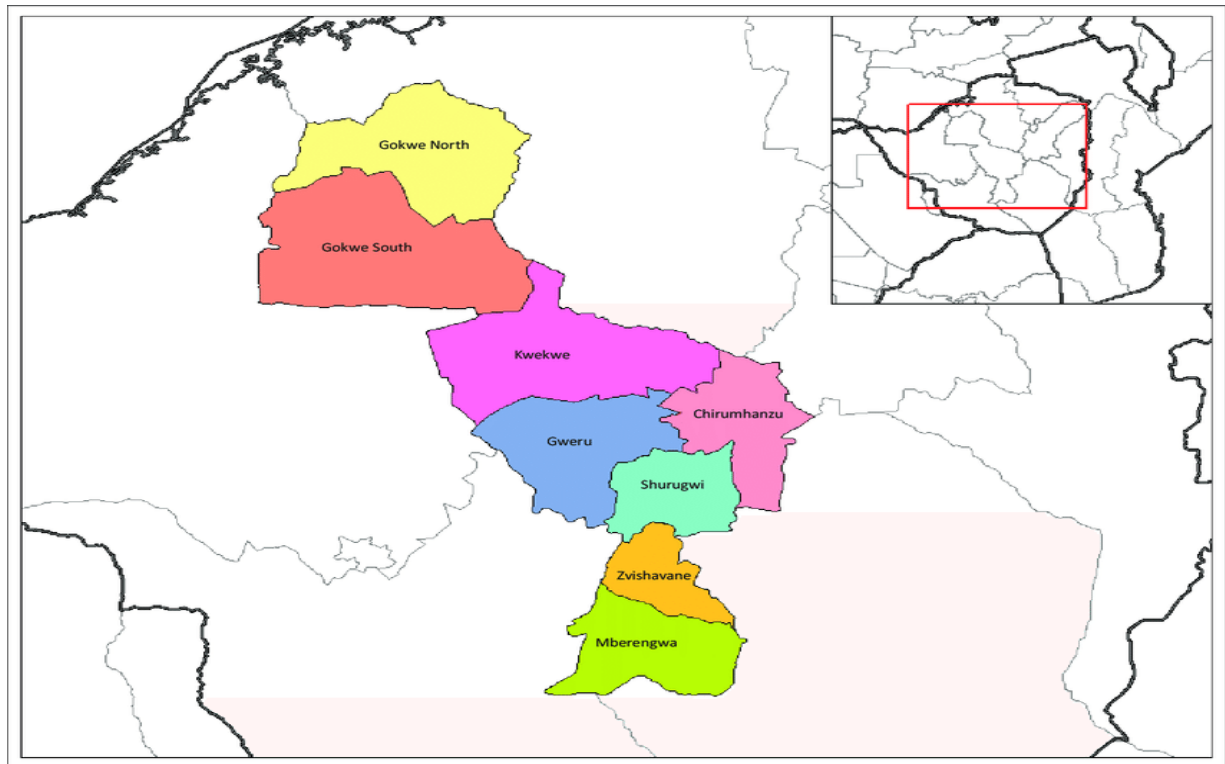
By unearthing the factors influencing financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe, the study contributes to school governance practices that comply with the principles of sound corporate governance. There still exists reports of rampant financial mismanagement practices in schools. The study provides valuable insights into how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predict the actual practices in financial management in schools. This study therefore provides valuable insights to education ministries, education planners, school heads, teachers, school financial administrators, school development partners, and school communities on how to close the gap between policies and practices in school financial management.

Other researchers are positively influenced to adopt research approaches, designs, instruments, data analysis procedures, and data interpretation procedures implemented in this study. The study provides detailed insights into the association between the availability of financial management documents and the assistance obtained from these documents. It also provides insights into the association between the availability of financial management documents and the actual financial management practices in schools.

The study offers practical strategies to enhance effective financial management policies and practices in secondary schools. In addition, the study addresses the researcher's interests in the positive evolution of effective financial management policies and practices in Zimbabwe secondary schools. Recommendations from this study may make it possible for School Development Committees, education practitioners, policymakers, and other stakeholders to work out practical solutions to challenges in financial management policies and practices in their schools.

1.7 Delimitations

Kwekwe district is sandwiched by five districts, which are Kadoma in the North, Gokwe South to the North West, Nkayi in the South West, Gweru in the South, and Chirumanzu in the East.



Map 1: Map showing physical boundaries of Kwekwe District in Zimbabwe

Source: <https://www.researchgate.net/figure/Location>

The study involved school officials in charge of school financial management. These were members of school procurement committees and school finance committees. Monitors of policies and practices in financial management were Ministry of Primary and Secondary Education internal auditors, District Accountants, Provincial Accountant Assistants, and District Schools Inspectors.

The researcher delimited the study to policies on school budgets, policies on financial controls, and policies on financial management. The researcher also delimited the study to practices on budgeting, revenue collection, procurement, use and storage of school assets, and financial reporting. The study was delimited to secondary schools because it was not feasible to carry out meaningful research in all schools in the district because of constrained time, and Covid-

19 restrictions. It was, therefore, not possible to conduct studies in both primary and secondary schools in Kwekwe District.

1.8 Limitations

This study on policies and practices in financial management in secondary school within Kwekwe District of the Midlands Province in Zimbabwe faced several limitations. The researcher carried out the study in four clusters in Kwekwe District of Zimbabwe. The findings of this study cannot be generalised to all secondary school clusters in Kwekwe District or Zimbabwe.

There was also a limitation on the accuracy of data gathered using questionnaires and in-depth interviews. The memory of participants influenced the accuracy of the data gathered through close-ended questionnaires and interviews. Respondents and participants would not remember all events and practices asked in either close-ended questionnaires or face-to-face interviews. To overcome this limitation, the researcher collected data by also reading documents. Documents have permanent records which are not distorted by forgetting as what happens with close-ended questionnaires and interviews.

The use of close-ended questionnaires and open-ended interviews addressed the limitations of reading documents. Information in documents was prepared for purposes different from the focus of this study. To overcome this limitation, close-ended questionnaires and open-ended face-to-face interviews collected data that focused on the purposes of this study. The researcher was also aware that participants struggling with real- or perceived-time constraints were less likely going to respond to survey questionnaires and interviews. Time constraints were going to make them feel overworked and with no time to complete survey questionnaire, and also attend to interview sessions. Internal audit offices in Zimbabwe were generally understaffed, and overwhelmed by audit assignments. School supervision assignments also overwhelmed Provincial Accountant Assistants, District Accountant and District School Inspector. These were likely going to be reluctant to have their busy schedules disturbed by someone who was up to collecting data for research purposes. To overcome this, the researcher collected data from the District Accountant, Provincial Accountant Assistant, District Schools Inspector, and Ministry of Primary and Secondary Education Internal Auditors during school holidays when pressure of work was less than during the school term. The researcher made appointments with the District Accountant, Provincial Accountant Assistant, District Schools Inspector, Ministry

of Primary and Secondary Education Internal Auditors, school heads, school deputy heads, and school heads of departments, school senior teachers and School Development Committee members before going to collect data. The feeling was that respondents and participants were most likely going to provide rich information on days and times when they had adequate time to attend to the researcher.

The researcher was likely to face challenges such as reluctance by the respondents and participants to give information fearing that the information sought was going to be used to intimidate them or paint a negative image about their schools. To counter this, the researcher carried out a pilot study to establish the possible causes of reluctance to complete questionnaires and answer interview questions. After the pilot study, the researcher then adjusted the closed-ended questions and interview questions accordingly. The researcher also encouraged the respondents and participants to provide information without holding back anything since their responses were going to remain anonymous.

The Covid-19 pandemic period, in which the research was undertaken, presented another limitation. Most respondents were most likely going to be reluctant to handle questionnaires physically, and to participate in face-to-face interviews. To mitigate this, the researcher applied sanitisers to the questionnaires before issuing them out. The respondents also applied sanitisers before handling the questionnaires. The researcher further observed other Covid-19 protocols such as social distancing and masking during the distribution of questionnaires, face-to-face interviews and reading of documents. The researcher addressed the limitations of close-ended questionnaires, face-to-face interviews and document analysis by triangulating data obtained from closed-ended questionnaires, in-depth interviews, and data obtained from reading documents.

1.9 Definition of Terms

Financial management policies and practices

Policy entails the broad statement of future goals and actions, and expresses the ways, and means of attaining them (Khan, 2016). Policies in this study refer to guidelines issued by the government. Nkundabanyanga, Akankunda, Nalukenge, and Tusiime (2017), and Mang'ana, Ndyetabula, and Hokororo (2023) concur that financial management practices are processes that encompass planning and controlling, accounting, cash flow management, capital

budgeting or appraisal, and working capital management. Financial management policies and practices in this study refer to statements of guidelines on processes of managing financial resources.

Financial Management

Financial management is concerned with an organisation's decisions on sourcing funds, decisions on controlling of financial resources, decisions on prudent allocation of financial resources and decisions on accountability measures (Munge, Kimani, & Ngugi, 2016; Yizengaw & Agegnehu, 2021). School financial management involves planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage and fraud (Yizengaw & Agegnehu, 2021). Financial Management in this study refers to strategic planning, co-ordination, directing, and controlling of activities involved in raising and utilising financial resources to achieve organisational objectives.

1.10 Chapter Summary

This chapter introduced the study on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. The chapter gave the context of the problem by discussing the background of the study, statement of the problem, objectives of the study, research questions and hypotheses, significance of the study, delimitations of the study, limitations of the study, and definition of terms. Key issues noted in this chapter were the rationale for the decentralisation of financial management to parents and communities, and the challenges associated with the decentralisation of educational management to parents and communities. These culminated in stating the statement of the problem, objectives of the study, research questions and hypotheses, significance of the study, delimitations of the study, limitations of the study, and definition of terms. The following chapter explores the theoretical framework and reviews related literature.

Chapter 2: Theoretical Framework and Review of Related Literature

2.0 Introduction

The previous chapter looked into the context of the problem on financial management policies and practices in Kwekwe District secondary schools. Key issues that were looked into were, background to the study, statement of the problem, objectives of the study, research questions and research hypothesis. The previous chapter further looked into significance of the study, delimitations of the study, limitations of the study and definitions of terms on financial management policies and practices in schools.

This chapter begins by giving a theoretical framework of the study. The Governance Theory and Stakeholder Theory guided this study. The chapter further unfolds by reviewing related literature on nature and scope of financial management policies and practices in schools and factors influencing school financial management policies and practices in schools. In addition, the literature review focuses on challenges faced by School Development Committees in financial management policies and practices, and strategies to enhance effective financial management policies and practices in schools. The chapter closes by highlighting major issues discussed in the chapter.

2.1 Theoretical Framework

The vision of the Ministry of Primary and Secondary Education in Zimbabwe is to be the leading provider of 21st century inclusive quality education for socio-economic transformation by 2030. Zimbabwe, has through section 36 of the Education Amendment Act 2006, decentralised school financial management to schools by requiring School Development Committees to manage all financial affairs in their respective schools. The Constitution of Zimbabwe Amendment (No. 20) Act 2013 sections 9 and 298 demand accountability, transparency, efficiency, competence, personal integrity and financial probity in all institutions.

The United Nations (UN) came up with Sustainable Development Goals (SDGs) in 2015 as a global initiative to eradicate poverty, protect the environment, and guarantee that everyone enjoys freedom and harmony by 2030. United Nations Sustainable Development Goal 4 (SDG 4) is on quality education. The goal aims to ensure inclusive and equitable quality education,

and to promote lifelong learning opportunities for all by 2030 (Boeren, 2019; Saini, Sengupta, Singh, Singh, & Singh, 2023). This is in keeping with the choice to use the Governance Theory and Stakeholder Theory in this study.

The two theories require inclusivity, efficiency, effectiveness and proper accountability in institutions. This is also in line with the United Nations Sustainable Development Goal 16 (SDG 16) which requires effective governance of institutions and systems. All systems and institutions should be responsive to public needs, deliver essential services and promote inclusive growth (Dhaoui, 2019; Nwanji & Howell, 2019; Sudarmanto & Aulia, 2022). This is also in line with Zimbabwe's Ministry of Primary and Secondary Education mission to provide equitable, quality, inclusive, relevant and competence-driven primary, secondary and non-formal education. The following sections provide details of these theories and outline how they influenced the study purpose.

2.1.1 Governance Theory

Stoker (1998) presents five propositions on the Governance Theory. Stoker (1998) and Asaduzzaman and Virtanen (2016) concur that these propositions emphasise power decentralisation, local self-governance and involvement of all sectors in the governance process. The term 'governance' is used to reflect a shift from traditional bureaucratic central government systems of governing societies to a decentralised system of governing societies (Rhodes, 1996).

The Governance Theory was relevant to this study because schools in Zimbabwe operate under a decentralised financial management education system (Ngwenya & Maushe, 2017; Njini, Assan, Ejoke, & Sithole, 2022). The Government of Zimbabwe has decentralised financial management to School Development Committees through Section 36 of the Education Amendment Act 2006 which requires School Development Committees to control financial affairs in their schools. Policy requires a majority of parents and guardians to elect members of the School Development Committee in an Annual General Meeting of a parents' assembly (Education Amendment Act, 2006). Schools, as self-governing entities, are expected to work jointly with stakeholders (interested parties), school committees, leaders in the community, and other parties who care about education around the school. They are expected to draw their own School Development Plans (SDPs) and budgets (Njini et al., 2022, Xaba, 2006, Agra, 2023;

Hasbi, Hanim, & Husain, 2023). The Constitution of Zimbabwe Amendment (No 20) Act 2013, Statutory Instrument 135 of 2019, and Statutory Instrument 144 of 2019 require budget formulation in Zimbabwe to be a participatory process that involves all stakeholders. Draft budgets should however be implemented after they have been approved by the Secretary of Primary and Secondary education. This parallels the Governance Theory tenet that the government has the ambition to retain its power to govern.

Stoker (1998) Governance Theory first proposition posits that governance involves actors and institutions drawn from government and beyond. For example, Article 7 from the World Conference on Education for All (WCEFA) held in Jomtien, Thailand, in 1990 requires provision of human, financial and organisational resources through partnerships between government and education stakeholders such as non-governmental organisations, local communities, religious groups, families and the private sector (Bray, 2001).

Similarly, the study on Kwekwe District secondary schools examined the nature and scope of financial management policies and practices in the secondary schools by investigating partners in the schools' financial resources. Stoker's (1998) first proposition advances that responsibilities of the central government are shared with societal agencies at local, district, regional, national and supranational levels. Service delivery is therefore improved through contracting-out, public-private partnerships, and increased involvement of the private and voluntary sectors in strategic decision-making (Asaduzzaman & Virtanen, 2016).

The cost of education in Zimbabwe is for instance borne by parents, government, responsible authorities, and donor agencies (Ncube, 2004). Similarly, the cost of education in Islamic educational institutions consists of funds from parents of students, funds from alumni, funds from the community and funds from the government (Barus & Guchi, 2023). Respondents and participants in Kwekwe District secondary schools provided information on sources of school finances that included sources from within and beyond their schools. This was in line with Stoker's (1998) first proposition that governance involves actors and institutions drawn from government and beyond.

Respondents and participants in Kwekwe District secondary schools also gave information on challenges their schools faced in sourcing school finances from government, parents, school income-generating projects, non-governmental organisations, alumni, and communities.

Stoker's (1998) first proposition and the researcher's pragmatic paradigm orientation influenced the researcher's desire to gather data on real issues on policies and practices in financial management in secondary schools within the Kwekwe District of Zimbabwe. Knowledgeable internal auditors, District Schools Inspector, District Accountant, Provincial Accounting Assistant, school heads, school deputy heads, school heads of departments, school senior teachers and School Development Committee members provided the data through questionnaires, in-depth interviews, and documents.

Stoker's (1998) second proposition avers that there are blurred boundaries in governance in terms of responsibilities to tackle social and economic issues. Stoker (1998) argues that there are no clear boundaries of responsibilities to tackle social and economic issues between voluntary groups, non-profit organisations, non-governmental organisations, community-based organisations and central government. The implications of this proposition in school financial management are that there exist blurred boundaries between voluntary groups, non-profit organisations, non-governmental organisations, community-based organisations, parents and central government in terms of who is responsible for financing schools. Section 81 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 advances that every boy and girl under the age of 18 years in Zimbabwe has the right to education. Section 75 of the same Constitution accords every citizen and permanent resident of Zimbabwe the right to basic State-funded education. Section 68C of the Education Amendment Act, 2020 does not allow any pupil to be excluded from school for non-payment of school fees and levies. Some school heads in Zimbabwe have been found on the wrong side of the law by asking pupils to go home to collect fees and levies. The blurred boundaries on financing education motivated the need to answer the research question on scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. The study examined sources of school finances and challenges faced in sourcing school finances. The study also investigated policies on financial controls and whether all school members with financial management responsibilities had a clear understanding of their respective roles. This was because Stoker's (1998) second proposition avers that there are blurred boundaries in governance in terms of responsibilities to tackle social and economic issues. The government normally takes advantage of blurred responsibilities for tackling social and economic issues by pushing blame to private providers when things go wrong (Stoker, 1998).

The blurred responsibilities for tackling social and economic issues motivated this study to look into strategies to enhance effective financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. This proposition on blurred boundaries and responsibilities for tackling economic and social issues was also relevant to this study where literature (Muzenda, 2017; Ngwenya & Maushe, 2017) posit that unclear responsibilities, roles of heads and parent members of the School Development Committees were a source of divisions in schools.

The third proposition posits that governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally (Stoker, 1998). Governance Theory, according to Stoker (1998) advocates for a well-co-ordinated form of mutual understanding, partnership, shared vision, joint-working capacity, and self-governing network system. Governance Theory advocates for a financial management system where the government, Ministry of Primary and Secondary Education, universities, and donors in their capacities as stakeholders guide the implementation of policies and practices in school financial management. The Education Transition Fund (ETF) programme launched in Zimbabwe in 2009 is one example showing a well-co-ordinated form of mutual understanding, partnership, shared vision and joint-working capacity on implementation of policies. The Education Transition Fund (ETF) was a partnership between the government of Zimbabwe through the Ministry of Education, and donors under the auspices of United Nations Children's Fund (UNICEF) (Boonstoppel & Chikohomero, 2011).

The Netherlands Development Organization was one of the donors in the Education Transition Fund (ETF). The Education Transition Fund (ETF) assisted parents and guardians in primary schools by providing teaching and learning materials. All School Development Committees in primary schools in Zimbabwe also received capacity building on school financial management that was offered by Netherlands Development Organization in partnership with Government of Zimbabwe and Ministry of Primary and Secondary Education in Zimbabwe (Boonstoppel & Chikohomero, 2011). This is an example of a situation where no single actor, private or public had all the knowledge or resource capacity to provide primary schools with teaching and learning materials and to capacitate primary School Development Committees on financial management unilaterally. School Development Committees in Zimbabwe primary schools needed capacity building on school financial management because they had the responsibility to effectively manage financial affairs in their schools (Education Amendment Act, 2006).

The school cluster system in Zimbabwe is another example of a scheme where there is need for an interactive process in educational management. The Government of Zimbabwe, in partnership with the Government of Netherlands, introduced school clusters in Zimbabwe by grouping five to six schools in the same locality for purposes of making them interact, agree to work together, and share expertise, human resources, material resources and financial resources (Chikoko, 2007). Stoker (1998) advises that the success of social interactions is dependent on the availability of an enabling policy and appropriate resources.

The relevance of Stoker's (1998) Governance Theory to this study was that the study explored factors influencing school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe by examining availability of documents to guide financial management policies and practices, and assistance in understanding financial management policies and practices rendered to School Development Committees by the District Schools Inspector, District Accountant, Internal Auditors, Schools Cluster and Non-governmental organisations. The study also investigated the association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in within secondary schools within Kwekwe District of Zimbabwe.

The fourth proposition is that the goal of governance is the formation of autonomous self-governing networks of participants with shared goals and concerns. An example in Zimbabwe is Section 36 sub-section 2 of the Education Amendment Act 2006, which requires the responsible authority of any registered school to have its School Parents Assembly establishing a School Development Committee. The School Development Committee has the responsibility of managing the school's financial affairs as an autonomous self-governing Board with shared goals and concerns documented in the School Development Constitution. Stoker (1998) argues that government-imposed regulations are not as effective as self-organised systems of control among key participants. Section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires the State and all institutions and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them. Accordingly, school budgeting in Zimbabwe should be a participatory process that involve pupils, teachers and parents.

Stoker's (1998) fourth proposition parallels the decentralisation of financial management in the Zimbabwe education system. The Government of Zimbabwe has enhanced effectiveness in procurement of goods and services in schools by decentralising procurement functions to individual schools in line with Public Procurement and Disposal of Public Assets Act Chapter 22:23. Procurement functions were devolved from the State Procurement Board to School Development Committees. Schools are required to draw their own budgets, annual procurement plans and individual procurement plans in their capacity as autonomous self-governing entities (Thabela, 2019).

This study investigated issues of school budget policies by looking into, among other issues, whether, the schools had a School Development Plan, whether the school Head prepared the budget with the assistance of the Finance sub-Committee, whether the Finance sub-Committee sought submissions from teachers, school departments and relevant parties when drafting the school budget, and whether the school budget allocations were decentralised to individual user departments. Part V section 31(3) of Statutory Instrument 144 of 2019 (Treasury Instructions) requires the budgeting process to be participatory in nature with all stakeholders involved in public finance management getting involved in the budget formulation exercise.

The fifth proposition, according to Stoker (1998), is that governance recognises execution of activities without the power of government to either command or use its authority. Katsamunskia (2016) highlights that the term 'steering' is central to theories of governance because activities are executed without the government either commanding or using its authority. In this case, the government uses new tools and techniques to steer and guide governance. The tasks of government in governance, according to this proposition, are to define a situation, identify key stakeholders and then develop effective linkages between the relevant parties (Stoker, 1998). A good example in Zimbabwe is that the government has influenced and steered relationships between parents and teachers through School Development Committees.

The government has also steered relationships between schools and international organisations such as United Nations Children's Fund (UNICEF) and SNV Netherlands Development Organization (Boonstoppel & Chikohomero, 2011). SNV Netherlands Development Organization helped School Development Committees in primary schools in 2010. School Development Committees received capacity building support in order for them to understand and interpret Statutory Instrument 87 of 1992, understand and apply appropriate financial

management principles in schools, and to maintain good relations between the school, School Development Committee members and parents. The Government of Zimbabwe in this case, influenced and steered relationships in primary schools in order to achieve desired outcomes (Stoker, 1998) on quality education.

The government, according to the Governance Theory, thinks beyond the individual subsystem and avoids unwanted side effects by establishing policies for effective co-ordination beyond the individual subsystem (Stoker, 1998). Financial management in Zimbabwean schools has for instance been decentralised to School Development Committees (Ngwenya & Maushe, 2017) and the government steers and avoids unwanted side effects by establishing policies to guide School Development Committees in the execution of financial management functions. Section 44(1bii) of the Public Finance Management Act 22:19, for instance, guards against side effects by requiring School Development Committees to prevent irregular, fruitless, wasteful expenditures and losses resulting from criminal conduct, and unauthorised expenditure. Accordingly, the study on Kwekwe District secondary schools, among other issues investigated, under policies on financial management, whether the secondary schools experienced unbudgeted expenditure, whether the schools experienced fruitless and wasteful expenditure.

The Constitution of Zimbabwe Amendment (No 20) Act 2023 calls for good governance in all institutions including schools. Under good governance, the State is required to adopt and implement policies and legislation that develop efficiency, competence, accountability, transparency, personal integrity, and financial probity in all institutions. The State must also ensure that it provides all institutions and agencies of government at every level, with adequate resources and facilities to enable them to carry out their functions conscientiously, fairly, honestly, and efficiently. The section that follows provides an overview of the Stakeholder Theory according to Robert Edward Freeman (1984).

2.1.2 Stakeholder Theory

The global financial crisis and corporate scandals that plagued the world's major corporates such as Enron and WorldCom contributed to the introduction of the Stakeholder Theory by Robert Edward Freeman in 1984 (Parmar, Freeman, Harrison, Purnell, & De Colle, 2010). Table 1 shows the key tenets of Freeman (1984) Stakeholder Theory.

Table 1: Key tenets of Freeman (1984) Stakeholder Theory

Key Tenet	Description	Relevance
Identification	Recognising all interested groups including SDCs, parents, and communities	Lays the groundwork for inclusive decision-making by teachers, parents, community members, and education authorities.
Engagement	Actively involving stakeholders In decisions	Stakeholder engagement fosters, transparency, accountability, and a sense of ownership in school financial matters
Mutual benefit	Success is linked to stakeholder satisfaction and support	Highlights the need for strong stakeholder relationships in schools
Accountability	Ensuring schools are responsible before their stakeholders	Empower school personnel with, the competencies, knowledge, and skills needed to navigate complex financial systems.
Collaboration	Fostering partnerships to achieve common goals	Enhances resource efficiency and impact

Source: Field data

Stakeholders are groups of people whose support to the organisation is vital for its survival and success (Nwanji & Howell, 2019). Application of the Stakeholder Theory to research on school financial management systems was relevant to the study on Kwekwe District secondary schools because the Stakeholder Theory focuses on practical, efficient, effective and ethical ways of managing organisations (Bhasin, 2018; Blackburn, 2019). Freeman, Phillips, and Sisodia, (2020) submit that the survival of organisations in 21st century, depends on their ability to manage relationships within a wide and complex network of stakeholders.

The Stakeholder Theory is a practically oriented theory in the sense that all organisations have finances and stakeholders who manage finances in one way or another. The Stakeholder Theory promotes efficiency because it focuses on creating more value for all stakeholders (Harrison, Freeman, & Sá de Abreu, 2015; Nwanji & Howell, 2019). It is effective because it encourages stakeholder synergetic relationships to achieve the organisation's vision and mission (Blackburn, 2019). It promotes efficiency and effectiveness because it requires organisations to have the ability to integrate the needs, interests and influences of all stakeholders (Bhasin, 2018; Nwanji & Howell, 2019).

In the context of this study, the Stakeholder Theory embraces integration principles where interests of parents, pupils, government, Ministry of Primary and Secondary Education and

universities should be integrated to come up with financial management policies, and practices, for schools (Freeman, 2010). The Stakeholder Theory influenced the adoption of the Pragmatic Paradigm in this study. The Pragmatic Paradigm focuses on getting a deep understanding of an issue under study through integration of qualitative and quantitative research methods (Rehman & Alharthi, 2016). The research design for this study was explanatory sequential mixed methods research design (Creswell & Creswell, 2018). Explanatory sequential mixed methods research design integrates quantitative research and qualitative research at the interpretation phase (Cohen, Manion, & Morrison, 2018; Kroll & Neri, 2009).

An example of the influence of the Stakeholder Theory in school management was in England and Wales (Baxter, 2017). The Taylor Report (1977) recommended that constitutions of school governing boards in England and Wales should reflect interests of teaching staff, parents, Local Education Authorities (LEAs) and the local community. The argument for adopting the Stakeholder model in England was the belief that the quality of education in schools depended on the different and worthwhile knowledge that the school governing boards gained from various stakeholders (Baxter, 2017). Similarly, Mohapi and Netshitangani (2018) argue that involvement of stakeholders in school governance enhances the school head's leadership skills. The Taylor Report (1977), and subsequently, the Education Act of 1980 and Education No. 2 Act of 1986 in England and Wales institutionalised the stakeholder approach to school governance by requiring individuals with direct interest in the running of the schools to be involved in school governance (Connolly et al., 2017; Male, 2021).

The structure of the School Governing Board (SGB) in the England in 2012 was similar to the structure of the School Development Committees in Zimbabwe. The basic composition of the School Governing Boards in England in 2012 included the head teacher, staff governors elected by staff, parent governors elected by parents, Local Authority governors nominated by the Local Authority, and community governors nominated by the Governing Board (School Governance Constitution, [England] Regulations, 2012). Similarly, Statutory Instrument 87 of 1992 in Zimbabwe outlines the composition of the School Development Committees. It is composed of five persons elected by parents and guardians of pupils at the school.

Furthermore, the membership includes the school head, the deputy head of the school and a teacher at the school appointed by the Secretary of Primary and Secondary Education. Additionally, the composition includes either a Councillor appointed by the local authority,

where the responsible authority of the school is a local authority, or a person appointed by the authority or Board, where the responsible authority of the school is some other authority or Board. An observation (Tenha, 2022) is that financial literacy and financial management capabilities of individuals do not determine appointment into the School Development Committees in Zimbabwe although the School Development Committees will be expected to manage all the financial affairs in the school. This was also the situation in the England in 2012 (Connolly, Farrell, & James, 2017).

This arrangement in England in 2012 posed difficulties in the smooth running of schools in England and Wales. Some members who were elected into the School Governing Board did not have requisite skills to drive the schools forward. The same is the situation in Zimbabwe where there are no minimum qualification requirements for office bearers. The situation has however changed in England and Wales. School Governing Boards in England and Wales have since the first of September 2015 adopted the stakeholder plus model. In addition to being stakeholders in England, the stakeholder plus model requires school governing Board members to possess requisite skills to drive the school forward (Connolly et al., 2017; Gibson & Outhwaite, 2022). Zimbabwe has not yet adopted the stakeholder plus model. This study investigated financial management policies and practices in Kwekwe District secondary schools at a time the stakeholder plus model was not mandatory in Zimbabwe.

South Africa has, in line with the South African Schools Act No. 84 of 1996 (SASA) (Republic of South Africa, 1996), provided for the involvement of stakeholders in school financial management systems by giving local communities the authority to govern or self-manage their schools (Basson & Mestry, 2019; Xaba, 2004). The South African Schools Act No. 84 of 1996 (SASA) (Republic of South Africa, 1996) institutionalised the stakeholder approach in all public state schools in South Africa by requiring them to have democratically elected school governing Boards composed of teachers, non-teaching staff, parents, and learners (in the case of secondary schools) (Mohapi & Netshitangani, 2018). Similarly, Naidoo (2005) and Myende, Samuel and Pillay (2018) established that the stakeholder approach in South Africa has been affected by conflicts and dilemmas among the membership of School Governing Boards. Some members of the School Governing Boards are reported to have lacked school financial management craft literacy and craft-competence to drive their schools forward.

Zimbabwe has, in terms of Section 36 of the Education Amendment Act (2006), provided for the establishment of School Development Committees in schools. Statutory Instrument 87 of 1992 in Zimbabwe mandates the School Development Committees of every school to control the financial affairs of the school (Ndhlovu *et al.*, 2020; Nyandoro *et al.*, 2013). The School Development Committee is in terms of the Stakeholder Theory (Freeman, 2010), expected to shape relationships among its stakeholders, create value for the stakeholders, and manage the distribution of that value. The Stakeholder Theory advocates for a situation whereby financial management policies and practices in school clusters benefit from the value creation processes associated with interaction of the stakeholders (Harrison *et al.*, 2015).

Certain limitations have, however, been observed. Kadziya and Ndebele's (2020) study interrogated the role of parents in promoting improved science, technology, engineering and mathematics education in rural day secondary schools in Zimbabwe. The study revealed that inadequate funding in schools and low levels of literacy among School Development Committee members militated against effective participation of School Development Committee members in the governance of schools. This study investigated the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe, and the factors influencing school financial management policies and practices in those secondary schools. In addition, the study investigated how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifest, and how the secondary schools could enhance effective financial management policies and practices in their schools.

Furthermore, the study examined the association of the availability of financial management documents, the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe. The study also investigated how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predicted the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe. This study also evaluated how documents, and interviews with school officials in Kwekwe District secondary schools, explained the quantitative results on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe.

The study adopted the pragmatist research paradigm and employed a purposive random sampling method to select stakeholders in the secondary schools who responded to close-ended questionnaires and in-depth interviews on financial management policies and practices. One of the most important aspects that this study took into consideration in terms of the Stakeholder Theory was that stakeholders of different schools were not the same. School Development Committees of different secondary schools in Kwekwe District had, for instance, different financial management expertise although they were expected to follow the same financial management policy guidelines. The study therefore employed in-depth one-to-one interviews with secondary school officials, read documents from different schools, and also administered close-ended questionnaires to each school official to get in-depth data on the state of financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe.

2.2. Nature and Scope of financial management policies and practices in schools

This section examines the nature and scope of financial management policies and practices in schools. This is in line with one of the objectives of this study which sought to examine the nature and scope of financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe.

2.2.1. Decentralisation of financial management policies and practices to schools

Decentralisation of decision-making in schools by increasing parental and community involvement in school affairs has been put into practice in many countries around the world (Mukhtiar & Razia, 2023; Urbanovic & Patapas, 2012). Arguments for decentralisation in educational management have been that provision and/or financing of education in a decentralised financial management system leads to decision-making power located close to the site where actions are taken and is compatible with local priorities and needs (Barus & Guchi, 2023; Edwards, 2019). Similarly, decentralisation would encourage local participation in decision-making on educational issues (Fasih *et al.*, 2009; Qi, 2017). This, in terms of the Governance Theory (Stoker, 1998), reflected a shift from traditional bureaucratic central government systems of governing schools to a decentralised system of governing schools.

Community involvement in a decentralised financial management education system enhances accountability, transparency, sense of ownership, financial management effectiveness, and efficiency (Mang'ana *et al.*, 2023; Matete, 2022; Mekolle, 2018). Related arguments in favour of decentralisation are that it brings the school and community closer together (Dibete & Potokri, 2018; Edwards & DeMatthews 2014) and enables educational content and educational requirements to be accurately identified and adapted to local conditions (Marume & Jubenkanda, 2016; Masuku, 2010; Matete, 2022). In terms of Stakeholder principles, community involvement encourages stakeholder synergetic relationships to achieve the organisation's vision and mission (Blackburn, 2019).

Countries such as Pakistan, China, and Singapore are reported to have increased autonomy in the management and administration of their schools by delegating school management powers to the principal and school committees on the basis that school committees were sovereign structures in which the principal could exercise discretionary powers (Khilji *et al.*, 2022; Qi, 2017; Tan & Ng, 2007). Stoker's (1998) fourth proposition on the Governance Theory is that the goal of governance is formation of autonomous self-governing networks of participants with shared goals and concerns. Similarly, Edward Freeman's 1984 Stakeholder Theory requires organisations to have the ability to integrate the needs, interests and influences of all stakeholders (Bhasin, 2018; Nwanji & Howell, 2019).

China decentralised financial management to schools through the *Decision of the Central Committee of the Communist Party of China on the Reform of the Educational Structure* document, issued by the Party's Central Committee at the National Education Conference in May 1985 (*Decision*, 1985) and the *Program for Education Reform and Development in China* (1993, Program,) promulgated in 1993 (Jun & Jian, 2019). Decentralisation of financial management in China was characterised by a movement from a highly centralised financial management system to a devolution of the decision-making authority to local departments of education and a reduction of control over schools (Chan, Xu, & Shu, 2016; Qi, 2017).

In terms of the Governance Theory, Katsamunskaya, (2016) posits that the state in its ambition to govern has either drastically reduced (decentralised or deregulated) its ambition to govern or has abandoned its ambitions to govern (privatised) or has retained its ambitions to govern by creating new forms of governing. China opened up opportunities for local participation in

education business by decentralising financial management to schools. The strategy has eased educational finance burden on the Central Government (Chan *et al.*, 2016; Jun & Jian, 2019).

An examination of educational finance practices in China by Chan *et al.*, (2016) revealed that the Chinese Central Government contributed 45.5% of the local school revenues, provincial administration contributed 30.5% of the school revenue, and the rest (24%) of the school revenues were from local governments and private donations such as those from voluntary community contributions. These funding mechanisms in China were in line with the Stakeholder Theory which requires organisations to have the ability to integrate the needs, interests and influences of all stakeholders (Bhasin, 2018; Nwanji & Howell, 2019). The study on Kwekwe District secondary schools also investigated the sources of finances in Kwekwe District secondary schools. The Kwekwe District study improved on Chan *et al.* 's (2016) study by further investigating challenges faced in school financing and possible solutions to the challenges.

Similar to the Chinese model, the 1988 Education Reform Act in England devolved power from the local government and national government to schools. The 1988 Education Reform Act assigned School Governing Boards responsibility for schools' strategic planning and implementation (Connolly *et al.*, 2017; Dobson, Rose, Parton, & Hart, 2018; James *et al.*, 2013). Hence, the School Governing Boards in England were empowered to operate as autonomous self-governing entities responsible for crafting their schools' vision, ethos and strategic direction. Policy changes to School Governing Boards in England, in line with the 1988 Education Reform Act, led to the adoption of the Stakeholder Plus model. Adoption of the Stakeholder Plus model was based on the belief that educational standards in schools could be improved by appointing to School Governing Boards, stakeholders with the appropriate skills, knowledge and experience to help drive schools forward (Connolly *et al.*, 2017).

The Stakeholder Plus model required membership to the School Governing Board to consist of people who, in addition to being stakeholders of the school, to also possess skills required to run the school effectively and efficiently. Membership to the School Governing Board required members who had skills that contributed to effective school governance. Membership to the School Governing Boards included skilled professionals from the business community (Connolly *et al.*, 2017; Dobson *et al.*, 2018).

School Governing Boards in England, guided by the Stakeholder Plus model consisted of elected parents, the head teacher, an elected staff member, Local Authority representative and co-opted members (Gibson & Outhwaite, 2022). School Governing Board members in England were expected to have wide legal knowledge and ability to manage processes. School Governing Board members were also expected to have experience and knowledge of running a business, knowledge of finance and knowledge on leading organisations (Dobson *et al.*, 2018; Gibson & Outhwaite, 2022). School Governing Board members had the responsibility to hold the School Head accountable for the educational performance of the school. They also had the responsibility to oversee the financial performance of the school making sure that school money was well spent (Dobson *et al.*, 2018).

Connolly, Farrell, and James (2017) analysed the stakeholder model of School Governing Boards in England and Wales. Their study revealed that although staff governors in school Governing Boards provided useful knowledge and insights in meetings, there were some instances where they were passive and made limited contributions. The staff governors were hesitant to ask their head teacher who was also their Chief Executive Officer to account for school finances in a public forum. Connolly, Farrell, and James (2017) also observed that some parent governors in disadvantaged or multi-ethnic schools made limited contributions because they lacked technical and professional language of the educational world. Stakeholder Plus skills approach regulations in England and Wales required School Governing Boards to be composed of governors who had the relevant skills to contribute to effective school governance.

The study on secondary schools within Kwekwe District of Zimbabwe investigated respondents' and participants' academic and professional qualifications. This was done in order to appreciate whether the secondary schools in Kwekwe District had adopted the Stakeholder plus skills model adopted in England and Wales. Dobson *et al.* (2018) carried out a study on school Governing Boards in England. Their findings revealed that School Governing Board members with appropriate skills from the business community indirectly contributed to improving school performance and educational outcomes of pupils. This was because their appropriate skills in school financial management ensured sound financial management practices in their schools. Similarly the study on secondary schools within Kwekwe District of Zimbabwe investigated the existence of the stakeholder plus skills model in these schools by investigating whether the School Development Committees members had knowledge on

drawing a school budget and whether all school members with financial responsibilities had a clear understanding of their respective roles.

Dobson *et al.*'s (2018) study in England also revealed that members of the School Governing Boards' understanding of their roles and responsibilities in school financial management depended on their years of experience. Newly appointed members from the business community needed more than a year to understand their roles and responsibilities as members of the School Governing Board. Newly appointed members failed to actively participate in school governance during their first year of appointment as school governors because they lacked educational knowledge and understanding of educational jargon. Similarly, the study on Kwekwe District secondary schools investigated respondents' and participants' experiences in giving guidance in school financial management.

Management of school finances in respect of Section 21 Schools in South Africa has been decentralised to schools in terms of the South African Schools Act, Act 84 of 1996 (SASA) (Dwangu & Mahlangu, 2021). The South African Schools Act, Act 84 of 1996 decentralised school governance and management to local stakeholders by requiring democratically elected School Governing Board (SGBs) to run school affairs (Dibete & Potokri, 2018; Kgabo & Onoriode, 2018). School Governing Boards in secondary schools in South Africa consisted of the principal as an ex-officio member, teachers, parents and learners (Mohapi & Chombo, 2021). In terms of financial management, the School Governing Boards had the responsibility to prepare budgets, raise funds for the school, manage school finances and assets, manage school financial records and financial statements, and also to audit school financial records and statements (Dibete & Potokri, 2018; Dwangu & Mahlangu, 2021). Section 30(1) of the South African Schools Act, Act 84 of 1996 (SASA) compels School Governing Boards to appoint a Finance Committee which draws the school financial policy to ensure that all the financial functions of the school are performed properly (Dibete & Potokri, 2021).

An investigation by Dibete and Potokri (2021) into the functionality of Finance Committees in no-fee schools of Limpopo province, South Africa, revealed that some schools in the province were operating without a financial policy to guide their operations. Similarly, this study on Kwekwe District secondary schools investigated availability of documents to guide financial management policies and practices in the secondary schools under study. The study also investigated association of availability of financial management documents and the assistance

obtained from these documents, and the actual financial management practices in the secondary schools within Kwekwe district of Zimbabwe.

Dibete and Potokri also carried out a study in South Africa in (2018). They investigated financial management policy compliance by School Governing Boards (SGBs) in selected no-fee paying schools in Maraba Circuit in South Africa. Their study focused on School Governing Board members' understandings of their financial management roles and also whether they complied with policy frameworks when managing school finances. Data were collected by means of in-depth structured interviews and document analysis. Their sample consisted of six principals, five School Governing Board chairpersons, six School Governing Board Treasurers and five schools finance officers from six selected no fee schools in Maraba Circuit in South Africa. Dibete and Potokri (2018) also analysed documents in order to get information on policy compliance in managing school finances by School Governing Boards. They read minutes of Finance Committee meetings, audited financial statements, school budgets, schools' financial management policies, deposit slips and cheque-books. They also read the schools' monthly/quarterly financial statements, requisition/claim forms and minutes of the Annual General Meetings and Extraordinary General meetings.

Dibete and Potokri's (2018) study revealed that School Governing Board Chairpersons, Finance Officers, and School Governing Board Treasurers did not understand their roles and responsibilities in relation to financial management in schools. Dibete and Potokri's (2018) study further revealed that principals in the selected schools had a clear understanding of their roles and responsibilities with regard to school financial management. Dibete and Potokri (2018) also questioned whether School Governing Boards in the selected schools complied with policy frameworks when managing their finances. The study established that the South African Schools Act 84 of 1996 (SASA), Public Finance Management Act 1 of 1999 (PFMA), the National Norms and Standards for School Funding (NNSSF), the South African Constitution, treasury regulations and Prescripts of financial management guided financial management in schools.

Findings of the study revealed that schools were not using all the available financial management documents. Public Finance Management Act 1 of 1999 was used by five of the selected schools. The South African Schools Act 84 of 1996 was used by four of the selected schools. The Constitution was used by one of the selected schools. Prescripts of financial

management were used by four of the selected schools, and treasury regulations were used by one of the selected schools. One principal was not using any of the required legal policies in managing the school finances. The study also revealed that the South African Schools Act 84 of 1996 (SASA) and the Prescripts of financial management were the financial management documents most often referred to by those schools that used policy documents to guide their practices. The reason given was that these documents had detailed hands-on content (Dibete & Potokri, 2018). School principals in the study also submitted that they often referred to parts of the Public Finance Management Act 1 of 1999 (PFMA). This study improved on Dibete and Potokri's (2018) studies by further investigating association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in the selected secondary schools in Kwekwe District of Zimbabwe.

Zimbabwe has, since the 1990s, embarked on decentralisation of administrative and financial management in the Ministry of Education, Sport and Culture (Masuku, 2010). Section 264 of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 provides for the devolution of government powers and responsibilities to local authorities, which are competent to carry out those responsibilities efficiently and effectively. Section 302 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 and section 18 of the Public Finance Management Act 22:19 gives schools authority to retain fees and levies paid by pupils. Similarly, Section 36 of the Education Amendment Act 2006 provides for the establishment of School Development Committees. It requires the responsible authority of every registered school to which the government makes a grant to establish School Development Committees. The School Development Committees are responsible for managing financial affairs in schools where they have been established (Ngwenya & Maushe, 2017; Nyandoro *et al.*, 2013).

Section 38 Subsection 2 of the Education Amendment Act, 2006 requires the School Development Committee to establish a School Services Fund account (SSF) for the school, where all fees and levies paid are deposited. Section 38 sub-section 3 of the Education Amendment Act, 2006 further requires the School Development Committees to draw a Constitution which will guide the operations of the School Services Fund.

The School Development Committee Constitution is a statutory document that will control all aspects of the school funds, assets, including all property, as well as cash and it must comply

with relevant legislation such as Administration and Finance Circular Minute Number 6 of 1994, Statutory Instrument 87 of 1992 and the School Services Fund manual. It must be adopted by all the relevant stakeholders and must be implemented accordingly. Section (16)(1) of Statutory Instrument 87 of 1992 requires every School Development Committees to appoint a Finance Committee whose composition is, school head, school deputy head, School Development Committee Chairperson and the School Development Committee Vice Chairperson. The school head chairs the Finance Committee. The Finance Committee is responsible for administering school funds and supervising the Committee's honorary treasurer. The Finance Committee serves as an advisory Board to the School Development Committee on financial issues.

Decentralisation of school financial management originates from the belief that the state alone cannot manage schools and that the state should share its powers with other stakeholders on a partnership basis, particularly with those close to the schools (Dibete & Potokri, 2018; Mukhtiar & Razia, 2023). School stakeholders such as parents, non-governmental organisations, communities and the government are naturally closest to the learners, and should be the ones that are offered the authority to make key decisions in schools. It is believed that schools will increase their transparency, administrative efficiency, financial management and operational efficiency by operating under clusters in a decentralised educational management system (Shikalepo, 2018). School clusters by their nature are a product of global initiatives to promote local decision-making and community participation in a decentralised educational management system (Shikalepo, 2018).

The Better Schools Programme and clustering of schools in Zimbabwe (Ncube, 2004) is an example. Clustering of schools in Zimbabwe is a result of a World Conference on Education for All that took place in Jomtien, Thailand in 1990. Education ministries, international agencies and non-governmental organisations agreed at this World Conference on action plans to improve the capacity and performance of schools in view of the increased shrinking of economies of several countries. The Government of Zimbabwe responded by creating school clusters made up of five or six schools in the same locality. The aim was to enable them to work together for purposes of sharing human, material and financial resources (Chikoko, 2007). School heads, teachers and the community in a cluster were expected to work together in improving their practices in areas such as financial management (Ncube, 2004). The research on Kwekwe District secondary schools focused on financial management policies and practices

in secondary school clusters because financial management in these schools is influenced by autonomous self-governing networks of school clusters which have shared goals and concerns on financial management policies and practices (Stoker, 1998).

This study examined, among other issues, the assistance in understanding financial management policies and practices obtained by School Development Committees from their clusters. The researcher's pragmatic paradigm orientation focused this study on combining quantitative and qualitative research approaches. These two approaches were combined in order to get a deep understanding and reality (Subedi, 2016) on school financial management capacity building assistance that was obtained by school officials in charge of financial management in Kwekwe District secondary schools.

2.2.2 Sources of school finance

Financing of schools plays a significant role in shaping policies and practices in public education (Sipahioglu, 2023). The school budget is a document that contains information relating to all probable income and expenditure of the school for the coming year (Dibete & Potokri, 2018; Kamaruddin & Auzair, 2023). This study engaged sources of school finances under scope of financial management policies and practices. The sources of finances were investigated because resources available to an educational institution impact significantly on the quality of its services (Miriti & Wangui, 2014; Sipahioglu, 2023). The study also sought to establish the challenges posed by each source of finance and suggested solutions to the challenges.

Sipahioglu (2023) carried out a case study in Turkey on school financing by interviewing a purposeful sample of 16 high school principals from different socio-economic environments on their views on school financing. The study revealed that the central government was the main initial source of schools' public funds. Participants in the study revealed that their schools had inadequate financial resources from central government. Participants further submitted that they supplemented their school budgets with funds from non-public sources of school finances. They submitted that contributions to school finances were, parent-school association (33%), philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%) and projects, and charity events outside of school hours (13%). These supplemented school budgets from central government. This study improved on Sipahioglu's

(2023) study by collecting data from secondary school officials through close-ended questionnaires, interviews and document analysis.

In South Africa, Aina (2020) and Mestry (2020) observed that the Amended National Norms and Standards for School Funding (ANNSSF) policy of 2006 provided a statutory basis for school funding. Quintiles 1 to 3 were classified as non-fee-paying and were mostly situated in townships and rural areas. Quintiles 4 and 5 were fee-paying schools situated in urban areas and more affluent areas. Section 40 of the South African Schools Act (SASA) stipulated that parents in fee-paying schools were obligated to pay the fees charged by the school and had the right to see that the fees they paid were properly utilised. The Amended National Norms and Standards for School Funding (ANNSSF) policy of 2006 proposed that the state provide more funding for recurrent resources to poorer schools (quintiles 1, 2 and 3) than to quintiles 4 and 5 schools.

School Governing Boards (SGBs) in more affluent schools received reduced state funding and were obliged to supplement state funding. Dibete and Potokri (2018) submit that the sources of school income in South Africa came from the state subsidy (based on the National Norms and Standards for School Funding (NNSSF), fundraising, hiring out of school property (e.g. school halls) and proceeds from tuck shop (if any). Given the situation in South Africa it was worth investigating sources of school finances in Kwekwe District secondary schools. Section 75 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 submits that every citizen and permanent resident of Zimbabwe has a right to basic State-funded education.

The education budget in Indonesia was, according to Rusmiyatun (2020), obtained from the School Operational Assistance (BOS) fund from the Central Government. The finances were directly transferred to schools' accounts and directly used by the schools. In addition to the School Operational Assistance (BOS) funds, schools also received school grants/School Financial Management Assistance Funds (PDPS) from the district government. Other sources of finance for schools in Indonesia were voluntary donations from students' parents, alumni and the business world. This study improved on Rusmiyatun's (2020) submissions by investigating challenges related to each source of school finances and possible solutions to the challenges.

Sources of school finances in Zhejiang and Jiangsu provinces in China according Chan, Xu and Shu's (2016) studies were, Central Government at 45.5% of the local school revenues,

provincial administration at 30.5% of the school revenue, and the rest (24%) of the school revenues were from local governments and private donations such as those from voluntary community contributions. Chan, Xu and Shu (2016) conducted their study by collecting data through open ended survey questionnaires and reading school financial documents. This study improved on Chan, Xu and Shu' (2016) study by employing open-ended interviews, document analysis and using close-ended survey questionnaires. This study further probed challenges associated with generating school income from each source of finance and possible solutions to the challenges. Chan, Xu and Shu' (2016) study did not look into challenges associated with each source of school funding and possible solutions to the challenges.

Barus and Guchi's (2023) library research in Indonesia on the effectiveness of financial management in Islamic Educational Institutions revealed that school financial resources came from the government, the community, and students' parents and from alumni. The government distributed to each school, the Activity Entry List (DIK) funds every academic year and School Operational Assistance funds (BOS) funds periodically. Funds from the community were provided by individuals, institutions and organisations. Funds from parents of students were referred to as committee contributions. They were paid as a result of agreements in a school committee meeting. It was then mandatory for students' parents to pay to the school committee the agreed upon money. Funds from alumni were nominal and normally came in the form of books, learning tools and equipment meant to assist the school. This study improved studies in Indonesia by probing during interviews and document analysis, sources of school finances in Kwekwe District secondary schools, challenges associated with each source of school finance and possible solutions to the challenges. Barus and Guchi's (2023) library research did not look into challenges in sourcing school finances and possible solutions to the challenges.

Cherotich, Atoni and Munyua's (2020) study on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya, identified parents, non-governmental organisations, income generating projects and alumni as sources of school finances. The study further revealed that school fees were the main source of school income. In terms of fees payments, some students paid fees on time (50%) because their parents were aware of the importance of timely fees payment which guarded against disruption of studies.

Some students did not pay fees on time because their parents/guardians were poor and could not raise fees when the term began. These parents/guardians either staggered fees payments or

never completed paying fees throughout the term. Fees collected from parents/guardians were not sufficient to cater for school operations. Cherotich, Atoni and Munyua's (2020) study further revealed that government contribution to financing education was insufficient and was also characterised by late disbursed to schools. The study further revealed that economic hardships contributed to poor school financing by members of the community such as non-governmental organisations, alumni and well-wishers such as churches. There was also poor contribution from the Constituency Development Fund (CDF). Shortage of land and location of schools in a semi-arid region contributed to schools not engaging in agricultural projects as part of income generating projects. The current study improved on Cherotich, Atoni and Munyua's (2020) study by further investigating possible solutions to challenges in sourcing school finance in Kwekwe District secondary schools.

Similarly, Nyangaresi, Onderi, Mwebi's (2016) study on the influence of school-based income generating projects on students' retention rate in secondary education in Kenya had principals indicating sources of finances in their schools being parents' contributions, horticulture farming, school bus hire, canteen, livestock rearing, hiring of school halls, politicians and the community, churches, non-governmental organisations, and banks. Similarly, Ezech and Ogara's (2020) study on the impact of financial management on effective school administration in Enugu education zone in Nigeria had respondents revealing that secondary schools in the zone raised additional funds through, school magazines, school workshops, school canteens, students' arts and crafts, school poultry, and farms. This study investigated the sources of school finances and went further to investigate challenges faced by schools in raising school finances through each of the sources.

Kipkoech's (2018) research paper on determinants of implementation of income-generating projects in public secondary schools in Konoin District, Bomet County, Kenya, reported that income generating activities faced obstacles emanating from lack of business management skills, lack of adequate literacy, and lack of marketing and production skills in the schools. Other obstacles faced by income generating projects in the schools emanated from lack of transparency by business/project managers, insufficient market research occasioned by failure to undertake feasibility studies, lack of good understanding of the market and customers, and limited school budgets. Investment in income-generation projects in schools was also perceived to be an extra managerial responsibility to the already burdened school heads (Kipkoech, 2018). Kipkoech's (2018) study in Kenya identified challenges surrounding income generating

projects as sources of school finance but did not come up with solutions to the obstacles. The study on Kwekwe District secondary schools improved on this study by investigating solutions to challenges on sourcing school finances.

Statutory Instrument 87 of 1992 and the Education Amendment Act, 2006 have decentralised school financial management to School Development Committees. Dzvimbo, Zimhondi, Masimba and Zhanda (2020) report that Zimbabwe has, from 1991, reverted to charging fees and various levies in both primary and secondary schools as a cost sharing initiative. Legally, and in accordance with the Constitution of Zimbabwe Amendment (No 20) Act 2013, Statutory Instrument 144 of 2019 (Treasury instructions), Education Amendment Act 2006, Public Finance Management Act 22.19 and Statutory Instrument 135 of 2019 the School Development Committee must compile the budget for the following school year during the third term of the current year. The budget should incorporate income from all sources of school finances and must go through a number of phases before it can be operational. The budget must be presented to an extraordinary general meeting of parents for consideration and approval through voting by the majority of parents present before it can be approved by the Secretary of Primary and Secondary Education. It is a chargeable offense for a school to collect unapproved fees and levies (Dzvimbo *et al.*, 2020; Mandongwe, Murairwa, & Dube, 2022).

Zimbabwe, as a member of the United Nations, is obliged to achieve United Nations Sustainable Development Goal (SDG) 4 on quality education (Mandongwe *et al.*, 2022). The government is expected in terms of section 5 of the Education Act 25:04 to provide grants and other subsidies to schools. The government pays fees and levies for the poor and vulnerable school pupils under the Basic Education Assistance Module (BEAM) programme. The Basic Education Assistance Module (BEAM) was introduced in Zimbabwe in 2001 as part of the Enhanced Social Protection Project (ESPP) (Harvey, Chiroro, & Musker, 2012). The Basic Education Assistance Module (BEAM) was also introduced as a social safety net aimed at alleviating worsening social conditions that were causing the poor to suffer as a result of escalating prices of basic commodities, retrenchments, high unemployment rates, high rate of school children dropping out of school, and high interest and inflation rates (Marongwe, 2007).

Dzvimbo, Magijani and Zimhondi's (2018) qualitative research studies on a purposive sample of ten secondary schools in Zimbabwe revealed delayed payment of BEAM funds by the government of Zimbabwe. Non-payment and delayed payment of BEAM funds to schools was

cited as one of the factors that contributed to challenges faced in the implementation of the competence-based curriculum. Basic Education Assistance Module (BEAM) disbursements to schools were reported to have been last paid in 2014 and schools were still being directed to select pupils for BEAM. The study on Kwekwe District secondary schools investigated sources of school finances, challenges in sourcing school finance and possible solutions to the challenges associated with sourcing school finances.

The Constitution of Zimbabwe Amendment (No 20) Act 2013 empowers every citizen and permanent resident of Zimbabwe with the right to have basic state-funded education including adult basic education. Similarly, the Government of Zimbabwe also finances education for children of war veterans through the War Veterans Education Scheme. The scheme is for the benefit of a veteran of the liberation struggle, their spouse, and dependants. Section 12(2a) of the Veterans of the Liberation Struggle Act [Chapter 17:12] prescribes educational benefits for a veteran of the liberation struggle, his or her spouse, and his or her dependants. The benefit consists of educational assistance at a government primary, secondary and higher and tertiary educational institution (Veterans of the Liberation Struggle Act [Chapter 17:12], 2020). The Government of Zimbabwe also offers School Improvement Grant (SIG) to impoverished primarily schools and satellite secondary schools in the country (Tarisayi, 2016).

The School Improvement Grant (SIG) programme aims to provide financially constrained schools with enough resources to address their most basic needs and to meet minimum sets of school functionality criteria with the aim of improving the quality of teaching and learning at the school level and reducing user fee costs for vulnerable children. The Ministry of Primary and Secondary education established the School Improvement Grants (SIGs) with support from United Nations Children's Fund (UNICEF) and this has been in place since 2013. The School Improvement Grants (SIG) were a component of the Education Transition Fund (up to 2015) and then the Education Development fund (2016-2020) (Smith, Hodson, Shumba, Chagwiza, Jackson and Grabham, 2021)

Schools in Zimbabwe also have non-governmental organisations as sources of school finances. The Campaign for Female Education (CAMFED) is an international non-governmental, non-profit organisation that was launched in Zimbabwe in 1993 to tackle vulnerable girls' exclusion from education. Its mission was to eradicate poverty in Africa through the education of girls and the empowerment of young women (Binkley, 2019). Plan International is also an example

of a non-governmental organisations that has been operating in Zimbabwe since 1986 to support vulnerable children, especially girls, to access quality and inclusive basic education.

Section 36 of the Education Amendment Act, 2006 in Zimbabwe provides for the establishment of School Development Committees which are empowered to manage school financial resources (The Education Act [Chapter 25:04], 2006). Stoker's, 1998 fourth proposition is that the goal of governance is formation of autonomous self-governing networks of participants with shared goals and concerns. The fifth proposition according to Stoker (1998) is that governance recognises execution of activities without the power of government to either command or use its authority. Sections 13, 14 and 21 of the Education Act 25:04 empowers responsible authorities of schools to charge fees and levies to parents of pupils enrolled in their schools. These fees and levies should however be approved by the Secretary of Education in terms of section 21 of the Education Amendment Act, 2006. Section 5 of the Education Amendment Act [Chapter 25:04] 2020 entitles every child in Zimbabwe to compulsory basic state funded education (Education Amendment Act [Chapter 25:04], 2020).

Section 68C of the Education Amendment Act [Chapter 25:04], 2020 forbids the exclusion of pupils from school for non-payment of school fees (Mavhinga, 2020). Sections 5(1 – 2) of the Education Amendment Act [Chapter 25:04] 2020 declares compulsory education for children by positing that every child is entitled to compulsory basic state funded education and any parent who deprives his or her child the right to basic state funded education shall be either fined or imprisoned for a period not exceeding two years. The financing of schools plays a significant role in shaping policies and practices in public education, but many people, including some practitioners, have limited knowledge about how schools are funded (Sipahioglu, 2023). It was, therefore, important for this to shade light on how the secondary schools were funded.

Chinyoka and Mutambara (2020) examined the challenges of revenue generation in state universities in Zimbabwe. The study employed a case study design, interviews, and purposive sampling to collect data from two financial directors and ten senior staff members. The study revealed that state universities in Zimbabwe face funding challenges. The state universities were reported to be operating in a political environment with limited leadership stability and high inflation rates. The universities also faced limited government funding, limited fiscal space and equipment to support income-generating projects. This study, therefore, improved

on Chinyoka and Mutambara's (2020) study by investigating solutions to institutional funding challenges. Similarly, Njau, Lyamtane, and Ogotiy's (2022) studies in Tanzania revealed that income generating activities faced challenges of inadequate knowledge in school income generating activities, inadequate capital for initiating and maintaining income-generating activities, limited land for implementing profitable income generating projects such as agriculturally based activities, and insufficient water supply explicitly meant for school-based income generating activities.

Against this background, this study explored financial management policies and practices in secondary schools within Kwekwe District which included sources of finances and challenges associated with the sourcing of these finances. The study also investigated possible solutions to the challenges in sourcing school finances. It was important to investigate Kwekwe District secondary schools' sources of finances because sources of finance have an impact on school income as a component of the school budget. Adequate financial support also ensures that the mandate of the school is appropriately executed and learners receive the kind of education that meets social justice.

2.3 Factors influencing school financial management policies and practices

This section reviews literature on policies on budget, policies on financial controls and policies on financial management as factors influencing school financial management policies and practices. The section further reviews literature on financial management practices, documents guiding financial management in schools and capacity building of school financial managers as other factors influencing school financial management policies and practices. Munge, Kimani and Ngugi's (2016) study is closely linked to the current study carried out in Kwekwe District of Zimbabwe. Munge, Kimani and Ngugi (2016) studied factors influencing financial management in public secondary schools in Nakuru in Kenya. Using a cross-sectional research design targeted at principals and bursars of public secondary schools, the study collected data from 63 respondents using structured close-ended questionnaires. A reliability test on their research instruments using Cronbach's alpha coefficient (α) was also done demonstrating use of a water tight methodology from which this study was able to take.

Taber (2018) revealed that a wide range of qualitative descriptors have been used by different authors to interpret calculated Cronbach's alpha values. Identified interpretations were excellent for alpha values (0.93–0.94), strong for alpha values (0.91–0.93), reliable for alpha

values (0.84–0.90), robust for alpha values (0.81), fairly high for alpha values (0.76–0.95), high for alpha values (0.73–0.95), good for alpha values (0.71–0.91), relatively high for alpha values (0.70–0.77), slightly low for alpha values (0.68), reasonable for alpha values (0.67–0.87), adequate for alpha values (0.64–0.85), moderate for alpha values (0.61–0.65), satisfactory for alpha values (0.58–0.97), acceptable for alpha values (0.45–0.98), sufficient for alpha values (0.45–0.96), not satisfactory for alpha values (0.4–0.55), and low for alpha values (0.11). Taber's (2018) submissions were important to this study as they helped the researcher collect quantitative data using close-ended questionnaires on the study variables, policies on school budget, policies on financial control, policies on financial management, financial management practices, availability of documents to guide school financial management and assistance on school financial management obtained from the documents.

Munge, Kimani and Ngugi's (2016) reliability test, using the Cronbach's alpha coefficient (α), in Nakuru in Kenya were considered reliable upon all the study variables returning alpha values equal to 0.7 ($\alpha = 0.7$) or greater than 0.7 ($\alpha > 0.7$). Their budget management variable had 8 items ($\alpha = 0.820$). Financial control variable had 5 items ($\alpha = 0.851$). Financial management variable had 7 items ($\alpha = 0.811$). The variables, budget management, financial control, and financial management had an average reliability ($\alpha = 0.827$). Munge, Kimani and Ngugi's (2016) studies in Nakuru in Kenya analysed data using Statistical Package for Social Sciences (SPSS) Version 24 analytical tool. Similarly, this study analysed quantitative data using Statistical Package for Social Sciences (SPSS) Version 20 analytical tool.

Previous studies have focused on budgeting practices, relationships between budgeting practices and organisational performance and challenges faced in drawing budgets (Chan *et al.*, 2016; Robina, Benard, & Jack, 2018). The current study added new knowledge to the field of financial management in schools by investigating how challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe significantly predicted actual practices in financial management in the secondary schools. Stoker (1998) has come up with five propositions on the Governance Theory.

Stoker (1998) and Asaduzzaman & Virtanen, (2016) concur that these propositions emphasise on power decentralisation, local self-governance and involvement of all sectors in the governance process. The study on Kwekwe District secondary schools further improved on Munge, Kimani and Ngugi's (2016) study by collecting quantitative data from a sample of 61

respondents and collecting qualitative data through open ended interviews from 19 participants. Unlike Munge, Kimani, and Ngugi's (2016) study which collected data using close-ended questionnaires from school heads and bursars, the study sample in Kwekwe District was made up of school heads, deputy heads, School Development Committees treasurers, School Development Committee chairpersons, School Development Committees vice chairpersons, and internal auditors, District Schools Inspector, District Accountant and Provincial Accountant Assistant. The study also enhanced the depth of collected data through document analysis and conducting open-ended interviews.

2.3.1 Policies on school budget

Chukwu, Ezepue, Ogunji, Igba, and Ngozi (2019) posit that a budget requires preparation stage, approval stage, execution stage and evaluation stage. A budget serves as a document for financial control of inputs, setting priorities, managing ongoing activities, planning, and can assist in ensuring accountability in the use of funds (Dwangu & Mahlangu, 2021; Ezeh & Ogara, 2020; Zinyama & Nhema, 2016). Statutory Instrument 135 of 2019 in Zimbabwe requires a budget document to contain, expenditure estimates for the next financial year with information on current year estimates and previous year actual and may have performance information related to such expenditures. The budget document should also contain revenue estimates for the next financial year with information on the current year revenue estimates and the previous year actual. This promotes in terms of the Stakeholder Theory practical, efficient, effective and ethical ways of managing organisations (Bhasin, 2018; Blackburn, 2019). This is also in line with Results Based Budgeting (also known as Performance Based Budgeting) that was introduced in Zimbabwe in 2016 (World Bank, 2016).

Mundondo, Chikoko and Chindanya (2019) aver that Results-based budgeting was introduced in Zimbabwe in order to increase the value for money in public spending and to ensure that national resources were going to be effectively directed toward the achievement of the national development goals embraced by Zimbabwe's Agenda for Sustainable Socio-Economic development. Section 28(1) of the Public Finance Management Act 22:19 requires budgets for the forthcoming financial year to state estimates of the revenues, expenditure and financing requirements for the school for that year. Budgets should also state for each vote of expenditure a statement of the classes of outputs expected to be provided from that vote during the year and the performance criteria to be met in providing those outputs. Stoker's (1998) fifth proposition

is that governance recognises execution of activities without the power of government to either command or use its authority. Accordingly, this current study sought to establish whether school budgeting processes by School Development Committees involved setting targets upon which performance was measured against, whether School Development Committees in Kwekwe District of Zimbabwe had the knowledge to draw school budgets, whether their school budget allocations were decentralised to individual user departments, and whether inflation was a challenge on school budgets.

Robina, Benard and Jack (2018) observed that newly appointed heads in Kenya experienced school budget challenges emanating from inflation, poor levy payment by parents, inadequate financial skills among school officials responsible for financial management, negative influence from sponsors and other stakeholders, and employment of unqualified accounts clerks in schools. Similarly, Chan, Xu and Shu's (2016) studies on educational finance practices in China revealed that most of the schools in China did not employ modern methods of budgeting. They instead used a primitive system of developing educational budgets. The schools were, instead of drawing zero-based budgets, merely adjusting the revenue and expenditure items of previous years. This practice ignored the real needs of the schools.

Ndhlovu *et al.* (2020) posit that manuals and policy circulars influence the way schools formulate their budgets since they give clear steps that should be followed. The Constitution of Zimbabwe Amendment (No 20) Act 2013 and Statutory Instrument 144 of 2019 (Treasury instructions) requires participation by citizens in the public finance management processes. Participatory budgeting process is in line with the Stakeholder Theory which focuses on creating value for all stakeholders (Harrison *et al.*, 2015; Nwanji & Howell, 2019).

Similarly, Chukwu *et al.* (2019) advocated for a participatory budget formulation process by positing that harmonious cooperation between school heads, government, teachers and the community during budget preparation and implementation processes enhances efficiency and effectiveness in teaching and learning processes. This study on Kwekwe District secondary schools investigated, in line with this requirement, whether school heads prepared school budgets with the assistance of the Finance Committee and whether school Finance Committees sought submissions from teachers, school departments and other relevant parties when drafting school budgets.

Rusmiyatun's (2020) study in Indonesia revealed that budgeting process for elementary school level in Purworejo District, Indonesia adhered to participatory principles. Schools formulated budgets based on finances they received from the School Operational Assistance (BOS) fund from the Central Government and funds they received from school grants/School Financial Management Assistance Funds (PDPS) from the district government. The first stage in school budgeting in Purworejo District in Indonesia involved formulation of school budget needs by school stakeholders, who included school principals, teachers and education personnel, school committees and parents' representatives.

Some schools also invited alumni, business and industry. The budget preparation process by stakeholders involved drawing of income plans and expenditure budget based on income from School Operational Assistance (BOS) funds and school grants/School Financial Management Assistance Funds (PDPS) funds. This stage was then followed by invitation of parents to a meeting to approve the budget before it was sent to the next stage which required approval at sub-district coordinator level by the supervisor of each school. The approved budget at sub-district coordinator level was then sent for validation at the Education, Youth and Sports Office of Purworejo Regency. Schools began implementing the expenditure budget after it had been approved at the Education, Youth and Sports Office of Purworejo Regency.

Rusmiyatun's (2020) study in Indonesia were relevant to the study on Kwekwe District secondary schools where the researcher investigated among other variables, policies and practices in budgeting through the use of close-ended questions, open-ended interviews and document analysis. This study also investigated secondary school officials in charge of school financial management's practices in financial management. To this end, this study on Kwekwe District secondary schools investigated participation in the budget formulation process by investigating whether, school heads prepared budgets with the assistance of the Finance sub-Committee and whether the Finance sub-Committee sought submissions from teachers, school departments and other parties when drafting school budgets.

Statutory Instrument 87 of 1992, School Services Fund (SSF) manual and Administration and Finance circular minute number 6 of 1994 mandates the School Development Committee Finance sub-committee to take charge of all financial affairs in the school. Section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires the State and all institutions

and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them.

Part V section 31(3) of Statutory Instrument 144 of 2019 (Treasury Instructions) requires the budgeting process to be participatory in nature with all stakeholders involved in public finance management getting involved in the budget formulation exercise. Similarly, Scott and Enukwesi (2018) submitted that District Assemblies (DA) in Ghana prepared their budgets by encouraging participation by stakeholders. Section 47(1) of the Public Finance Management Act 22:19 requires the accounting authority for a specified public entity to submit for approval, at least thirty days before the start of the financial year, a budget of estimated revenue and expenditure for that financial year and an annual plan relating to that public entity. Mathema and Thabela's (2021) *School Development Committees Handbook* issued by the Ministry of Primary and Secondary Education in Zimbabwe requires every School Development Committee to have an operational School Development Plan (SDP). School Development Committees are expected, in terms of Mathema and Thabela's (2021) *School Development Committees Handbook*, to draw School Development Plans (SDPs) which are Specific, Measurable, Achievable, Realistic and Time-bound (SMART). Mathema and Thabela's (2021) *School Development Committees Handbook* further requires School Development Plans whether short term or medium term or long term to ensure effective use of school budgets and resources and to provide an opportunity for all stakeholders to make their input.

This study on Kwekwe district secondary schools investigated whether the secondary schools had School Development Plans (SDPs). Similarly, the Schools Accounting Regulations (1992) of Swaziland requires the school head and the school committee to prepare an annual school budget or School Development Plan (SDP). The School Development Plan is bench-marked against anticipated enrolment for the following year. The budget is presented to the school committee at the beginning of the year for approval (Hungwe & Mpofu, 2021).

An investigation by Ezech and Ogara (2020) on the impact of financial management on effective school administration in Enugu education zone in Nigeria had respondents agreeing that financial plans were made at the beginning of every session and that there was effective implementation of budgets at their schools. Bhattacharya and Gowramma (2018) carried out a similar study in India to find out issues and problems faced by the School Management and Development Committee (SMDC) in improving the quality of the secondary school education

system. Using the descriptive survey method, their study was conducted on 100 School Management and Development Committees (SMDC) members of 20 secondary schools of the sub-division of Contai from the Purba Medinipur District of West Bengal in India.

They collected data using questionnaires for school heads and teachers, and interview schedule for parents. Data were analysed by using frequencies and percentages. Bhattacharya and Gowramma's (2018) study had 51% members, respondents and participants submitting that funds received from government by secondary schools' School Management and Development Committees (SMDCs) in Purba Medinipur district of West Bengal in India were inadequate. The funds were inadequate to provide teaching-learning materials and basic infrastructure in schools. Respondents and participants to the study also submitted that secondary schools Management and Development Committee (SMDC) in Purba Medinipur District of West Bengal in India lacked proper utilisation of funds provided by the government.

It was also revealed that parents lacked interest to participate in School Management and Development Committee (SMDC) meetings, teachers dominated School Management and Development Committee (SMDC) meetings and that parents' views in School Management and Development Committee (SMDC) meetings were not being taken seriously. In terms of School Development Plans, 32% of the School Management and Development Committee (SMDC) members reported lack of knowledge to prepare School Development Plans. Of the sample, 20% reported lack of government (administrative) support to prepare School Development Plans (SDPs) and lack of funds to execute School Development Plans. Of the study participants and respondents, 14% reported that there was lack of parents and teachers' participation in the preparation of School Development Plans (SDPs).

This was contrary to Stoker's (1998) first proposition that governance involves actors and institutions drawn from government and beyond. Parents and teachers in Purba Medinipur District of West Bengal in India should have actively participated in the preparation of School Development Plans (SDPs). Stoker's 1998 third proposition also posits that governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally. Besides, Freeman's (1984) Stakeholder Theory encourages stakeholder synergetic relationships to achieve the organisation's vision and mission (Blackburn, 2019).

The study on Kwekwe District secondary schools explored whether teachers lacked interest in drawing school budgets, whether most members of the School Development Committees lacked interest in drawing a school budget, and whether expected finances were matched with expected expenditures. Furthermore, the study on Kwekwe District secondary schools had a research question on how challenges with policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested.

Respondents and participants were drawn from four school clusters purposively selected, leading to inclusion in the sample of one cluster of rural day secondary schools only, one cluster of urban day secondary schools only, one cluster of urban secondary schools with boarding facilities and one cluster of rural secondary schools with boarding facilities to represent school categories in Zimbabwe's secondary schools' landscape. In the schools, 61 school officials responsible for financial management were purposively selected as respondents to close-ended questionnaires. They were sampled based on their roles in school financial management. Table 2 summarises the sample.

Table 2: Main respondents to close-ended questionnaires

Participant	Number
School Heads	8
Deputy School Heads	8
Senior Teachers	8
Heads of Departments	8
School Development Committee Chairpersons	8
School Development Committee Vice-Chairpersons	8
School Development Committee Treasurers	8
District Schools Inspector	1
District Accountant	1
Provincial Internal Auditors	2
Provincial Accountant Assistant	1
Total	61

The purposive sampling technique was applied to select open-ended interviews participants from four school clusters leading to the selection of one urban day secondary school, one rural day secondary school, one rural boarding secondary school, and one urban boarding secondary school providing documents and participants to the open-ended interviews. This resulted in the purposive selection of 19 participants based on their role in school financial management.

The participants comprised 4 school Heads/Deputy School Heads, 4 Senior teachers/Heads of Departments, 4 School Development Committee Chairpersons/Vice Chairpersons, 4 School Development Committees Treasurers, 1 District Schools Inspector, 1 District Accountant/

Provincial Accountant Assistant and 1 Provincial Internal Auditor. Quantitative data were analysed using Statistical Package for Social Science (SPSS) Version 20 to produce descriptive tabular summaries, while qualitative data were analysed using thematic analysis. Stakeholder Theory and Governance Theory guided the study.

Statutory Instrument 135 of 2019 in Zimbabwe requires affected parties to be consulted adequately and provided with an opportunity to be heard when drafting new fees or levies. Statutory Instrument 135 of 2019 further requires fees or levies charged to reflect the value of the service to the person paying for it and not a wider group of beneficiaries who contribute to the costs of the service. Furthermore, Section 21 (1) of the Education Amendment Act, 2006 and section 13(5) of Statutory Instrument 135 of 2019 require the Secretary of Primary and Secondary Education in Zimbabwe to approve school budgets before schools start collecting the fees and levies. The study on Kwekwe District secondary schools investigated whether, Ministry of Education reduced the amount budgeted for by the schools when approving school budgets. Statutory Instrument 135 of 2019 requires fees and levies charged to be set at a level not higher than the cost of the most efficient method of providing the service.

Munge, Kimani and Ngugi (2016) carried out a similar study to the current study. Munge, Kimani and Ngugi (2016) focused on factors influencing financial management in public secondary schools in Nakuru in Kenya. Their study adopted a cross-sectional research design targeted at principals and bursars of public secondary schools in Kenya. The study collected data from 61 respondents using structured close-ended questionnaires. Respondents in Nakuru agreed, that public secondary schools set specific, measurable, achievable, realistic and time-bound objectives, that secondary schools kept monthly records of income generated, that budget making was guided by clear goals, that secondary schools identified sources of finances, that expected finances were matched with expected expenditures, that schools clearly outlined their expected expenditures, and that secondary schools kept records of all expenditures. Their respondents disagreed that secondary schools outsourced professional input in budget making.

The findings indicated that public secondary schools in Nakuru County in Kenya properly managed their budgets. Munge, Kimani and Ngugi's (2016) study further revealed that there was a positive, moderately strong and statistically significant relationship between budget management and financial management. As budget management became more effective, financial management in public secondary schools was enhanced by making budget

management more effective. Public secondary schools in Kenya were able to carry out analysis and oversight of costs and expenditures and also adhered to the laid down internal procedures on expenditures and were able to set realistic budgets. This study improved the Munge, Kimani and Ngugi's (2016) study by exploring the policies on school budgets, and not merely budget management and financial management. It also went further into examining how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees in Kwekwe District secondary schools predicted the actual practices in financial management in schools.

Ochanda, Musau and Mbuva (2023) carried out a study to establish the effect of budgeting skills on accountability of public primary schools in Kakamega County, Kenya. Their study revealed that budgeting skills had a positive and statistically significant effects on accountability of public primary schools in Kakamega, Kenya. The results implied that strengthening budgeting skills of school accounting officers enhanced school accounting officers' ability to properly account for school finances, thus leading to the realisation of the school's strategic goals. This study improved on this study by examining how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predicted the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe.

2.3.2 Policies on financial controls

Manuylenko and Shebzukhova (2021) submit that financial control is a process implemented by the management in institutions to obtain information on implementation of assigned tasks which encompass compliance with laws and regulations, efficiency, and reliable reporting. Financial control policies are meant to prevent and reduce errors and fraud, provide reliable financial data, safeguard assets and records, evaluate operational efficiency through budgets, and provide organisational control and adherence to prescribed policies and regulations (Dwangu & Mahlangu, 2021; Ezech & Ogara, 2020; Raman *et al.*, 2022). According to Nelius and Onyango (2022) financial controls deal with organisations' ambition to use funds and to manage financial resources effectively through accountability procedures and its main aims are to realise better allocation and utilisation of scarce financial resources.

Munge, Kimani and Ngugi (2016) conceptualise financial controls as involving, risk assessment, control environment, control activities, communication and monitoring of finances. Public Finance Management (General) Regulations, 2019. (Statutory Instrument 135 of 2019) in Zimbabwe require custodians of public funds to exercise reasonable care to prevent and detect unauthorised, irregular, fruitless and wasteful expenditure, and to implement effective, efficient and transparent processes of financial and risk management. Nyakanyanga (2019) argues that most schools' books of accounts in Zimbabwe run with deficit balances. The deficits in school accounts are mostly caused by lack of internal controls, increased misappropriation of funds and failure to adhere to financial policies and procedures when making payments.

In Tanzania, Nelius and Onyango (2022) examined challenges facing School Heads in controlling finances among Bukombe District public secondary schools. The study had a sample size of 79 respondents including one Education Officer, one District Auditor, 17 Board members, three School Heads, three School Bursars and 54 teachers. The samples were obtained using purposive and simple random sampling. The findings revealed that School Heads lacked budgetary skills and their District Education officers suggested that appointment of school heads should give preference to those who had experience in leadership and prior knowledge of budgetary and accounting procedures.

School management teams and teachers in Nelius and Onyango's (2022) studies submitted that their schools did not have adequate funds for daily school operations. Respondents (28%) also submitted that there was poor accountability and transparency in Bukombe District public secondary schools because of poor involvement of teachers and school board members in budget formulation and implementation. Respondents further revealed that some school heads made school procurement decisions without consulting school stakeholders. The study on Kwekwe District secondary schools improved on Nelius and Onyango's (2022) studies by adopting a mixed research approach where close ended questionnaires, open ended interview schedules and documents were used to collect data.

The Constitution of Zimbabwe Amendment (No 20) Act 2013, Public Finance Management (Treasury Instructions), 2019 and Statutory instrument 135 of 2019 (Public Finance Management (General) Regulations, 2019) expect School Development Committees in Zimbabwe as receivers of revenue, to supervise and enforce the punctual collection and

disposal of revenue and other public moneys. Section 308 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 further requires every person who is responsible for the expenditure of public funds to safeguard the funds and ensure that they are spent only on legally authorised purposes and in legally authorised amounts. It also says that it is the duty of every person who has custody or control of public property to safeguard the property and ensure that it is not lost, destroyed, damaged, misapplied or misused. This study investigated whether there was appropriate supervision of junior staff by their seniors in schools, whether finance committees audited their income and expenditure every month, whether all school members with financial responsibilities understood their roles and whether members of schools' accounts departments produced statements of income and expenditure on time.

Bashaija, Nyiringango, Oliva, and Mahina (2020) carried out a study on the effects of financial controls on the financial stability of Micro Finance Institutions in Rwanda. Their study analysed whether the Micro Finance Institutions in Rwanda maintained adequate and up-to-date cashbooks, whether they compared budgeted and actual amounts spent, whether they reconciled accounts receivable and accounts payable with control accounts and whether they reconciled their accounts to verify the accuracy of financial transactions processed. Bashaija *et al.*'s (2020) study revealed that a unit change in financial controls brought about a unit change in the financial stability of the microfinance institutions in Rwanda. This study improved on Bashaija *et al.*'s (2020) study by examining how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predicted the actual practices in financial management in secondary schools within Kwekwe District of Zimbabwe.

Ndou and de-Heer Menlah (2015) and Rangongo, Mohlakwana, and Beckmann (2016) argue that some of the causes of poor financial management in some South African schools are poor monitoring and control of school funds arising from weak enforcement of existing legislation. This is in addition to the virement of school funds, non-adherence to school budgets, lack of finance policies, lack of Finance Committee structures, and lack of internal control measures. This observation is also confirmed by other authors (Matula, Mulwa, & Kyalo, 2018; Muthama & Warui, 2021; Ngwenya & Maushe, 2017) who argue that some schools operate either without a Finance Committee or with a dysfunctional Finance Committee as evidenced by their inability to meet monthly for purposes of preparing monthly financial statements.

In the case of Zimbabwe, Mapolisa, Tshabalala, and Khosa (2014), and Muzenda (2017) observe that some schools in Zimbabwe operate without a Finance Committee, and heads either make most decisions on financial matters alone or sometimes invite one member of the School Development Committee to endorse their decisions. This practice is against section 16 of Statutory Instrument 87 of 1992 and section 36 of the Education Amendment Act 2006, which mandates every School Development Committees to appoint a finance subcommittee, which shall be responsible for administering school funds.

Section 308 of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 also requires every person who is responsible for the custody or control of public property to safeguard the property to ensure that it is not lost, destroyed, damaged, misapplied or misused. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund manual, Administration and Finance circular minute number 6 of 1994 requires School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items in security items registers. The stamps, face-value instruments, and other security items should be kept in safes or strong rooms under the control of the responsible officer. School heads should at the close of each month, and regular intervals, examine the stock of stamps, face-value instruments, and other security items in the custody of their collectors.

The study on Kwekwe District secondary schools investigated whether the school officials in charge of financial management maintained up-to-date security items register. The policy requires them to keep security items register. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019) requires schools to keep proper assets records that ensure a distinction between fixed assets and inventories. These policy documents require School Development Committees to ensure that all public assets under their control and received from whatever source are accurately and promptly recorded in the appropriate manual registers. Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require schools to maintain separate noncurrent assets registers and stock registers. These policy documents also require Accounting Officers to institute adequate controls to safeguard both noncurrent assets and stocks against abuse and misappropriations. They require all stocks of materials belonging to the school to be

controlled in stock control registers. Stock records must be checked and book balances verified against physical stock check at least once a month by the school head.

Movable assets purchased, manufactured in the school or donated to the school and their subsequent disposal must be recorded in the movable asset register. The movable asset register must be physically checked at least once a year by the school head or the person delegated by the school head. Accordingly, the study on Kwekwe District secondary schools further examined whether schools faced challenges in maintaining a stock control register and whether schools faced challenges in maintaining an asset register.

A study by Okoye and Okorji (2021) on financial management practices adopted by the principals for effective administration of secondary schools in Anambra State in Nigeria had school principals, agreeing that their schools' committees regularly inspected school inventory. School bursars disagreed that their schools' committees regularly inspected school inventory. Okoye and Okorji (2021) recommended enactment of a law by the Ministry of Education that empowered secondary school principals in Nigeria to act as watchdogs over the inventory management practices in the secondary schools. Okoye and Okorji's (2021) study did not look into the maintenance of a movable asset register. It was, therefore, important for the study on Kwekwe District secondary schools to investigate maintenance of stock registers and movable asset registers in these schools.

Section 308(4) of the Constitution of Zimbabwe amendment (No 20) Act 2013 requires an Act of Parliament to make provisions for the speedy detection of breaches relating to the misuse of public funds/property, loss, damage and misplacement of public property. Internal auditors in Zimbabwe are in terms of Section 80 of the Public Finance Management Act 22.19 appointed by the Public Service Commission to any Ministry or any reporting unit of a Ministry in Zimbabwe. The functions of internal auditors according to the Public Finance Management Act 22.19 are to check whether proper accounting and bookkeeping transactions and procedures are carried out in schools and whether schools maintain proper accounting records. They also check whether schools are observing adequate internal checks and controls and whether assets under the control of the school are properly accounted for. Internal auditors also assess the cost-effectiveness of any projects undertaken by the school. Document analysis in the study on Kwekwe District secondary schools involved reading internal auditors' reports.

This current study on Kwekwe District secondary schools also examined whether schools' Finance Committees audited their income and expenditure every month. This was because the School Services Fund manual, Administration and Finance Circular No 6 of 1994, and Statutory Instrument 87 of 1992 provide for the establishment of a Finance Committee as a subcommittee of the School Development Committee. The Finance Committee is according to Section 308(4) of the Constitution of Zimbabwe Amendment (No 20) Act 2013 empowered to speedily detect breaches relating to the misuse of public funds/property, loss, damage, and misplacement of public property by carrying out audits of their income and expenditure every month. Okoye and Okorji (2021) carried out a study on financial management practices adopted by the principals for the effective administration of secondary schools in Anambra State in Nigeria. Their study revealed that auditing practices applied by Principals included, assessing schools' adherence to budgetary operational guidelines and examining schools' accounting books and records. Auditing practices also involved examining schools' approval and appropriate authorisation of financial transactions.

School principals in Anambra State in Nigeria carried out these auditing practices because legislation compulsorily required them to perform these functions (Okoye & Okorji, 2021). The study on Kwekwe District secondary school improved on Okoye and Okorji's (2021) study by not restricting the focus of the study to school heads' auditing practices but also focused on policies on financial controls from the perspectives of School Development Committees and supervisors of financial management policies and practices in schools. This was because in terms of the Stakeholder Theory and Governance Theory it is the collective responsibility of stakeholders to safeguard school funds and property.

The Public Finance Management Act 22.19 in Zimbabwe, provides for the preparation of monthly, quarterly and annual financial statements by schools. Ochanda, Musau and Mbuva, (2023) define accountability as the school's obligation to furnish its stakeholders with a logical account of its financial undertakings, financial decisions and performance so as to enhance institutional transparency. In line with accountability, the Public Finance Management Act 22.19 and Statutory Instrument 87 of 1992 further require the Comptroller and Auditor-General or any independent auditor to audit the annual financial statements of schools which shall be presented at a parents Annual General Meeting. The Public Finance Management Act 22.19 directs schools to expend money on purposes for which they were intended. Schools should not engage in irregular, fruitless, and wasteful expenditures.

Statutory Instrument 144 of 2019 requires schools to complete payment vouchers when they pay for goods, construction works and services. The bursar certifies on the payment voucher that the items being bought have not been previously paid for, members of the Finance Committee quote the Finance Committee number that authorised the payment, at least two members of the Finance Committee certify that the payment is correct in all respects and the School Head authorises the payment by signing the section under passed for payment. Okoye & Okorji (2021) carried out studies on financial management practices adopted by Principals for the effective administration of secondary schools in Anambra State in Nigeria. Secondary schools in Anambra State in Nigeria prepared payment vouchers.

Principals disagreed that they thoroughly cross-checked vouchers before endorsement. School bursars agreed that Principals thoroughly cross-checked vouchers before endorsement. Public Finance Management (Treasury Instructions), 2019 have it as a policy requirement, regardless of the procurement method adopted, that the procurement processes for goods, non-consultancy services and works should have as attachments, authorised internal requisition, requests for quotation (RFQ), a purchase order and a payment voucher/invoice verification. The School Service Fund Manual and Administration and Finance Circular minute number 6 of 1994 in Zimbabwe requires school Finance Committees to complete payment vouchers when making payments.

Okoye and Okorji's (2021) findings on different views of school Principals and school bursars on financial management practices adopted by the Principals in Anambra State in terms of payment vouchers, posed a gap which necessitated an investigation on whether secondary schools in Kwekwe District had expenditures supported by payment vouchers and whether these expenditures were supported by comparative schedules. Comparative schedules during procurement processes are in line with the Constitution of Zimbabwe Amendment (No 20) Act 2013 and Public Procurement and Disposal of Public Assets Act 22.23 which require procurement to be affected in a manner that is transparent, fair, honest, cost-effective and competitive. It is also a policy requirement for School Development Committees to ensure competition among bidders and fair and equitable treatment of all bidders. Use of comparative schedules addresses these policy requirements on procurement.

Additionally, the current study investigated whether all school members with financial responsibilities had a clear understanding of their respective roles. Sharma (2020) carried out

a study on problems and constraints faced by School Management Committees (SMC) in Sikkim state in India. A majority of respondents revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles. It was further revealed that parent members of School Management Committees lacked proper knowledge and control over finances although they had keen interest in the functioning of their schools. Participants in the Focus Group Discussion indicated that they lacked knowledge to perform their duties and expressed a desire for training and capacity building as a means to reduce the knowledge gap.

This study examined whether schools expended all monies received on intended purposes, whether actual expenditure was compared with budgets and explanations for the variances were obtained and whether a registered auditor/auditing firm audited schools' finances every year. Okoye and Okorji's (2021) study on financial management practices adopted by principals for effective administration of secondary schools in Anambra State in Nigeria revealed that the cash management practices applied by principals for effective school administration included keeping an accurate account of money in flow to school, keeping accurate receipts of cash expenditure in school, regularly checking on bursary activities to minimise fraud. Respondents, however, disagreed that the cash management practices applied by principals for effective school administration included setting up clear performance indicators in spending to control use of school funds. They also disagreed that the cash management practices applied by principals for effective school administration included instructing bursars to report financial transactions on quarterly bases.

Budgetary control is a system of financial controls in which the actual income and actual expenditure are compared with planned income and expenditure. Public Finance Management (General) Regulations, 2019 (Statutory Instrument 135 of 2019) requires expenditure management to ensure that internal procedures and internal control measures provide reasonable assurance that all expenditure is necessary and appropriate. Internal procedures and internal control measures should also ensure that all expenditures are within the available budget. Furthermore, Public Finance Management (General) Regulations, 2019 (Statutory Instrument 135 of 2019) requires managers of finances to exercise reasonable care to prevent and detect unauthorised, irregular, fruitless, and wasteful expenditures.

Managers of finances should also implement effective, efficient, and transparent processes of financial and risk management. Munge, Kimani, and Ngugi (2016) studied factors influencing financial management in public secondary schools in Nakuru Kenya. Their study revealed that all departments and persons monitored how finances were utilised. Control activities enabled better employability of available resources. The study concluded that financial controls positively and largely enhanced financial management in the surveyed schools. They argued that the existence of strong financial controls in the schools deterred misappropriations of school funds, fraud, and other malpractices. They further argued that internal controls enhanced transparency and proper financial management. The study on Kwekwe District secondary schools examined how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees in Kwekwe District secondary schools predicted the actual practices in financial management in schools.

Similarly, Ezech and Ogara (2020) examined the impact of financial management on effective school administration in Enugu Education Zone in Nigeria. Their study focused on the effect of principals' fund management on the coordination of schools in Enugu Education Zone and the effect of budget control on the provision of instructional materials of schools in Enugu Education Zone. The study used the survey approach and administered questionnaire to teachers and principals of the selected schools. The study tested hypotheses using z-test. Findings revealed that Principals' management of funds had positive effect on the coordination of schools in Enugu Education Zone in Nigeria. Their findings also revealed that budget control had a positive effect on the provision of instructional materials in schools. The study concluded that poor financial management was a major reason that derailed effective management of schools due to overspending or under spending. The study also pointed out that incompetency in procurement, inadequate and irregular auditing, lack of accounting supportive documents and records, and inability to prepare end of year financial statements were some of the financial challenges facing school administration in Enugu Education Zone in Nigeria.

The current study extended Munge, Kimani and Ngugi's (2016), Ezech and Ogara's (2020), and Okoye and Okorji's (2021) studies by adopting the mixed methods research approach and sequential explanatory mixed methods research design. Quantitative data gathering using close-ended questionnaires was followed by qualitative data gathering through open-ended interviews and document analysis. This study added value to the field of financial management

by carrying out multiple regression analysis to examine how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predicted the actual practices in financial management in the secondary schools within Kwekwe district of Zimbabwe.

Njiru and Githinji-Muriithi (2018) conducted a study to establish the effect of financial planning on financial performance of non-governmental organizations in Nairobi. The study targeted a sample of 45 local and international non-governmental organisations from a population of 1,775 non-governmental organisations in Nairobi. A descriptive research design was used, and data was obtained through the use of questionnaires and analysed using both descriptive and inferential statistics. Multiple regression analysis of results showed that an increase in internal controls led to an increase in the financial performance of non-governmental organisations in Nairobi. The results showed that on the whole, financial monitoring had the greatest effect on the financial performance of non-governmental organisations in Nairobi followed by financial planning and internal controls while accounting records had the least effect on the financial performance of non-governmental organisations in Nairobi County.

This study improved on the said research by adopting the mixed method research approach targeting a population of 570 secondary school officials and a quantitative phase sample of 61 school officials in Kwekwe District secondary schools. The researcher conducted multiple regression analysis to test the hypothesis that challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees in secondary schools within the Kwekwe District of Zimbabwe significantly predicted actual practices in financial management in the secondary schools.

2.3.3 Policies on financial management

Financial management policies are developed and implemented by organisations as a tool for ensuring proper management of financial resources in all areas of their operations (Njiru & Githinji-Muriithi, 2018). These financial management policies include planning and monitoring of financial plans, accounting, financial reporting, and protection of assets from fraud, loss, and damage (Ezeh & Ogara, 2020; Horvat, 2021). An effective financial management system has clearly defined responsibilities of financial manager(s), a clearly

outlined budget that is aligned with the school's goals, an effective monitoring system, an effective financial control procedure, a precise and suitable recording system, an appropriate procurement method and effective bank account operations with proper reconciliations of bank balances and accounting records (Aina, 2020). Freeman's (1984) Stakeholder Theory is premised on the notion that an organisation will be able to create more value, both in terms of economic value and stakeholder benefit by creating and nurturing relationships with stakeholder groups (Haataja, 2020). Stoker's (1998) fourth proposition sees the goal of governance as being formation of autonomous self-governing networks of participants with shared goals and concerns.

Effective policies on financial management focus on schools having enough cash to meet their obligations, charging fees appropriate to cover running costs of departments, and duly collecting and banking collected fees. Effective policies on financial management enable schools to promptly pay their bills, and finance their development projects adequately so that all school projects are completed timeously. Sections 13, 14, and 21 of the Education Act 25:04 empower responsible authorities of schools to charge fees and levies to parents of pupils enrolled in their schools. This study investigated, whether fees charged by schools were appropriate to cover the costs of running departments, whether fees were duly collected and banked, whether secondary schools in Kwekwe District School had enough cash to meet their obligations, whether the schools increased fees from time to time and whether school projects were completed timeously. The study also explored whether secondary schools in Kwekwe District, experienced unbudgeted expenditure, fruitless expenditure and wasteful expenditure.

Financial management as a policy in the Constitution of Zimbabwe Amendment (No. 20) Act 2013 section 308, requires custodians of public funds and property to safeguard the funds and property. They should ensure that public funds are spent on legally authorised purposes and in legally authorised amounts. It is also the duty of a custodian of public property to safeguard the property and ensure that it is not lost, destroyed, damaged, misapplied or misused. Lack of implementation of proper financial management policies exposes institutions to threats such as loss and misappropriation of assets, production of unreliable financial statements, incorrect and unreliable accounting data, which may lead to reduced organisational confidence including application of accounting policies and procedures which are not consistent with the laid down laws and regulations (Njiru & Githinji- Muriithi, 2018).

Statutory Instrument 135 of 2019 in Zimbabwe requires schools to manage revenue efficiently and effectively. The school head in Zimbabwean schools is, according to section 4.3 of the Administration and Finance circular Number 6 of 1994, required to ensure that all cash receipted at the school is kept at a secure place until it is banked intact. The School Service Fund manual in Zimbabwe requires school money to be immediately banked by the school head or school deputy head when it reaches \$200.00 or more. A school Finance Committee is expected to keep the school bank account in credit and receipted money should be banked before use. Accordingly, the present study investigated whether schools had enough cash to meet their obligations as and when they fell due, whether fees charged by schools were appropriate to cover the costs of running departments, whether schools duly collected fees, and whether schools duly banked the collected fees.

The Public Finance Management Act 22:19 in Zimbabwe submits that employees of public entities are responsible for the effective, efficient, economical and transparent use of the financial and other resources of the public entity. Similarly, this study investigated whether outstanding bills were duly paid, whether schools increased fees from time to time, whether schools experienced unbudgeted expenditure, whether schools funded development projects adequately and whether schools had clear performance indicators. Furthermore, Public Finance (General) Regulations, 2019 (Statutory Instrument 135 of 2019) and Public Finance Management Act 22:19 requires employees of a public entity to take effective and appropriate steps to prevent any irregular expenditure and fruitless and wasteful expenditure, and any under-collection of revenue due.

This study examined schools' fruitless expenditure, whether schools experienced wasteful expenditure, whether schools completed projects timeously, and whether schools had clear performance indicators. Administration and finance circular minute number 6 of 1994 in Zimbabwe also requires the Finance Committee to ensure that no debts are incurred or orders are placed in anticipation of fees not yet collected or receipted. Many countries across the globe have, in a bid to enhance financial management in schools, decentralised the management of financial resources to schools (Eurydice, 2019; Greany, 2022). Educational institutions in many countries around the world have experienced financial management challenges. Examples of the challenges are inefficiency, fraud, manipulations and misuse of financial resources (King'oo, Kasivu, & Mwanza, 2019; Muthama & Warui, 2021). The main purpose of financial management is to ensure efficient and effective utilisation of sourced funds. Poor management

of available financial resources leads to embezzlement, misappropriation and diversion of funds from prioritised projects (Marume & Jubenkanda, 2016; Matete, 2022; Mekolle, 2018). School administrators often lack financial skills needed for prudent management of school financial resources (Ngwenya & Maushe, 2017; Okoye & Okorji, 2021).

Munge, Kimani and Ngugi (2016) carried out a similar study on factors influencing financial management in public secondary schools in Nakuru in Kenya. Respondents, in that study, agreed that public secondary schools in Nakuru County increased fees from time to time. Respondents also agreed that some of the public secondary schools' operations in Nakuru County were run on debt. Respondents agreed that public secondary schools in Nakuru County had clear performance indicators. They also agreed that there were times when there was misdirection and misallocation of funds in public secondary schools in Nakuru County. Respondents were non-committal with respect to the view that development projects were adequately financed. This implied that some schools in Nakuru County had adequate development finance while others did not have. Respondents disagreed that all school projects in Nakuru County were completed timeously.

Furthermore, respondents disagreed that public secondary schools in Nakuru County were able to finance all their activities. This implied that, finances available to public secondary schools in Nakuru County were generally inadequate. Munge, Kimani and Ngugi's (2016) studies in Nakuru in Kenya further revealed that budget management, financial controls and governance and accountability accounted for a large percentage of financial management in Nakuru County public secondary schools. It was noted that governance and accountability were the most significant factors that influenced financial management. This study, therefore, examined how challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe significantly predicted the actual practices in financial management in the secondary schools.

Ndhlovu *et al.* (2020) carried out a study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. They carried out a qualitative case study involving five school heads, five School Development Committees chairpersons, five School Development Committees treasurers and five school bursars. Data was collected through semi-structured interviews and document analysis. School heads

submitted that financial management was not included in teacher training colleges and they faced school financial management challenges when they were promoted to headship. School Heads submitted that they practiced school financial management through trial and error since they had no accounting background. It also emerged that lack of finances to pay qualified bursars resulted in some schools employing less qualified bursars.

The results of the study revealed that some school heads used school funds before banking. Use of funds before banking created problems in balancing off financial books in schools. Participants to the study also revealed that the school heads, School Development Committees members and school bursars faced challenges arising from lack of cooperation among school heads and School Development Committees members. Insufficient knowledge on financial policies, income and expenditure procedures by School Development Committees members resulted in some school heads overriding their decisions on items to be procured. This in turn frustrated School Development Committees members who sometimes ended up absenting themselves from crucial meetings where their signatures were required. The study further revealed that capacity building programmes by the Ministry of Primary and Secondary Education in Zimbabwe to enhance financial management skills of school heads, School Development Committees members and school bursars were not successful. Participants to the study submitted that Ministry of Primary and Secondary Education in Zimbabwe did not regularly hold capacity building programs for school heads, School Development Committees members and school bursars. Insufficient time was allocated to capacity building workshops whenever they were held.

Participants also submitted that the Ministry of Primary and Secondary Education distributed manuals and circulars on managing school finances so that schools could refer to them for guidance. Training sessions were rarely conducted. Manuals and policy circulars influenced the way schools formulated their budgets as they gave clear steps to be followed. Some of the School Development Committee members with low levels of education submitted that the terminology used in capacity building programs hindered their understanding of financial management concepts.

2.3.4 Financial management practices

This section reviewed related literature on stakeholders' financial management practices. Freeman's (1984) Stakeholders Theory emphasises 'jointness' of interests upon which all

corporate value creation depends (Haataja, 2020). Stoker (1998) also posits that governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally. Freeman's (1984) Stakeholder Theory also advances that stakeholder interests are joint, if one stakeholder pursues own interests at the expense of others, then the others will either withdraw their support, or look to create another network of stakeholder value creation (Haataja, 2020). Stoker (1998) posits that the goal of governance is formation of autonomous self-governing networks of participants with shared goals and concerns. Stoker (1998) further posits that governance recognises execution of activities without the power of government to either command or use its authority. Section 36 of the Education Amendment Act, 2006 in Zimbabwe provides for the establishment of School Development Committees which are empowered to draft a School Development Constitution that guides its operations (The Education Act [Chapter 25:04], 2006). Ideal financial management practices involve joint actions to pursue common goals by all stakeholders.

Nkundabanyanga *et al.* (2017) posit that financial management practices are processes that include planning and controlling, accounting, cash flow management, and capital budgeting/appraisal, and working capital management. Working capital management involves practices that allow a school to meet its daily operations while remaining liquid. Capital budgeting relates to the management of non-current assets through planning and financial projections, while examining their return on investment. Accounting practices involve book-keeping, recording of financial transactions, preparation of financial statements and analysis of financial statements for decision making purposes. Dwangu and Mahlangu (2021) have argued that poor financial management practices on available funds leads to embezzlement, diversion of funds from prioritised projects and misappropriations. Financial illiteracy, fraud, corruption, inability to comprehend languages in policy documents and lack of training contribute to poor financial management practices in organisations (Ciaran, 2018; Dwangu & Mahlangu, 2021; Ndhlovu *et al.*, 2020; Ngwenya & Maushe, 2017).

A study by Zada, Yukun and Zada (2021) on the effect of financial management practices on the development of small-to-medium size forest enterprises in Pakistan revealed a significantly strong positive correlation between financial management practice and firm growths. Their study focused on working capital management, financial reporting, accounting information systems, investment decisions, and financing. An increase in the conduct of working capital management, financial reporting, accounting information systems, investment decisions, and

financing practices was positively associated with financial performance and organisation growth. Similarly, a study by Mang'ana, Ndyetabula and Hokororo (2023) on financial management practices and performance of agricultural small and medium enterprises in Tanzania revealed that working capital management practices and financial management practices had a significant positive influence on both financial and organisational performance of the surveyed agro enterprises. The study also revealed that accounting practices, financial reporting practices and capital budgeting management practices had insignificant influence on the performance of agricultural small and medium enterprises in Tanzania.

This study contributed to the existing gap in financial management practices literature by analysing financial management practices on planning in secondary schools in Kwekwe District as characterised by presentation of the budget to parents before the beginning of the year, submission of annual and individual procurement plans to the Secretary by 31 January. The study also looked into accounting and cash financial management practices in Kwekwe District secondary schools. This was investigated by looking into how frequently schools put all procurements to tender, how frequently school procurement committees managed all procurements, how frequently school payments were authorised by the finance committee, and how frequently schools drew bank reconciliation statements.

This study also explored auditing in secondary schools as characterised by frequency on annual physical check of movable assets, frequency of monthly checks of stocks by School Head and monthly certification of main cash book by the head. The study further notes how challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees, predicted the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe. This study also advanced the hypotheses that challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe will significantly predict the actual practices in financial management in the secondary schools. There is limited empirical evidence on how challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees, predict the actual practices in financial management in secondary schools. The study on Kwekwe District secondary schools filled this gap.

2.3.5 Documents that guide financial management in Zimbabwe

This section discusses documents that guide financial management in Zimbabwe secondary schools. The sections examine financial management policies that guide financial management practices in Zimbabwe secondary schools. The section further looks into challenges faced by school officials when using the policy documents to guide their practices.

This study established how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifest. One of the study hypotheses was that there is a significant association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. The study also examined availability of documents to guide School Development Committees in financial management policies and practices, and School Development Committees' experiences on the assistance they obtained from the available documents on financial management policies and practices.

The Constitution of Zimbabwe Amendment (No. 20) Act, 2013 proclaims that it is the supreme law of Zimbabwe and any law, practice, custom or conduct must be consistent with its provisions. The Public Finance Management Act Chapter 22:19 is the main Act that regulates public finance management in Zimbabwe (Zhou, 2012). Public Finance Management Act [Chapter 22.19], the Public Debt Management Act [Chapter 22.21] and the Public Procurement and Disposal of Public Assets Act [Chapter 22.23] are financial management statutes that are derived from the provisions of the Constitution of Zimbabwe (Marufu, Sifile & Muranda, 2022). This study did not investigate the existence of Public Debt Management Act [Chapter 22.21] in Kwekwe District secondary schools because Zhou (2019) revealed that Public Debt Management Act [Chapter 22.21] provides guidelines on borrowing in relation to Gross Domestic Product (GDP). The Public Finance Management Act 22.19 stipulates that the aggregate amount that may be borrowed in any financial year shall not exceed 30% of the general government revenue in the previous year. For this reason, the Public Debt Management Act [Chapter 22.21] is not applicable to financial management policies and practices of School Development Committees in Zimbabwe.

The Public Finance Management Act [Chapter 22.19], and the Public Procurement and Disposal of Public Assets Act [Chapter 22.23] are financial management statutes reinforced by

the Public Finance Management Regulations, 2019 (Statutory Instrument 135 of 2019), and Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018) respectively. The regulations are elaborated through Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019) and Treasury instructions or directions issued in terms of Section 78 of the Public Finance Management Act (Chapter 22:19) (AFRODAD, 2019; Gwiza & Jarbandhan, 2022; Marufu *et al.*, 2022).

Accounting Officers in Government Departments and public entities may produce accounting procedure manuals and procurement procedure manuals customised to their operational environments without any room for deviations from the higher regulatory frameworks (Marufu *et al.*, 2022). Education (School Development Committees) (Non-Government Schools) Regulations, 1992 (Statutory Instrument 87 of 1992) guides the operations of School Development Committees in Zimbabwe. Administration and Finance Circular minute No. 6 of 1994 is a manual for financial administration in schools in Zimbabwe (Gumiro, 1994). Education Act [Chapter 25:04] provides for the declaration of the fundamental rights to education. School Services Fund Accounting Procedures Manual is a manual for the financial administration of the School Services Fund established in terms section 38 of the Education Amendment Act 2006. Section 38 of the Education Amendment Act, 2006 requires every school in Zimbabwe to establish a School Services Fund into which all monies paid as fees or levies shall be deposited. Section 5.7 in School Services Fund Account (SSF) manual and section 7.0 in Administration and Finance Circular minute number 6 of 1994 require the School Development Committees to purchase a cashbook with at least 14 columns spread across two pages.

Monies received and banked are recorded on the receipt side of the cashbook. Monies spent are recorded on the payment side of the cashbook. Section 18 of the Public Procurement and Disposal of Public Asset Act [Chapter 22:23] provides for the establishment of Evaluation (Procurement) committees in schools. The Evaluation (Procurement) committees have the responsibility to use the Request for quotations procurement method on goods, construction works and services within their prescribed thresholds. Mathema and Thabela's (2021) School Development Committees handbook stipulates that it is the duty of the procurement committee to send an independent person to source quotations. The person who sources quotations should not be the same person who goes to buy. It is also the duty of the procurement committee to draw comparative schedules. Section 3.3 of the School Services Fund manual stipulates that

no financial transaction in the school should take place without the authority of the Finance Committees.

An awareness of the documents available to guide financial management was important to this study. The researcher used Chi-square to test the hypothesis that there was a significant association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. The use of English in the documents poses comprehension challenges to users of documents. McGreal (2017) observed that achievement of Sustainable Development Goal 4 (SDG4) on Quality Education has been hindered by the use of English in most available Open Educational Resources (OER) and Massive Open Online Courses (MOOCs). McGreal (2017) argues that although English language is widespread as a first or second language it is still not understood by the majority of people in the world who should benefit from research articles and learning content in Open Educational Resources (OER) and Massive Open Online Courses (MOOCs).

Similarly, Sidik (2019) examined language in the education policy in South Africa in terms of its implementation and the extent to which the language policy in education accommodated Sepedi, Sesotho, Setswana, siSwati, Tshivenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu as official languages. Sidik's (2019) study revealed that English remained as the dominant language although the education policy in South Africa required bilingualism and the use of learners' native language in teaching and learning. Ndhlovu,*etal* (2020) explored factors that influenced financial management in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe. They observed that although the Ministry of Primary and Secondary Education in Zimbabwe periodically distributed policy circulars and manuals to help schools manage finances, School Development Committee members with low levels of education submitted that the terminology used hindered their understanding of financial management concepts. This concurred with Katterbauer and Moschetta's (2021) submission that challenges in analysing financial reports or documents emanate from the use of specialised, technical linguistic terms, and complex sentences or clauses. Similarly, Lewis and Young (2019) argue that an understanding of financial reports requires linguistic understanding to the core.

School Development Committees need to refer to a number of financial management statutes when they manage school finances. The Public Finance Management Act Chapter 22:19 is the main Act which regulates public financial management in Zimbabwe (Zhou, 2012). Schools, and any other organisations involved in financial management in Zimbabwe, are operating in a problematic environment where the principal Act guiding financial management in Zimbabwe, the Public Finance Management Act 22:19 is not aligned to the supreme law, the Constitution of Zimbabwe Amendment (No. 20) Act 2013. The Public Finance Management Act 22:19 came into effect on 2 April, 2010 and its major shortcomings are its non-alignment to the Constitution of Zimbabwe which came into effect in 2013 (AFRODAD, 2019).

AFRODAD (2019) revealed that the Public Finance Management Act 22.19 is not aligned to the Constitution of Zimbabwe Amendment (No 20) Act 2013 in terms of financial control duties of custodians of public funds and property, auditing, duties of the Auditor General, procurement practices, presentation of financial statements, stakeholder consultation in budget formulation, and principles of public financial management. The Public Finance Management Act 22:19 is also not cross referenced with other legislation such as the Public Procurement and Disposal of Public Assets Act [Chapter 22:23], and the Public Debt Management Act [Chapter 22:21]. Additionally, it is not cross referenced with Statutory Instrument 135 of 2019 (Public Finance Management (General Regulations), and Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019] (AFRODAD, 2019).

Statutory Instrument 87 of 1992, and Administration and Finance Circular Minute No. 6 of 1994 do not indicate that they are applicable to both non-government and government schools. Administration and Finance Circular Minute Number 6 of 1994 has the heading ‘Manual on financial administration in non-government schools.’ Similarly, Statutory Instrument 87 of 1992 has the title, ‘Education (School Development Committees) (Non-Government Schools) Regulations, 1992.’ These two policy documents contradict section 36 of the Education Amendment Act 2006, which outlawed Statutory Instrument 70 of 1993, and School Development Associations in government schools. All schools in Zimbabwe, whether government or non-government are required in terms of section 36 of the Education Amendment Act 2006 to establish School Development Committees (Education Amendment Act, 2006).

Financial management, in both non-government schools and government schools in Zimbabwe, has since 2006 been principally guided by Statutory Instrument 87 of 1992 (Mapolisa et al., 2014; Ngwenya & Maushe, 2017; Nyakanyanga, 2019). It took government schools in Zimbabwe up to 2015 from 2006 to establish School Development Committees despite the Education Amendment Act 2006 requiring all schools to establish these (Dokora & Utete-Masango, 2016). Statutory Instrument 87 of 1992, and Administration and Finance Circular Minute Number 6 of 1994 have again not been amended to indicate that they are applicable to both government and non-government schools as guided by Education Amendment Act 2006.

There is currently no research evidence on the availability of documents to guide financial management in Zimbabwe secondary schools. There is also limited research evidence on the association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. This study sought to close the research gap by investigating how challenges on policies, and practices, in financial management in secondary school within Kwekwe District of Zimbabwe manifested. The study also tested the association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe.

2.3.6 Capacity building on financial management policies and practices

Myende, Bhengu and Kunene's (2020) study in the Kingdom of eSwatini revealed that the Kingdom of eSwatini provided a formal financial management capacity-building programme for principals through a programme known as Personnel, Organisational, Money and Instructional Management (POMI). The programme in the Kingdom of eSwatini capacitated principals on four components, which were personnel management, organisational management, instructional leadership, and money management (Myende *et al*, 2020). The money management component dealt with issues of budgeting, record keeping, financial reporting, and resource mobilisation. Aspects of record keeping looked into analysis book, main file expenditure book, and petty cash file and bank reconciliation statements.

Financial reporting focused on equipping principals with skills needed to account for all the finances received by the school through monthly, quarterly and annual reports (Myende *et al.*, 2020). The section on resource mobilisation empowered school principals with skills required for harnessing sponsorships and strategies for maintaining positive relationships with donors. Capacity-building programmes in the Kingdom of eSwatini failed to meet the intended objectives. Myende *et al.*'s (2020) study had school principals submitting that school financial management should have been part of their training in teachers' training colleges. School principals in eSwatini also submitted that they did not benefit from the capacity building programmes because of its short duration of one week during school holidays. Myende *et al.*'s (2020) participants revealed that the duration of the training was very short, content was compressed, and participants did not have sufficient time to implement what they had learned. It was further noted that participants suffered from fatigue and trainers did not have sufficient knowledge of the real context within which school financial management occurred. Trainers failed to apply their knowledge to real-life situations. There was also a huge gap between programme content and what the auditors expected.

In the same manner, the Right to Education Act (RTE) (2009), in India, provided for the capacity-building of School Management Committee members (Kumar, 2018). State Council of Educational Research and Training, New Delhi in India organised training programmes for School Management Committee members. The capacity building programme was for a period of six days in which three days of the training was residential. Kumar's (2018) study on School Management Committees in Delhi schools revealed that capacity building of School Management Committees was not successful. School Management Committees could not draw School Development Plans even after training, and lacked awareness of their roles and duties even after training.

The study on Kwekwe District secondary schools also investigated the state of capacity building of school officials in the area of school financial management. The researcher employed close ended questionnaires, in-depth interviews and document analysis to get data on the state of capacity building of school officials in charge of school financial management in Kwekwe District secondary schools.

2.4 Challenges faced by School Development Committees

Stoker's (1998) Governance Theory and Freeman's (1984) Stakeholder Theory require School Development Committees as self-governing entities to jointly workout practical solutions with their stakeholders (interested parties) on financial management challenges facing their schools. Stoker's (1998) third proposition posits that governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally. The study on Kwekwe District secondary schools assessed ways in which financial management challenges in the secondary schools manifested. Countries worldwide are struggling with serious challenges of financial management at school level (Dibete & Potokri, 2018; Dobson et al., 2018; Khilji *et al.*, 2022).

School officials engage in various corrupt activities due to factors such as incompetence or omission of duties, disregard of prescripts and policies on financial management and poor internal controls. Examples of financial management challenges that schools face include lack of stake holder participation in school financial management issues (Shimelash, 2018), lack of clear financial management guide lines (Dibete & Potokri, 2018; Mukhtiar & Razia, 2023), lack of transparency in school financial management, lack of accounting supportive documents and records, lack of financial management skills, and inadequate and irregular auditing, (Dibete & Potokri, 2018; Dwangu & Mahlangu, 2021; Ezech & Ogara, 2020).

Theoretically, School Development Committees, or boards, will effectively perform their expected roles and responsibilities when given necessary support and effective preparation for their roles and responsibilities (Luboya, 2018). The sections that follow reviews related literature on challenges faced by schools in financial management. This study assessed ways in which financial management challenges in secondary schools within Kwekwe district manifested. The study collected quantitative data to assess ways in which financial management challenges in secondary schools within Kwekwe district manifested in relation to knowledge of school officials, cooperation in schools and compliance with financial management policies and auditing. Knowledge of school officials was assessed by investigating whether they had appropriate human expertise on school financial management, whether they had knowledge to draw annual procurement plans and whether they had knowledge to draw individual procurement plans. Sections 22 and 23 of the Public Procurement and Disposal of Public Assets Act [Chapter 22:23] requires schools to prepare for

each financial year, annual and individual procurement plans which shall be submitted to the Secretary of Primary and Secondary Education not later than 31 January of each financial year.

Cooperation within secondary schools was assessed by investigating, whether individuals in school management committees had different motives, and whether there were divisions in the schools. Compliance with financial management policies and auditing was assessed by investigating whether schools had frameworks on structure of an annual budget, whether schools had clear policy frameworks on financial management, whether schools were adhering to policy guidelines on financial management, whether internal auditors were consistent in reviewing compliance of schools with the regulations, and whether there was corruption in schools. Interviews and document analysis were used to plug the gaps that were unearthed by quantitative data collection and analysis. The sections below review literature related to ways in which financial management challenges in secondary schools within Kwekwe District of Zimbabwe manifested.

2.4.1 Knowledge of school officials

Experienced, competent and tested leaders should be chosen to lead a policy intervention (Edwards, 2019; Khan, 2016). School Development Committee members and school heads lack financial management literacy and competency to manage financial affairs in their schools (Ngwenya & Maushe, 2017; Rangongo, Mohlakwana & Beckmann, 2016; Robina et al., 2018). Thabela (2019) submitted that there was flouting of procurement procedures by provinces, districts and schools in Zimbabwe despite the existence of policies on procurement of goods and services. Kulwa and Mwila (2022) found that leaders and their school accountants in Kinondoni Municipality, Tanzania, were challenged by insufficient financial management skills, which led to the misappropriation of funds.

Dlomo, Buthelezi, Hlengiwe, and Ajani (2022) carried out a qualitative study in iLembe District schools in KwaZulu-Natal Province of South Africa to explore factors that drove or hindered good collaboration amongst school Principals, school Governing Boards, and Finance Committees. Data from semi-structured interviews with 12 purposively selected Principals, School Governing Boards and teachers who were members of the Finance Committee from four rural schools in various circuits in iLembe District schools revealed that parent School Governing Board members were illiterate and principals took full charge of all the financial

management duties. Principals played a dominant role over Finance Committees and School Governing Boards. Members of the School Governing Boards and the Finance Committees in Dlomo, Buthelezi, Hlengiwe, and Ajani's (2022) study did not understand their duties and played a subservient role on school financial management.

Findings from the semi-structured interviews with Finance Committee members, School Governing Boards and Principals further revealed that Principals, School Governing Boards, and school Finance Committees had cooperative relationships based on mutual trust and understanding. The School Governing Boards held regular meetings as specified by the regulations of South African Schools Act (SASA). The School Governing Boards meetings were held four times yearly while those of the School Governing Boards executives were held monthly. The Finance Committees usually held their meetings once per month.

Muzenda's (2017) study in Mrewa District secondary schools in Zimbabwe, revealed that some of the reasons for poor financial management in Mrewa District secondary schools were that some School Development Committees members were illiterate on financial matters, and as a result, endorsed the heads' decisions without question. Besides incompetence of the elected parents in the school committee, school heads were appointed based on their teaching experience, academic and professional qualifications, and not on the basis of their training in financial management or their working knowledge in financial management and this contributed to poor financial management practices in schools.

Most principals face challenges in financial management tasks because they were appointed before receiving much formal training in financial management and they received insufficient support and training even after being appointed (Amos, Ephrahem, & Bhoke-Africanus, 2021; Myende *et al.*, 2018). According to Nnebedum and Ofojebe (2019) capacity building needs of principals for financial management in federal unity schools in South-east Nigeria included school budget preparation, auditing, accounting, preparation of school annual financial statements, financial investment opportunities for school alternative source of income, and quarterly account of school income and expenditure. School principals' capacity building needs also included inspection of receipts for proper recording, supervision of bursar's activities, inspection of vouchers before endorsement, estimation of the cost of implementation of a school budget plan, and presentation of financial reports to the Ministry of Education.

Similarly, it was found that capacity building needs of principals in Masinga sub-county of Machakos County, Kenya, included, internal and external auditing, accounting procedures, procurement procedures, records management, approaches to school budgeting, strategic financial planning, short term financial planning, use of ICT in financial management, role of Board of Management committees and roles and responsibilities of stakeholders (Miriti & Wangui, 2014). The study on Kwekwe District secondary schools therefore, explored the state of school financial management challenges related to lack of appropriate human expertise on school financial management.

2.4.2 Lack of cooperation

Motives for personal gain, lack of knowledge, and lack of interest are challenges to positive cooperation in school financial management policies and practices. Connolly, Farrell, and James (2017) analysed the stakeholder model in School Governing Boards in England and Wales. Their studies revealed that some members of School Governing Boards in England and Wales pursued their own ulterior motives such as to bring about a specific change within the school or to promote their own children's interests at the expense of improving school operations. Connolly, Farrell, and James (2017) indicated that there were numerous reports on power struggles between school principals and parent governors in England and Wales. The power struggles were attributed to principals' privileged position of knowing policies and regulations more than parent governors. Kumar's (2018) study in Delhi schools (India) had school heads submitting that School Management Committees parent members lacked knowledge on school operations. Their attendance to meetings was not regular because there was lack of cooperation. Teachers also felt overburdened by non-academic work. Teachers' attendance to meetings in Delhi schools in India was also not regular.

Mohapi and Chombo (2021) carried out a study on perceptions of principals, parents and educators in rural South Africa on governance collaboration in schools. School Principals reported that parent governors lacked interest in participating in school activities. Some school principals reported that most of the parent governors were illiterate. Further, some principals revealed that there was a lack of collaboration among principals and parent governors due to overlapping roles and responsibilities. Principals also perceived parent governors to be too illiterate to comprehend policies on school governance. Mohapi and Chombo's (2021) study further revealed that meetings were neither appropriately conducted nor attended as scheduled.

Parent members of School Governing Boards presented excuses when they were invited to attend meetings. They lacked interest to participate in school activities.

Khuzwayo's (2019) studies in South Africa, also revealed that conflict existed when members of School Governing Boards went beyond their roles and responsibilities and encroached into each other's areas of responsibility. The studies further revealed that School Governing Boards formations were full of tensions, power struggle, betrayal, corruption, nepotism, moral degradation and self-enrichments. Schools experienced existence of conflict between school heads and School Governing Board members, and between teachers and parents. The conflicts were attributed to absence of love, shared sense of meaning, respect and transparency.

Tenha (2022) examined work relationships between School Development Committees and school heads in Goromonzi District in Mashonaland East Province in Zimbabwe. School heads, deputy heads, School Development Committees chairpersons and vice chairpersons were selected from three primary schools that were purposively selected in Goromonzi District of Zimbabwe. Semi-structured interviews, observations and document analysis were used to generate data. The study revealed that people often elected to School Development Committees positions did not have a clear understanding of the education system. Some of the people elected to School Development Committees positions were elected because either they were well known in the community or were vocal in meetings. They were not elected because of their knowledge on educational issues. Newly elected School Development Committees members had negative perceptions on the way schools were handling school finances.

There was a lot of mistrust and some School Development Committee members came into office thinking that they would be better at developing the school than their predecessors. Some came into office with preconceived ideas that there was misuse of funds at the school and their aim was to curb misuse of school funds. Some came in with the hope that they could handle finance issues better than their predecessors. Tenha's (2022) studies also revealed that inflows of cash from parents were very erratic and it was very difficult to fund school projects. The value of the school funds was also eroded by inflation. This led to the failure by schools to achieve their developmental targets.

Connolly, Farrell, and James's (2017) studies, Kumar's (2018) studies, Mohapi and Chombo's (2021) studies, Khuzwayo's (2019) studies and Tenha's (2022) studies were relevant to the

current research in which the researcher investigated ways in which financial management challenges in secondary schools within Kwekwe district of Zimbabwe manifested.

2.4.3 Corruption and auditing

Baqwa (2001) posits that corruption refers to the dishonest or preferential use of power or position which results in one individual or organisation being advantaged over another. Nyoni (2017) identifies bribing, nepotism, embezzlement, fraud and extortion as forms of corruption. Sprague (2018) reported that an audit of Montello Unified School District schools noted corruption in the schools as exemplified by purchase orders that were dated after an invoice. This showed that the schools seriously violated procurement procedures which required purchase orders to be done before delivery and payment for goods.

Nyoni (2017) says that bribing constituted 25%, nepotism 14%, embezzlement 22%, fraud 16% and extortion 10% of the corrupt practices involving schools in Zimbabwe. Ngwenya and Maushe (2017) also agree that fraud and misappropriation of public funds are rampant in Zimbabwean schools. Similarly, Sithole (2020) reported in *The Standard* of 15 March, 2020 of a secondary school head in Masvingo province who corruptly sold a school vehicle to himself. Similarly, Rangongo, Mohlakwana and Beckmann (2016) submitted that there was rampant corruption in South African public schools. The corruption was characterised by misuse of money collected from learners, collusion, kickbacks, inflating prices and signing of blank cheques. Nyakanyanga (2019) also submits that there are corrupt practices in Zimbabwean schools, which are characterised by collusive and corrupt conduct during procurement processes, staff borrowing produce from school income-generating projects and never settling their debts, and under receipting of fees by school bursars. Another corrupt practice includes rampant abuse of travelling and subsistence allowances by most staff who create unnecessary journeys in order to get travelling and subsistence allowances

Mugala, Daka, Tembo, Mulenga-Hagane, Mwale-Mkandawire, Hamweete, (2023) explored the causes and implications of financial mismanagement in selected secondary schools in Lusaka District in Zambia. Their study findings revealed that the causes of financial mismanagement in selected secondary schools in Lusaka District were lack of adequate training, lack of financial discipline, misapplication and misappropriation of funds, lack of

adequate planning, lack of external and internal auditing, lack of transparency and lack of financial skills of Head teachers and accountants' support staff.

Lack of external and internal auditing was cited by the majority of the respondents as one of the leading causes of financial mismanagement in Lusaka District in Zambia. Participants in Mugala et al.'s (2023) study submitted that lack of auditing encouraged misuse of funds because managers of school finances were not held accountable for how they spent money. Participants in the study cited internal and external auditing as one of the measures that could be put in place to ensure effective management of finances in schools. Mzenzi and Gaspar (2015) had earlier similarly argued that external auditing can enhance accountability when the scope is widened to provide relevant information, and also when audit recommendations are implemented by responsible officials.

A study by Zhuwau and Shumba (2018) on influence of auditing on financial performance of secondary schools in Goromonzi District in Zimbabwe showed that auditing of the secondary schools was inadequate. Auditing had not taken place for more than 10 years in a majority of the schools, school heads in schools that were audited professed ignorance of how to address audit recommendations. Findings on corruption and auditing in schools were important in this study where the researcher investigated challenges on policies and practices in the target schools under study. The researcher investigated whether internal auditors were consistent in their reviews of compliance of schools with the regulations and whether there was corruption in Kwekwe District secondary schools.

2.4.4 Political interference

Stoker's (1998) second proposition posits that there are no clear boundaries of responsibilities to tackle social and economic issues between voluntary groups, non-profit organisations, non-governmental organisations, community-based organisations and central government. The existence of blurred boundaries likely contributes to political interference on school funding. Cherotich, Atoni and Munyua (2020) conducted a study in Kenya on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency, West Pokot County. Their study revealed that political interference compromised equity considerations in award of bursaries to needy students. Poor students failed to access the government bursaries

while some rich, politically connected individuals either received bursaries or influenced award of the bursaries to some of their relatives.

Nachinguru and Mwila (2023) carried out a study on financial resource management, status and challenges in public secondary schools in Kinondoni municipality in Tanzania. Their study revealed that lack of training on financial management, political interference from political leaders and lack of school bursars or accountants to monitor school finances, were serious financial management challenges in these schools. The study discovered that secondary school heads without bursars or accountant clerks occasionally hired teachers to perform the functions of a bursar while also teaching. The use of individuals who did not have proper professional training to handle the school's financial management contributed to financial mismanagement in public secondary schools in Kinondoni municipality in Tanzania (Nachinguru & Mwila, 2023). Teachers who worked as bursars did not fulfil their duties of preparing and storing various financial documents. These teachers also failed to show important documents such as minutes of meetings, financial guidelines, bank statements and copies of payment vouchers. The schools' financial resources were not well managed.

Nachinguru and Mwila's (2023) study also revealed that there were times when politicians interfered in school planning, especially in matters of the budget. Some decisions made by heads of schools ended up being a result of the influence of politicians and not their own will. The study also had 72% of the respondents submitting that auditing of school finances was usually poorly done. External auditors who audited schools did it either once a year or once after two years. Internal auditors did not audit all schools annually because they had low staff complements. Poor and irregular auditing in schools contributed to mismanagement and misappropriation of school funds.

Similarly, Mlaki's (2014) study on drawbacks of cost sharing in secondary education in Manyoni and Dodoma rural districts in Tanzania revealed that political interference was a barrier to effective school financial management policies and practices. Some politicians sought political mileage by discouraging parents from participating in school activities. These politicians urged parents not to pay fees and levies telling them that education was free, and that it was the role of the government to provide education to its citizens. Eze and Onwudinjo (2021) argue that policies that improve school quality in African countries do not gain as much electoral support when compared to policies that improve visible inputs. Political campaigns

in African countries focus on highly visible education inputs like building schools, reducing school fees, giving scholarships, raising teachers' salaries, purchasing computers, equipping the laboratories, and reducing class size by employing more teachers rather than on reforms that will increase learning through accountability and pedagogy. These findings were important to this study where the researcher investigated how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested.

2.4.5 Unavailability of regulatory documents

Several financial management policies and regulatory frameworks have been promulgated and distributed to schools in the spirit of arresting the problem of financial impropriety in schools (Hungwe & Mpofu, 2021; Kamaruddin & Auzair, 2023). Theoretically, School Development Committees or boards will perform their expected roles and responsibilities effectively when given necessary support and effective preparation for their roles and responsibilities (Luboya, 2018). Stoker's (1998) second proposition on governance highlights that blurred boundaries and responsibilities for tackling social and economic issues create ambiguity and uncertainty in the minds of policymakers and the public about who is responsible for tackling those issues. Members of the School Development Committees/School Governing Boards are at times not clear about their roles (Basson & Mestry, 2019; Boonstoppel & Chikohomero, 2011).

Mahiwal and Kumar's (2017) study in India revealed that teachers in School Management Development Committees complained about non-availability of guidelines regarding utilisation of school grants. Similarly, Dibete and Potokri (2021) examined perceptions and experiences of finance committee members, school principals, finance officers, school Governing Board chairpersons and treasurers in no-fee schools of Limpopo Province in South Africa on how they performed their financial functions in schools. They used qualitative research methods to arrive at an in-depth understanding of the functionality of financial committees in schools as required by the Department of Education. Their findings revealed that some schools operated without Finance Committees and financial management policies because they lacked knowledge on policy and legislation. Those schools with Finance Committees had members working individually and not collectively because they also lacked knowledge on policy and legislation on school financial management. Dibete and Potokri's (2021) study in Limpopo Province in South Africa recommended thorough training of members

of the school Finance Committees. They further recommended a stipend payment for parent members in school Finance Committees.

Dibete and Potokri's (2021) study was relevant to the researcher's studies in secondary schools within the Kwekwe District of Zimbabwe. The researcher investigated the availability of documents to guide financial management policies and practices and also assessed ways in which financial management challenges in secondary schools within Kwekwe District of Zimbabwe manifested. This study improved on Dibete and Potokri's (2021) studies by adopting the explanatory sequential mixed methods research design where qualitative data plugged the gaps in quantitative data. This study also complemented Dibete and Potokri's (2021) recommendations on capacity building of parents, school heads/deputy heads in financial management as strategies to enhance effective and efficient financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

Oyedele and Chikwature (2016) carried out a similar study in Zimbabwe on the obligation of School Development Committees in teacher retention in Buhera District Primary Schools in Manicaland Province. Oyedele and Chikwature's (2016) study in Buhera District Primary Schools in Manicaland revealed that about 90% of the participants were ignorant of the existence of Statutory Instrument 87 of 1992 although they were aware of its bits and pieces. This revealed that School Development Committees in Buhera District Primary Schools in Manicaland had no full exposure to Statutory Instrument 87 of 1992.

Oyedele and Chikwature's (2016) study also revealed political interference on the operations of School Development Committees. About 80% of the respondents to questionnaires submitted that School Development Committee members' duties were influenced by religious/political emotions. They submitted that School Development Committees' operations were often interrupted by party politics. More time and effort of school management were directed towards addressing political issues or interests at the expense of real school business. A small proportion of the respondents (20%) disagreed that School Development Committee members were influenced by religious/political emotions in their operations. Oyedele and Chikwature (2016) submitted that School Development Committees should not mix school business with party politics and should be aware of the Statutory Instrument 87 of 1992 which governed their obligations. Oyedele and Chikwature (2016) recommended that School Development Committees needed to be apolitical and impartial when executing their duties.

Makhuvele, Litshani, Mashau and Manwadu, (2019) carried out a study in Limpopo Province in South Africa. The study explored the capacity of School Governing Boards in Klein Letaba Circuit in Mopani Education District in the Limpopo Province, to interpret and implement policy. Their research revealed that School Governing Boards in Klein Letaba Circuit did not have the capacity to interpret and implement policies in schools. This was because School Governing Boards members were not adequately trained, and the majority of them were illiterate. The problem of interpreting and implementing policy was exacerbated by lack of monitoring and support on policy interpretation and implementation by School Governing Boards members.

The majority of School Governing Board members did not understand the language used during workshops. Most participants indicated that the use of English language in policies and during workshops exacerbated their challenges in interpreting and implementing policy. Participants in the study further submitted that training of School Governing Board members should be a continuous process followed by regular monitoring and support. They also submitted that School Governing Board members were supposed to be trained in a language understood by the majority of the members since some parents serving in the School Governing Boards were illiterate. This study extended Makhuvele *et al.*'s (2019) study by investigating financial management practices in Kwekwe District secondary schools, the availability of documents to guide financial management practices in these schools, and investigating how helpful these documents were in terms of guiding financial management policies and practices in these secondary schools. The researcher also used the Chi square to test the hypothesis that there was a significant association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe.

2.4.6 Covid-19 interruptions

Covid-19 lock downs forced the closure of schools in 2020 (du Plessis, 2020; Namusisi & Buluma, 2022). This study was conducted at a time when all schools in Zimbabwe were closed due to Covid-19 induced lockdowns. Schools were closed in an effort to prevent the spread of Covid-19 among school children and educators. One of the research questions on Kwekwe

District secondary schools was on how challenges on policies and practices in financial management in these secondary schools manifested.

In a similar study in Uganda, Namusisi and Buluma (2022) investigated how private schools' budgets were affected by the COVID-19 pandemic. They also investigated plans that were put in place to address school budget deficits and parents' reactions to schools' requests for them to continue paying school fees during the COVID-19-induced lockdown. Namusisi and Buluma (2022) did a case study of one private secondary school in Uganda. The study on Kwekwe District secondary schools, however, investigated the broader scope, of how challenges on policies and practices in financial management in secondary schools within Kwekwe district manifested. Namusisi and Buluma's (2022) study revealed that COVID-19-induced lockdowns resulted in some parents in Uganda losing jobs.

Loss of jobs affected parents' income which resulted in parents failing to pay fees. Funds from school farm income-generating projects were used to complement the school budget. Alumni also raised additional funds which assisted the running of the school during the Covid-19 lockdown. Covid-19 also prevented face-to-face lessons and as a result, parents decided not to continue paying their children's fees. Some parents resisted paying fees when schools were asked to re-open in phases.

Similarly, du Plessis (2020) carried out a study on the implications of Covid-19 on the management of school financial resources in fee paying quintile five public schools in South Africa. The study was conducted at a time schools in South Africa were closed due to Covid-19. Du Plessis (2020) conducted semi-structured interviews with five principals of fee-paying quintile five schools in Gauteng West in South Africa in order to determine the impact of Covid-19 on the management of school fees and resources. Quintile five schools in South Africa received the least financial support from the government, and relied upon fees payments from parents, fundraising activities and other private funding in order to address budget deficits. Du Plessis's (2020) studies revealed that Covid-19 pandemic had a negative impact on school budgets, teaching posts, fundraising activities, as well as on the day-to-day running of schools.

In terms of school budgets, participants in the semi-structured interviews submitted that reports on Covid-19 induced lock downs and reduced government tax collection strategies had the effect of reducing government allocations to schools. Furthermore, schools could not source

additional funds through entrepreneurial activities since they had to cancel all fundraising plans because of Covid-19 induced lockdowns. Parents also failed to pay fees because of Covid-19 induced economic hardships. Some parents lost their jobs and others experienced salary cuts of 30–40%. Self-employed parents were kept indoors because of Covid-19 induced restrictions.

This resulted in some parents failing to pay the required school fees. Participants further revealed that the South African Schools Act 84 of 1996 (SASA) prohibited exclusion of school pupils on the grounds of not paying school fees. Parents who failed to pay fees were according to the South African Schools Act 84 of 1996 (SASA) expected to make payment plans with school authorities. Du Plessis' (2020) participants further revealed that non-payment of school fees affected teaching and learning online since schools had to pay for internet services. Non-payment of fees also affected payments of salaries and recruitment of teachers employed by the School Governing Boards.

This study, therefore, improved on du Plessis' (2020) study by conducting open-ended interviews with 19 school officials in addition to document analysis and collecting quantitative data. Previous studies on factors influencing school financial management policies and practices and financial management challenges in schools have not considered how financial management policies and challenges in financial management predict practices in financial management.

2.5. Effective financial management policies and practices in schools

Ndhlovu, *et al.*'s (2020) study in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe on factors that influence financial management in secondary schools recommends further research that explores strategies for improving the way schools manage finances. In line with Ndhlovu *et al.*'s (2020) study recommendations, this study explored strategies to enhance effective financial management policies and practices in secondary schools in the district. Besides Ndhlovu *et al.*'s (2020) study recommendations, few global research studies have focused exclusively on the leadership practices of successful schools in terms of financial management (Myende *et al.*, 2018).

The following section reviews related literature in line with the research question on strategies to enhance effective financial management policies and practices in selected secondary

schools. The section reviewed related literature on capacity building of school leaders on financial management, appointment of school committee members with appropriate skills, regular auditing of schools, embarking on school income-generating projects, and introducing an electronic financial management framework for schools as strategies to enhance financial management practices in schools.

2.5.1 Electronic financial management framework for schools

The introduction of an electronic financial management system in an organisation enhances efficiency, transparency, and accountability in financial management (Kirmani, Wani & Saif, 2015). The practice also serves as a deterrent to corruption and fraud (Muema, 2015). Muema (2015) argues that accountability and efficient management of school finances in some schools in Tanzania improved as a result of introducing information and communication technologies (ICTs) into school financial management systems. In Zimbabwe, Dzvimbo, et al.'s (2020) study revealed that 25% of the schools in their study had Internet connectivity and as such utilised Internet Banking Services. Of the respondents, 90% were elderly and above 45 years of age and they were computer illiterate and could not readily adopt information and communication technologies in the management of school funds. Most of the respondents lacked experience on internet use.

Similarly, Chimbunde, Musaniwa, Chingwanangwana and Jakachira (2023) carried out a study on voices of School Development Committee members on school governance and digitalisation of education in Zimbabwe. The study was a case study involving 24 participants from eight high schools in Harare. The participants included School Development Committees chairpersons, school heads, and deputy heads. Findings of the study using semi-structured interviews and document analysis revealed that school finances would continue to be mismanaged if digital infrastructures and training of School Development Committees in digital skills was not done. Muema's (2015), Dzvimbo *et al.*'s (2020) and Chimbunde *et al.*'s (2023) studies were relevant to the study in Kwekwe District where the researcher investigated introduction of an electronic financial management framework for schools as a strategy to enhance financial management policies and practices in schools.

2.5.2 Capacity building for school leaders on financial management

This study investigated capacity building of parents, school heads/deputy heads, and School Development Committees on school financial management policies and practices as strategies to enhance effective financial management policies and practices in secondary schools. Basson and Mestry (2019) highlight that successful capacity-building programmes in school financial management at the school level in some South African schools involved school-based financial management committees comprising the school head, school deputy head, heads of departments, parents from the School Governing Board, treasurers and chairpersons of all other committees found in the school. Members of the committees collaborated and shared ideas on financial management issues in their schools.

Myende, *etal* (2018) observed that sound financial management practices in South African schools existed in schools headed by principals who had capacitated themselves with financial management skills. Besides principals capacitating themselves with financial management skills, Myende, *etal* (2018) also observed that successful novice rural principals in South African schools enhanced successful financial management policies and practices in their schools by establishing financial management committees (FINCOM) made up of teacher representatives, parents from the School Governing Board, treasurers and chairpersons of all other committees found in the school. Myende, *etal* (2018), reported that these successful novice principals involved all stakeholders in developing school-based documents that clarified the role of the School Governing Board, the role of financial management committees, financial planning processes, and handling of financial irregularities in schools.

Similarly, the Education Act 25:04 in Zimbabwe expects School Development Committees to draw School Development Constitutions. Mathema and Thabela (2021) posit that the School Development Constitution is supposed to bridge the gap between government statutory instruments and the unique circumstances of individual schools. School heads, deputy heads, teachers and School Development Committees members can be capacitated by having their schools' becoming members of associations of the School Development Committees at circuit, district, provincial and national levels. A notable example of capacity building through membership to an association is capacity building in the United Kingdom through the National Governors' Association. In England, there is the National Governors' Association for school governors and trustees of state funded schools (Eurydice, 2019). The National Governors'

Association supports local governor associations and School Governing Boards by providing information, advice, guidance, research, training and platforms for regional and national conferences (Agnew, 2019). The association publishes National Governance Association (NGA) guides which support School Governing Boards and clerks in their vital roles in running school affairs in areas such as financial management (Agnew, 2019; NGA, 2018).

Tarisayi (2016) carried out a study in Zimbabwe. Participants in that study revealed that they benefitted from School Improvement Grant (SIG) workshops. Their schools were no longer implementing school development projects haphazardly because they had been taught during School Improvement Grant (SIG) workshops how to produce five-year School Development Plans (SDPs). They implemented development projects haphazardly prior to attending School Improvement Grant (SIG) workshops. School Improvement Grant (SIG) workshops trained all stakeholders, school heads, teachers, parents and pupils and this cascaded to the whole community. Participants revealed that School Improvement Grant (SIG) workshops empowered schools by helping them come up with realistic School Development Plans (SDPs).

Hungwe and Mpofu (2021) carried out a study to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of eSwatini. They posit that financial mismanagement consists of corrupt practices, improper management of school funds, which includes misappropriation and dishonest use of public funds for personal gain. Their studies revealed that school heads should, upon appointment, go for long in-service training lasting not less than a month so as to equip them in all dimensions of financial management. Their research participants further submitted that teacher training institutions should offer a course in financial management. Hungwe and Mpofu's (2021) study in eSwatini revealed that internal auditors audited schools after five or six years. Participants recommended hiring of more internal auditors by the Ministry of Education in order to have schools in eSwatini being audited at least once in two years rather than being visited after five or six years. Similarly, this study also investigated Kwekwe District school officials' perceptions of regular auditing of schools as a strategy to enhance financial management in these schools.

2.5.3 Appointment of skilled school leaders

This study used close-ended questionnaires to investigate respondents' perceptions of having a module on school financial management in teacher training curriculum at University and Diploma levels, appointment of school heads/deputy heads with financial management literacy, appointment of School Development Committee members with appropriate skills and Ministry of Primary and Secondary Education deploying, to every school, bursars/accounts clerks trained in school financial management as strategies to enhance effective financial management policies and practices in the secondary schools. Participants in a study carried out by Myende, *etal* (2020) on school financial management capacity-building programmes for eSwatini principals expressed that financial management in their schools could have been saved from their trial-and-error practices if they had been trained in school financial management before being appointed as principals.

School Governing Boards of academy schools in England were, per the 2015 regulations, constituted on the Stakeholder Plus model (skills-based model), which required membership into the School Governing Board to be based on possession of skills that could drive the school forward (Connolly *et al.*, 2017; DfE, 2015). In terms of the skills-based model, school governors in England were expected to have adequate financial skills because they had a collective responsibility to make important financial decisions in the school and were answerable to parents and the wider community (Agnew, 2019). The National Governors' Association (NGA) in England also staff-developed new and old members on how to recruit people with the right skills for the organisation. Production of pamphlets titled 'The right people around the table: A guide to recruiting and retaining school governors and trustees 2019' were examples of initiatives to appoint School Governing Board members with requisite skills (Agnew, 2019).

Linked to appointment of school leaders with knowledge and skills in financial management, the United Kingdom government enhanced financial management in schools by putting in place financial management standards that schools had to meet for them to be funded (Robina *et al.*, 2018). The standard was a statement of the principles covering leadership and governance achievable by a financially well-managed school. The standards set considered the different circumstances of schools. Galigao, Lacandula, Pilapil and Queniahah's (2019) study in Mandaue District, Cebu, Philippines revealed that the experience of being school heads, education level, and financial courses attended were important factors in determining the school head's knowledge in accounting and financial management of the school. Gender and

experience as teacher and senior assistant teacher did not contribute to knowledge in accounting and financial management of the school.

The study revealed that most teachers and senior assistant teachers were not directly involved in school financial management and accounting prior to being appointed as school heads. They recommended that teachers appointed as school heads should have a first degree and should immediately do a course on school financial management after being appointed as school heads. The current study examined the strategies to enhance financial management policies and practices in the school. The quantitative phase had closed questions which sought respondents' opinions on appointment of school leaders with financial management knowledge and skills. The close ended questionnaires had a scale of 1 to 10.

2.5.4 Regular auditing of schools

This study investigated, using close-ended questionnaires, respondents' perceptions on auditing of schools annually as a strategy to enhance effective financial management policies and practices in secondary schools. Auditing is a form of financial control measure put in place to mitigate and or prevent fraudulent activities and misappropriation of funds (Zhuwau & Shumba, 2018). Mzenzi and Gaspar (2015) posit that external auditing can enhance accountability when the scope is widened to provide relevant information and also when audit recommendations are implemented by responsible officials. Mzenzi and Gaspar (2015) in their study of external auditing and accountability in the Tanzanian local government authorities observed that audit reports helped stakeholders who were not directly involved in the affairs of the organisation to hold executives accountable and reduce information gaps between stakeholders and executives.

Sebidi, Aina, and Kgwete (2023) conducted semi-structured interviews to collect data on stakeholders' experiences of the auditing of financial records of public schools in South Africa. Their study involved three purposefully selected secondary schools in which principals, chairpersons of the finance committees and finance officers were involved. Sebidi, Aina, and Kgwete's (2023) study revealed that although most stakeholders in school financial management had limited knowledge and understanding of auditing processes and procedures, they all appreciated the need to have audited financial reports. Participants submitted that audit reports assisted stakeholders in planning, monitoring and leading the financial management

procedures and processes in their schools. Positive audit reports gave parents trust in supporting schools financially. Participants also submitted that reports from auditors had far-reaching consequences regarding learner achievement in schools since positive audit reports and hence efficient financial management systems tended to attract more learners due to the availability of resources. Participants also submitted that audit reports enabled schools to get funding from the Department of Education. Schools also used audit reports to approach organisations (businesses) for fundraising purposes.

Statutory Instrument 87 of 1992 in Zimbabwe requires schools to present audited financial statements at parents' Annual General Meetings held before the end of February each year. The study on Kwekwe District secondary schools investigated, using close-ended questionnaires, school officials' perceptions on auditing of schools annually as a strategy to enhance financial management policies and practices in schools. This study improved on Sebidi, Aina, and Kgwete's (2023) study by adopting mixed methods research approach and explanatory sequential mixed methods research design. Quantitative data gathering using close-ended questionnaires was followed by qualitative data gathering through open-ended interviews and document analysis.

Respondents and participants in this study involved internal auditors, District Schools Inspector, District Accountant, and Provincial Accounting Assistant, school Heads, school deputy Heads, and school heads of departments, senior teachers, School Development Committees chairpersons, vice Chairpersons and Treasurers. Zhuwau and Shumba's (2018) study on the influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe, revealed that more frequently audited schools surpassed infrequently audited schools in terms of financial performance measured by improvement in learning environment, pass rate, and standards.

2.5.5 Embarking on entrepreneurial activities

Governments, and other traditional sources of financing education, the world over, are constrained in terms of financing education (Elena, Tulloch, & Harris-Van Keuren, 2020; Nyangaresi *et al.*, 2016). Funding gaps in secondary schools have necessitated new strategies of raising school finances through entrepreneurial activities (Kipkoech, 2018). Entrepreneurial

activities aim to cover government and parents' budgetary deficit in schools (Adan & Keiyoro, 2017). Existing challenges in school financing require schools to not only depend on government, parents and other traditional sources of school finance. Freeman's (1984) Stakeholder Theory and Stoker's (1998) Governance Theory reveal that school governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally.

Sidibé, Gao and Jaiteh's (2022) assessment of the funding and quality of education in public primary schools in Mali revealed that school budgets in Mali were not adequate to provide quality education for primary school children. The central government provided school finances through national and regional allocations. Parents contributed school finances in the form of tax revenues that were paid to parents' School Management Committees. Tax revenues from parents' School Management Committees were used to buy chalks, erasers, textbooks for teachers, to repair some broken chairs and desks and in some cases, to pay the salaries of some teachers employed by the schools. School finances from the government and parents were not adequate to meet school budgets. Constrained school budgets from contributions by the government and parents were supplemented with finances from external funders, and local funders. External schools' assistance came through bilateral and multilateral cooperation with international governmental organisations and non-governmental organisations. These helped constrained government school budgets in the form of loans, grants, technical assistance, and scholarships for studies or training abroad.

Nyangaresi *et al.*'s (2016) study on influence of school-based income-generating projects on students' retention rate in secondary education in Kenya revealed that government and parents were constrained in financing education. Donor funding was unreliable since it kept on shifting conditions and this affected most households' ability to have their children in school. Nyangaresi *et al.*'s (2016) studies revealed that schools supplemented their constrained school budgets by engaging in income generating projects. These supplemented constrained school budgets, and in a way improved student retention rates in schools. Schools that were studied by Nyangaresi *et al.* (2016) used income from income generating projects to supplement students' tea break, lunch, and supper, and school uniforms for the bright but needy students.

Nyangaresi *et al.* (2016) report that the main challenges that schools in Kenya faced in terms of income generating projects included insufficient funds, lack of support from Board of

Management and teachers, lack of proper records, and inadequate time due to other administrative issues. The other challenges included laxity and ignorance among employees, lack of money to hire skilled work force, high labour costs, lack of profits from the projects, and insufficient land. John and Kaganga's (2022) study to establish the performance of income generating activities in secondary schools in Muleba District of Tanzania revealed that schools supplemented their constrained budgets by engaging in entrepreneurial activities. Bananas, horticulture, forestry, fish, school shops, petrol station businesses, cow farming, poultry project and stationery services performed effectively well as school income generating projects. John and Kaganga's (2022) study revealed that hiring of skilled personnel and close monitoring of school projects were important factors that determined the success of school entrepreneurial activities in supplementing school income. Goat farming did not do well due to diseases. Coffee farming did not do well due to fluctuation of prices in the market. John and Kaganga's (2022) study had a bearing on the research on Kwekwe District secondary schools where the researcher investigated how challenges on policies and practices in financial management manifested and strategies to enhance financial management policies and practices in schools.

Kipkoech's (2018) research on determinants of implementation of income-generating projects in public secondary schools in Konoin District, Bomet County, Kenya revealed that schools supplemented their constrained school budgets by engaging in entrepreneurial activities. The study further revealed that income generating activities in Konoin District faced obstacles emanating from lack of business management skills, lack of adequate literacy, and lack of marketing and production skills in the schools. Other obstacles faced by income generating projects in the schools emanated from lack of transparency by business/project managers, insufficient market research occasioned by failure to undertake feasibility studies, lack of good understanding of the market, and customers and limited school budgets. Investment in income-generation projects in schools was also perceived to be an extra managerial responsibility to the already burdened school heads. This study thus improved on studies by Kipkoech (2018), John and Kaganga (2022), and Nyangaresi *et al.* (2016) by investigating solutions to challenges of having constrained school budgets being supplemented by school income generating activities as sources of finance.

2.6 Chapter Summary

This chapter was on theoretical framework and review of related literature. Governance Theory and Stakeholder Theory were identified as the theories guiding this study. The chapter discussed the nature and scope of financial management policies and practices in schools. Key issues that were considered under nature and scope of financial management policies and practices in schools were decentralisation of financial management policies and practices to schools, and sources of school finance.

Factors influencing school financial management policies and practices were also looked into. Policies on school budget, policies on financial controls, policies on financial management, financial management practices, documents that guide financial management in Zimbabwe and capacity building of school officials on understanding financial management policies and practices were considered as factors influencing school financial management policies and practices. This chapter also looked into challenges faced by school committees in financial management policies and practices. Knowledge of school officials, lack of cooperation, corruption, inadequate auditing, political interference, unavailability of documents to guide financial management policies and practices and Covid-19 interruptions were looked into under the review of related literature on challenges faced by school committees in financial management policies and practices.

The chapter considered strategies to enhance effective financial management policies and practices in schools. The chapter also reviewed literature on electronic financial management framework for schools, capacity building of school leaders on financial management, appointment of school leaders with appropriate financial management skills, regular auditing of schools and embarking on entrepreneurial activities as strategies to enhance financial management policies and practices in schools. The next chapter discusses the methodology of the study. Discussed in the next chapter are the research paradigm, research approach, research design, and population of the study, sample and sampling techniques, research instruments, data gathering procedures, data analysis, and ethical considerations.

Chapter 3: Research Methodology

3.0 Introduction

The previous chapter reviewed existing literature on financial management policies and practices in schools including theoretical underpinnings of the study. This chapter outlines the research paradigm, research approach, research design, population of the study, sample and sampling techniques, research instruments, data collection procedures, data analysis, and ethical considerations as well as the review thereof. The purpose of this chapter is to examine the mixed research methods approach as the relevant research method that would support the aim of the study, which adopted a mixed methods design known as explanatory sequential mixed methods research design.

3.1 Research Paradigm

Kivunja and Kuyini (2017) also define a research paradigm as a conceptual lens through which the researcher examines the methodological aspects of the research to determine the research methods that will be used and how the data will be analysed. The four foundational elements or assumptions of a paradigm are ontology, epistemology, methodology and axiology (Kivunja & Kuyini, 2017).

Ontology is concerned with the nature of reality or existence of a phenomenon (Alharahsheh & Pius, 2020). The phenomenon that existed in Kwekwe District secondary schools was financial management policies and practices in secondary schools. The main aim of the study was to explore (seek explanations regarding) financial management policies and practices in the secondary schools. Mixed methods research approach and pragmatic paradigm were considered the best approaches to understanding the problem being investigated, answer the research questions, and come up with a solution to the problem.

The term ‘epistemology’ comes from Greek word ‘episteme’, which means knowledge (Kivunja & Kuyini, 2017). Epistemology is defined as how a researcher aims to uncover knowledge to reach reality (Alharahsheh & Pius, 2020). Sources of knowledge available to a researcher can be classified as intuitive knowledge, authoritative knowledge, logical knowledge, and empirical knowledge (Kivunja & Kuyini, 2017). Epistemological basis of a research is grounded on intuitive knowledge when the researcher relies on forms of knowledge

such as intuition, beliefs, and faith. The study on Kwekwe District secondary school was not grounded on intuition, beliefs and faith of secondary school officials in charge of school financial management.

The epistemological basis of a research is grounded on authoritative knowledge if the researcher relies on data gathered from people in the know, books and leaders in organisations. The research on Kwekwe District secondary schools sought school officials' empirical knowledge on financial management policies and practices in their schools. The researcher collected data for this study using close ended questionnaires, open ended unstructured interviews from knowledgeable school officials, school documents and internal auditors' reports. The epistemological basis of the researcher in this case was grounded on authoritative knowledge.

Logical knowledge or rationalist knowledge is grounded on reason as the surest path of knowing the truth. The research on Kwekwe District secondary schools was not grounded on logical knowledge. Reasoning was not employed to explore and seek explanations on the state of financial management policies and practices in secondary schools in Kwekwe District.

Empirical epistemology is grounded on the understanding that knowledge is best derived from sense experiences, and demonstrable, objective facts. The research on Kwekwe District secondary schools was grounded on empirical epistemology because it sought school officials' empirical knowledge on financial management policies and practices in their schools. The quantitative phase in the research came up with demonstrable statistical findings on the state of financial management policies and practices in Kwekwe District secondary schools.

The quantitative phase in the research came up with demonstrable statistical findings that provided answers to the research questions of the study. Authoritative knowledge and empirical knowledge were important sources of the researcher's knowledge because they gave directions on how the researcher went about uncovering knowledge in the social context of financial management policies and practices in Kwekwe District secondary schools.

Methodology is the general research strategy that outlines the way in which a research study is to be undertaken (Alharahsheh & Pius, 2020). It refers to the research design, methods, approaches and procedures used in research (Kivunja & Kuyini, 2017). Methodology

encompasses data gathering procedures, respondents/participants to the study, instruments used, and data analysis procedures (Kivunja & Kuyini, 2017). Methodology includes assumptions made, limitations encountered and how they were mitigated or minimised. The researcher on Kwekwe District secondary schools considered how he was going to obtain the desired quantitative and qualitative data, the desired knowledge and understandings to answer the research question and contribute to new knowledge on financial management policies and practices in schools.

Axiology refers to the ethical issues that need to be considered when carrying out research (Kivunja & Kuyini, 2017). Teleology, deontology, morality, and fairness are critical criteria for ethical conduct during research. Teleology refers to attempts made in research to make sure that actions undertaken in the research produce more benefits than harm. The research should give results that have a meaningful outcome that satisfies as many people as possible (Kivunja & Kuyini, 2017). This study considered coming up with results that gave a framework on sound financial management policies and practices.

The deontology criterion refers to the understanding that every action that will be undertaken during the research will have consequences intended to benefit the researcher, the academic community, the public at large and respondents or participants. Individual respondents and participants in Kwekwe District secondary schools were given the opportunity to suggest strategies to enhance financial management policies and practices in their schools. The strategies would benefit researcher, the academic community, the public at large and the study respondents or participants themselves.

The morality criterion refers to the intrinsic moral values that were upheld during the research in Kwekwe District. The researcher on Kwekwe District was, for example, truthful in the interpretation of the data from close-ended questionnaires, open-ended unstructured interviews and document analysis. The fairness criterion draws the researcher's attention to the need to be fair to all research respondents/participants and to ensure that their rights are upheld. The researcher requested all respondents and participants to complete consent forms to participate in research (see Appendix 4). Consent forms were based on the notion that all humans have dignity which must be respected, and they have a fundamental human right to make choices which the researcher must respect. Implementation of the fairness criterion required considerations on, how fair the research actions were going to be. Examples included whether

research respondents/participants were going to be treated in the same way without any favouritism and discrimination.

Axiology considerations in the study on Kwekwe District secondary schools also focused on four research principles, (Kivunja & Kuyini, 2017) which were privacy, accuracy, property, and accessibility (PAPA). The principle on privacy required the researcher to consider what information respondents/participants were required to reveal about themselves, their School Development Committees or organisations. It also considered the conditions and safeguards under which data was gathered and analysed. Close-ended questionnaires did not bear respondents' names in order to preserve confidentiality. Internal auditors' reports had the identity of the schools and names of internal auditors deleted. Confidentiality of the schools' identity was ensured through the use of names Buck, Kudu, Rabbit and Rhinoceros to represent the different schools whose documents were read. Letters A, B, C, D, E, F, G, H, and I were used to represent names of schools that were audited by internal auditors. Transcribed data from open ended unstructured interviews had participants named P1, P2... P19 in order to hide their identity.

The accuracy principle considers who is responsible for the authenticity, fidelity, and, accuracy of information (Kivunja & Kuyini, 2017). In the case of this study, the researcher was responsible for the authenticity, fidelity and accuracy of information from close-ended questionnaires, open-ended unstructured interviews and documents. The researcher ensured accuracy of data collected by cross-checking respondents' answers to close-ended questionnaires by reading their answers to them. The researcher cross checked with participants to the interviews by replaying their audios. The researcher also ensured authenticity of documents by collecting documents that were free from editing and erasure.

The principle of property required the researcher to consider who was going to own the data (Kivunja & Kuyini, 2017). In the case of this research the researcher made a declaration that the thesis was his own independent work submitted in fulfilment of the degree of Doctor of Philosophy in Education at Midlands State University, Zimbabwe. The work has not been submitted to any other university. The principle of accessibility considered who had access to the data, and how the data was kept safe and secured, and under what conditions and safeguards (Kivunja & Kuyini, 2017). Close-ended questionnaires in the study and documents were stored

in a lockable trunk to prevent unauthorised access. Interview audios were kept in a laptop with a password to prevent unauthorised access.

Kivunja and Kuyini (2017), Alharahsheh & Pius, (2020) advance that the positivist, interpretivist and pragmatic paradigms are dominant research paradigms applied in educational research. This study adopted the pragmatic paradigm because it embraces positivism and interpretivist concepts.

3.1.1 Positivism Paradigm

Quantitative researchers are guided by positivism and they use quantitative tools to get objective findings in their study (Aliyu, Singhry, Adamu, Awuya & Abubakar, 2015). The Positivist paradigm maintains the belief that reality is out there to be studied, captured and understood and is grounded in the philosophical orientation of natural scientists who work with observable reality within society leading to generalisations of outcomes (Alharahsheh & Pius, 2020; Kivunja & Kuyini, 2017).

Positivism considers that knowledge is gained through gathering of objectively verifiable facts using quantitative means (Dawadi, Shrestha, & Giri, 2021; Foster, 2023). In terms of the four assumptions or foundational elements of a paradigm, the Positivist paradigm assumes a realist/objectivist (naïve realism) ontology, an empiricist/objectivist epistemology, an experimental methodology and a beneficence axiology (Antwi & Hamza, 2015; Kivunja & Kuyini, 2017). The naïve realist /objectivist ontology assumes that there exists a world of material objects and some statements about these objects can be known to be true through sense-experience. Examples of material objects in Kwekwe District secondary schools were finances and documents on policies and practices in financial management.

The objectivist/empiricist epistemology holds that humans can acquire knowledge which helps them to become more objective in understanding the world around them through research (Kivunja & Kuyini, 2017; Mohajan, 2020). The objectivist/empiricist epistemology also holds that reliable knowledge is based on direct observation or manipulation of natural phenomena through empirical, often experimental, means (Antwi & Hamza, 2015). The researcher, should as much as possible remain distanced from what is studied so that the findings of the research

will depend on the nature of the data collected rather than on the researcher's preferences, personality, beliefs and values (Kivunja & Kuyini, 2017; Mohajan, 2020).

The beneficence axiology of the Positivist paradigm requires the research to avoid or at least minimise any risk, harm, or wrong that could occur during the research. The research aimed at maximising good outcomes for humanity in general, and for the research respondents. The researcher obtained ethical clearance (see Appendix 3) from Midlands State University and also asked respondents to sign consent forms (see Appendix 4). The positivist paradigm postulates that the bases for understanding human behaviour are experimentation, observation and reason based on experience (Antwi & Hamza, 2015; Kivunja & Kuyini, 2017). The paradigm aims to provide explanations and to make predictions based on measurable outcomes (Kivunja & Kuyini, 2017; Mohajan, 2020). Measurable outcomes under the Positivism paradigm are undergirded by four assumptions which are determinism, empiricism, parsimony and generalisability (Antwi & Hamza, 2015; Cohen *et al.*, 2018; Kivunja & Kuyini, 2017).

The assumption of determinism means that all events observed by researchers are caused by either one or more factors (Antwi & Hamza, 2015). In respect of this research, the assumption on determinism was that observations on challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees were caused by one or more causes. An understanding of the casual relationships among challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees would assist to make predictions, and to control the potential impacts of the explanatory factors on the dependent factor (actual practices in financial management).

Assumption of empiricism under positivism paradigm requires the researcher to be able to investigate a research problem by collecting verifiable empirical data, which support the research's theoretical framework. The verifiable empirical data should enable the researcher to test the formulated hypotheses (Cohen *et al.*, 2018; Kivunja & Kuyini, 2017). The assumption of empiricism in terms of the research in Kwekwe District secondary schools meant that the researcher had to investigate the research problem by collecting verifiable empirical data, which supported the theoretical framework chosen for the research. The collected verifiable empirical data then enabled the researcher to test the formulated hypotheses that:

Research Hypothesis 1:

There is a significant association between the availability of financial management documents and the assistance obtained from these documents and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

Research Hypothesis 2:

Challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe will significantly predict the actual practices in financial management in the secondary schools.

The positivist paradigm assumption on parsimony refers to the researcher's attempts to explain the phenomena studied in the most economical way possible (Cohen *et al.*, 2018; Kivunja & Kuyini, 2017). The quantitative phase of this study had results explained using tables and graphs in place of narrations which could have taken more space and time.

The positivist assumption of generalisability means that the positivist researcher should be able to observe occurrences in the particular phenomenon studied and be able to generalise about what can be expected elsewhere in the world (Cohen *et al.*, 2018; Kivunja & Kuyini, 2017). The findings of the study on Kwekwe District secondary schools were in terms of the generalisability assumption generalised in terms of what could be expected elsewhere in the world. Examples were an association of the availability of financial management documents and the assistance obtained from these documents or association of availability of financial management documents and the actual financial management practices in secondary schools.

3.1.2 Interpretivism/Constructivism Paradigm

Interpretivism, also known as the constructivism paradigm is a paradigm associated with qualitative research methods (Creamer, 2018; Mayring, 2023). The central endeavour of the Interpretivists paradigm is to understand the individual and their interpretation of the world around them (Dawadi *et al.*, 2021). Different individuals are assumed to construct their different realities or perspectives and human behaviour is viewed as being fluid, dynamic, and changing over time and place. Researchers using the interpretivists paradigm were not interested in generalising beyond the particular people who are studied.

Interpretivists assume that reality is multifaceted and cannot be fragmented or studied in a laboratory, rather it can only be studied as a unified whole within its natural context (Antwi & Hamza, 2015). The researcher relied as much as possible on the participants' views and develops subjective meanings of the phenomena being studied (Cropley, 2023; Kivunja & Kuyini, 2017). Interpretivists use tools such as interviews, focus groups, and participant observation in their researches for them to understand a situation and explain indicative findings context (Antwi & Hamza, 2015). The research on Kwekwe District secondary schools used open-ended unstructured interviews and document analysis to collect data.

In terms of the four assumptions or foundational elements of a paradigm, the Interpretivists paradigm assumes a relativist /constructionist ontology, a subjectivist epistemology, a naturalist methodology, and a balanced axiology (Cropley, 2023; Kivunja & Kuyini, 2017). The assumption of a relativist ontology means that the researcher believes that the situation being studied has multiple realities. There is no single correct route or particular method to knowledge. Multiple realities can be explored and meaning reconstructed through human interactions between the researcher and the subjects of the research, and among the research participants (Cropley, 2023; Kivunja & Kuyini, 2017). Research is concerned with understanding the world as it is from subjective experiences of individuals. 'Reality' consists of people's subjective experiences of the external world, and it is socially constructed.

The assumptions made by a subjectivist/interpretivists epistemology means that the researcher sees the world as constructed, interpreted, and experienced by people in their interactions with each other and with wider social systems (Cropley, 2023; Kivunja & Kuyini, 2017). Stoker's (1998) propositions in the Governance Theory, posits that governance involves actors and institutions drawn from government and beyond. Governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally and the goal of governance is formation of autonomous self-governing networks of participants with shared goals and concerns.

Governance recognises execution of activities without the power of government to either command or use its authority. The assumption of a subjectivist/interpretivists epistemology also means that there is the understanding that the researcher will construct knowledge socially as a result of his or her personal experiences of the real life within the natural settings investigated. The research often relies on personal contact over some period of time between

the researcher and the group being studied. This study allowed personal contact of the researcher and Kwekwe District secondary schools officials in charge of financial management over a period of nine months. This enabled the researcher to build partnership with study participants. The partnership had the potential to lead to deeper insight into the context under study hence adding richness and depth to the data (Antwi & Hamza, 2015).

In assuming a naturalist methodology, the researcher utilises data gathered through interviews, discourses, text messages and reflective sessions, with the researcher acting as a participant observer (Antwi & Hamza, 2015; Copley, 2023; Kivunja & Kuyini, 2017). Naturalist methodology assumes that meaning is embedded in participants' experiences and that this meaning is mediated through the researcher's own perceptions. Researchers immerse themselves in the situation under study by observing its participants and their interactions, often participating in activities, interviewing key people, taking life histories, constructing case studies, and analysing existing documents or other cultural artefacts (Antwi & Hamza, 2015; Copley, 2023; Kivunja & Kuyini, 2017). The researcher on Kwekwe District secondary schools collected data during the qualitative phase through open-ended unstructured interviews and document analysis.

A balanced axiology assumes that the outcome of the research will reflect the values of the researcher who presents a balanced report of the findings (Copley, 2023; Kivunja & Kuyini, 2017). Open ended unstructured interviews and document analysis on the study on Kwekwe District secondary schools enabled the researcher to give a balanced report on qualitative findings. The researcher adopted a subjective point of view (Alharahsheh & Pius, 2020) during data collection, analysis and interpretation. There was inevitable interaction between the researcher and research participants. A balanced axiology assumes that knowledge created by research findings can be value laden and these values need to be made explicit (Copley, 2023; Kivunja & Kuyini, 2017).

3.1.3 The pragmatic paradigm

The study on Kwekwe District secondary schools employed the pragmatic paradigm. This was employed because it allowed more interaction between the researcher and their research participants (Dawadi *et al.*, 2021; Guest & Fleming, 2015). The difference between positivism and pragmatism is that whilst positivism focuses on the objectivity of the research process,

pragmatism allows for subjectivity as well (Creamer, 2018; Mayring, 2023). Pragmatism allows gathering of data using both quantitative methods such as a survey and qualitative methods such as interviews and participant-observation (Kaushik & Walsh, 2019). The research on Kwekwe District secondary schools collected data using close ended questionnaires, unstructured interviews and document analysis.

Pragmatic paradigm assumes a mixed methods methodology (Alharahsheh & Pius, 2020). This means that the Pragmatic paradigm requires a combination of quantitative and qualitative research methods (Cropley, 2023; Kivunja & Kuyini, 2017). The researcher adopts both objective and subjective points of view (Alharahsheh & Pius, 2020). It requires the researcher to focus on positivism and interpretivism approaches to enquiry (Mayring, 2023). A pragmatist researcher selects the research design and methodology that is most appropriate to address the research question (Mayring, 2023; Mohajan, 2020). The study on Kwekwe District secondary schools employed explanatory sequential mixed methods research design. Quantitative data from close ended questionnaires guided collection of qualitative data using interviews and documentary analysis to answer the research questions in section 1.4 chapter 1.

The primary goal of pragmatism is to create practical knowledge that is useful for action and for making purposeful difference in practice (Kamal, 2019; Kaushik & Walsh, 2019). Likewise, the primary goal of the research in Kwekwe District secondary schools was to develop strategies to enhance effective and efficient financial management policies and practices in secondary schools in Zimbabwe. The research on Kwekwe District secondary schools sought to solve issues raised by worldwide reports on financial mismanagement in schools (Sipahioglu, 2023; Sithole 2020; Sprague, 2018). Action is the central concept of pragmatism (Kamal, 2019; Kaushik & Walsh, 2019). The study on Kwekwe District secondary schools employed statistical analysis to test the hypothesis that challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe significantly predicted the actual practices in financial management in the secondary schools.

Pragmatism as a methodological approach to problem solving requires detection of a socially situated problem and taking adequate action to address the problem (Foster, 2023; Kaushik & Walsh, 2019). Similarly, the problem that prompted this research in Kwekwe District secondary schools was financial mismanagement in schools the world over (Ciaran, 2018; Dzvimbo et

al., 2020; Hungwe & Mpofu, 2021). Pragmatism as a research paradigm, is based upon the premise of utilising the best methods to investigate real-world problems. Real -world problems that were investigated by the study on Kwekwe District secondary schools were financial management practices in secondary schools.

Pragmatism as a research paradigm accepts that there can be single or multiple realities that are open to empirical inquiry (Dawadi et al., 2021; Foster, 2023). It also allows the use of multiple sources of data and knowledge to answer research questions (Allemang, Sitter, & Dimitropoulos, 2021). This study used close ended questionnaires, unstructured interviews and document analysis to investigate financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

Pragmatism advocates utilisation of quantitative and qualitative research methods in one study (Ngulube & Ngulube, 2022). A pragmatic approach allows the researcher to choose appropriate research methods from the wide range of qualitative and/or quantitative methods (Foster, 2023; Kaushik & Walsh, 2019) This pluralism was an advantage to the research because the researcher was flexible to choose the best research approach, data collection instruments and data analysis methods that suited the situation. The research, therefore, employed quantitative research methods using close ended questionnaires on a wide set of respondents and qualitative research methods using open ended interviews which allowed probing and rephrasing of questions, and document analysis on school records in order to answer the research questions of the study.

The pragmatic paradigm has a pluralistic orientation to research in that it employs both quantitative and qualitative research approaches. Each of these might be optimal for any particular study (Foster, 2023). Pragmatists maintain that it is not possible to experience exactly the same situation twice (Kaushik & Walsh, 2019). Data for this study was collected using close ended questionnaires, interviews and document analysis to get a true picture of financial management policies and practices in Kwekwe District secondary schools. Quantitative data was collected in relation to each of the six objectives (see chapter 1 section 1.3). Results from close ended questionnaires guided qualitative data collection using in-depth interviews and document analysis (Molina-Azorin *et al.*, 2018). This enabled the researcher to get a deep understanding and clarity of the phenomenon under study (Kivunja & Kuyini, 2017; Subedi, 2016).

3.2 Research Approach

The study on financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe adopted the mixed methods research approach (Dawadi *et al.*, 2021; Ngulube & Ngulube, 2022). Mixed methods research is defined by Schoonenboom and Johnson (2017) and Creswell, and Plano Clark (2018) as a research approach that incorporates the quantitative research approach and qualitative research approach to address research questions in an appropriate and principled manner. The study had in its mixed methods research approach a quantitative phase and a qualitative phase. The sections that follow look into the quantitative research approach, qualitative research approach, and mixed methods research approach.

3.2.2 Mixed Methods

Creswell and Creswell (2018) and Ngulube & Ngulube (2022) advance that research in economic and management sciences can be broadly classified as qualitative, quantitative, and mixed methods research (MMR). In relation to the theoretical framework of mixed methods research, there is no agreement on the origins of mixed methods research (Ngulube & Ngulube, 2022). It is, however, believed that the most important precursors of mixed methods were promotion of the use of multiple quantitative methods in determining a psychological construct (Campbell & Fiske, 1959) and the development of triangulation by scholars such as Denzin (1970) (Ngulube & Ngulube, 2022). The move towards the use of multimethod in research was strengthened by the acknowledged fact that research questions determined different methods used in research (Creamer, 2018; Dawadi *et al.*, 2021; Ngulube & Ngulube, 2022).

The movement towards the use of multiple methods in research was a result of the experiences in the limitations of exclusively using one method when conducting research. The recognition that the distinction between qualitative and quantitative methodologies was a category mistake and a false dichotomy led to the development of Mixed Methods Research (MMR) as a third methodological movement (Creamer, 2018; Ngulube & Ngulube, 2022). Stoecker and Avila (2020) advance that there are many variations on how scholars describe MMR's philosophical assumptions and there is no agreement over its philosophical foundations. However, Teddlie, Johnson, and Tashakkori (2021) posit that the commonly used philosophical approach in Mixed Methods Research is the pragmatic approach.

Integration is the key feature that distinguishes mixed methods studies from multimethod studies (Ngulube & Ngulube, 2022). Creswell and Plano Clark (2018) advance that, collecting qualitative and quantitative data does not mean that a study uses MMR. A study is only said to be using mixed methods research if there is integration in one or more phases of the study. Integration is the core of mixed methods research (Guetterman, Molina-Azorin, & Fetter, 2020). Creamer (2018) advances that integration should ideally take place in all the phases of the study. Integration in MMR helps researchers to maximise the value of mixed methods methodology (McCrudden & McTigue, 2018). Creamer (2018) identified 15 dimensions for integration in MMR.

The 15 dimensions were, philosophical, theoretical, researcher, team, literature review, rationale, study purpose or research questions, research design, sampling, data collection, data analysis, interpretation, rhetorical, dissemination, and research integrity. Integration in this study was at all stages. For instance, objectives of the study and research questions of the study had an integration of quantitative and qualitative research objectives and research questions. Data collection instruments included close ended questionnaires for collection of quantitative data and open-ended interview schedules and documents for collection of qualitative data.

Chapter 4 in this study is on quantitative data collection, analysis and interpretation. Quantitative findings from Chapter 4 were used to guide qualitative data collection, analysis and interpretation during interviews (Chapter 5) and document analysis (Chapter 6). Findings from interviews and document analysis were integrated with quantitative findings using closed-ended questionnaires. Furthermore, the interpretation phase in the study involved integration of qualitative findings from interviews with school officials in Kwekwe District secondary schools with qualitative findings from document analysis and quantitative findings from close ended questionnaires.

The advantage of the mixed methods research approach in this study was that it complemented the strengths of a single design and also overcame the weaknesses of a single design (Dawadi et al., 2021; Foster, 2023). Mixed methods research approach involves collecting, analysing, interpreting and reporting both qualitative and quantitative data (Doyle, Brady, & Byrne, 2009; Timans, Wouters, & Heilbron, 2019). Proponents of mixed methods submit that using both

quantitative and qualitative data can potentially increase the validity, generalisability, and depth of the results (Bell, Warren, & Schmidt, 2022; Cropley, 2023).

The use of mixed methods enabled the researcher to answer research questions on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe with sufficient depth and breadth. Timans, Wouters, and Heilbron (2019) and Creswell & Plano Clark (2018) posit that the mixed methods research approach integrates quantitative and qualitative approaches in its questionnaires, research methods, data collection procedures, data analysis procedures, and inferences. The quantitative phase in this study had sets of close-ended questionnaires where respondents ticked their preferred responses on a Likert scale. The qualitative phase consisted of interviews with open-ended questions and document analysis.

The mixed method research approach focused on two approaches for generating research questions, which are either single questions that incorporate both quantitative and qualitative sub-questions or separate quantitative and qualitative questions (Subedi, 2016). This study had six research questions. The fifth research question sought to explain how documents and interviews with school officials explained quantitative results on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. Open-ended interview questionnaires and document analysis were guided by the outcomes of data analysis in the quantitative phase (Schoonenboom & Johnson, 2017). The sections that follow describe the quantitative and qualitative phases in the mixed methods research approach in Kwekwe District secondary schools.

3.2.2.1 Quantitative Phase

The quantitative research approach involves the utilisation and analysis of numerical data using specific statistical techniques to answer questions such as who, how much, what, where, when, how many, and how (Apuke, 2017; Stoecker & Avila, 2020). This research had three ‘how’ questions, three ‘what’ questions and one ‘which’ question (see chapter 1 section 1.4). Quantitative research applies statistical tests, such as mean, median, and standard deviation, t-tests, multiple regression correlations (MRC), and analysis of variances (ANOVAs) (Mohajan, 2020; Wang & Cheng, 2020).

The Statistical Package for Social Science (SPSS) Version 20 was used to calculate the mean and standard deviation on factors influencing school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. The researcher used the Chi-square test to investigate the association between the availability of financial management documents and the assistance obtained from these documents. The researcher also used the Chi-square test to investigate the association between the availability of financial management documents and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

The researcher conducted multiple regression analysis and analysis of variance during data analysis on how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predicted the actual practices in financial management in secondary schools within Kwekwe District of Zimbabwe. Quantitative research can be classified as experimental, and non-experimental research. (Apuke, 2017; Mohajan, 2020). Experimental research also known as hypothesis testing or deductive research seeks to determine a relationship between a dependent and an independent variable (Mohajan, 2020; Rahman, 2017). Researchers in this type of research, design specific conditions to test their theories or propositions, controlling the experiment and collecting their data to isolate the relationships between their defined independent variables and dependent variables (Mohajan, 2020). The study on Kwekwe District secondary schools tested two hypotheses during the quantitative phase.

The researcher used the Chi-square test to investigate the association of the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. The researcher also tested for the significance of the Pearson correlation to establish relationships between the dependent variable practices in financial management and the independent variables policies on school budget, financial control policies, policies on financial management and challenges. Multiple regression analysis was carried out to ascertain whether policies on school budget, financial control policies, policies on financial management, and challenges of School Development Committees were predictors of practices in financial management in Kwekwe District secondary schools.

Non-experimental research does not involve manipulation of an independent variable as is the case with experimental research. Examples of non-experimental research approaches are

causal-comparative research approach, evaluation research approach, meta-analysis research approach, existing data research approach and descriptive research approach (Mohajan, 2020). According to Creswell and Plano Clark (2018) and Mohajan (2020) causal-comparative research is also called “ex post facto or after the fact” research. It attempts to determine reasons, or causes, for the existing condition without manipulation of variables. Creswell and Plano Clark (2018) and Mohajan (2020) go on to say that evaluation research is a form of applied research intended to have some real-world effect.

Evaluation research involves systematic assessment of the worth of effort, resources, time, and money spent to achieve a goal. Meta-analysis is a statistical analysis technique that combines the review results of quantitative studies with the precision of multiple scientific studies. Existing data research involves, the use of data, documents, and records that were in existence before any data collection on the part of the researcher. Descriptive research is a non-experimental quantitative research approach that examines a phenomenon that is occurring at a specific place and time and is concerned with conditions, practices, structures, differences, or relationships that exist (Apuke, 2017; Mohajan, 2020). Similarly, the study on Kwekwe District secondary schools investigated financial management policies and practices in secondary schools in the district. Mohajan, (2020) advances that there are three types of descriptive research studies. These are observation studies, correlational research, and survey research. Observation study is also used in qualitative research for collecting data about people, processes, and cultures. Observation study is also used in different types of non-experimental studies in which behaviour is systematically observed and recorded. This study did not involve observational studies.

Mohajan (2020) also advances that correlational research is another type of descriptive research study that falls under quantitative research method. Correlational research is within the positivism paradigm in which there could be positive correlation, negative correlation, and no correlation research. The goal of correlational research is to describe the relationship between variables and to measure the strength of the relationship. Similarly, the researcher tested for the significance of the Pearson correlation to establish relationships between dependent variable, practices in financial management and the independent variables policies on school budget, financial control policies, policies on financial management and challenges.

Survey research is a study on large and small populations by selecting samples from the desired population (Barnett, Koushik, & Schuster, 2023). Surveys can be cross-sectional survey or longitudinal survey (Mohajan, 2020; Wang & Cheng, 2020). The key difference between them is that cross-sectional survey occurs once whereas longitudinal survey takes place on multiple occasions over time. Survey research uses scientific sampling and questionnaire design to measure the characteristics of the population with statistical precision (Barnett et al., 2023; Mohajan, 2020). This study, therefore, is a cross sectional survey. The research was meant to provide a snapshot of what was happening in Kwekwe District secondary schools in terms of financial management policies and practices in the district.

A cross sectional survey is useful in assessing practices, attitudes, knowledge, and beliefs of a population concerning a particular event (Barnett *et al.*, 2023; Mohajan, 2020). The advantage of a cross sectional survey in Kwekwe District secondary schools was that the cross-sectional survey was likely to be relatively inexpensive and could be conducted relatively faster (Mohajan, 2020). The major weakness was that it was going to be difficult to make a causal inference on findings and was also prone to incidence bias (Mohajan, 2020; Wang & Cheng, 2020). The population of the study were secondary school officials in charge of school financial management in the 56 secondary schools in the district. Respondents for the study were purposively sampled (Shaheen, Pradhan & Ranajee, 2019) based on their roles in school financial management policies and practices. These were expected to give a deep picture on financial management policies and practices in Kwekwe District secondary schools.

Data on the research were collected through closed-ended questionnaires. The quantitative phase in the study used descriptive statistics aided by Statistical Package for Social Science (SPSS) Version 20 which assisted in the calculation of mean, standard deviation. The researcher used Statistical Package for Social Science (SPSS) Version 20 to carry out a Chi-square test on the association of the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe.

The Researcher also used Statistical Package for Social Science (SPSS) Version 20 to test for the significance of the Pearson correlation on the relationships between the dependent variable practices in financial management and the independent variables policies on school budget, financial control policies, policies on financial management and challenges. The researcher was assisted by the Statistical Package for Social Science (SPSS) Version 20 to carryout

multiple regression analysis to ascertain whether policies on school budget, financial control policies, policies on financial management, and challenges of School Development Committees were predictors of practices in financial management in secondary schools in Kwekwe District. The next section looks into the qualitative phase.

3.2.2.2 Qualitative phase

The previous section looked into the quantitative phase of the mixed methods research approach (MMR). This section looks into the qualitative phase in the mixed -method research approach. Open-ended questions are the foundation of qualitative research (Ugwu & Eze, 2023). A smaller sample size is used in qualitative research than in quantitative research (Denny & Weckesser, 2022). The study sampled 19 participants in the qualitative phase and 61 respondents in the quantitative phase.

Interviews were conducted with participants for 35 to 50 minutes. The qualitative phase was less costly and it also yielded quicker results. Participants were free to be who they were throughout the research process as opposed to being asked questions with only predetermined answers. The qualitative research approach enabled the collection of real ideas from participants (Denny & Weckesser, 2022). Researchers and participants in qualitative research work together to connect theory to practice through Action research in order to promote social change (Denny & Weckesser, 2022).

A qualitative research strategy called phenomenological research examines human experience in daily life while putting aside the researcher's preconceived notions about the phenomenon (Ugwu & Eze, 2023). Phenomenological research investigates actual experiences. The qualitative phase of the study on Kwekwe District secondary schools was based on the quantitative findings of the study. The researcher investigated financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. The researcher looked into practices in financial management, policies on school budget, financial control policies, policies on financial management, challenges faced by School Development Committees and strategies to enhance effective financial management policies and practices in the schools.

Phenomenological research is used to examine the perspectives of those who have encountered a phenomenon in order to better understand its universal nature (Ugwu & Eze, 2023). Descriptive research design is used in phenomenological research. The researcher strives to have an accurate description of a phenomenon's structure. This study on Kwekwe District secondary schools used open-ended interviews and document analysis to have an accurate description of financial management policies and practices in secondary schools in the district. There was no right or wrong response because it was an open-ended process, which made data gathering much simpler (Ugwu & Eze, 2023).

Observations, surveys, secondary research, and interviews are qualitative data collection methods (Denny & Weckesser, 2022; Ugwu & Eze, 2023). Observation is the act of watching and recording social phenomena in real-world settings (Cropley, 2023; Denny & Weckesser, 2022). The observer may be part of the phenomenon being observed (participant observer) or stand outside the phenomenon being observed (non-participant) (Denny & Weckesser, 2022). Participant observation requires the researcher to observe whilst participating in the context or culture being studied. Controlled observations and naturalistic observation are examples of non-participant observation techniques. Controlled observations are structured observations under the researcher's control and are related to a specific research question. The researcher in controlled observations develops codes to represent various behavioural types. Naturalistic observation is another type of observation research technique. Researchers look at participants' actions in their natural environment. There are no established behavioural codes in naturalistic observation (Ugwu & Eze, 2023). The study on Kwekwe District secondary schools did not include observations.

Surveys are used to collect data on a group of people's traits, preferences, viewpoints, or beliefs (Ugwu & Eze, 2023). This study collected data on participants' viewpoints on strategies to enhance financial management policies and practices in schools. Common uses of survey research include social research where the researcher studies the traits and experiences of various social groups, market research where the researcher obtains feedback from customers on products, services, and businesses, health research where the researcher gathers data about symptoms and treatments from patients, politics where the researcher evaluates the public's perception of parties and policies and psychology where the researcher studies behavioural patterns, preferences, and personality traits.

Secondary research, also known as desk research, uses data that has already been collected (Denny & Weckesser, 2022; Ugwu & Eze, 2023). The study used school documents to do document analysis on financial management policies and practices in the schools. Availability of data makes secondary research a quick process although the data may or may not meet a researcher's requirements. The study on Kwekwe District secondary schools involved secondary research/desk research to evaluate how documents and the interviews with school officials in Kwekwe District secondary schools explained the quantitative results on financial management policies and practices in the secondary schools in Kwekwe District of Zimbabwe.

Interviews are one-on-one conversations in which questions are directly asked to participants (Cropley, 2023; Ugwu & Eze, 2023). These can be focus group interviews which involve a number of people being interviewed simultaneously. Focus groups are group discussions facilitated by a researcher, who will have guidelines to focus the group (Ugwu & Eze, 2023). Data collection consists of group interaction as well as discussion content. Focus groups can stand alone or can be used to clarify or extend data collected by other methods (Denny & Weckesser, 2022; Ugwu & Eze, 2023). This study did not involve focus groups.

Interviews can also be structured including closed-ended questions, to which respondents can only respond yes or no (Denny & Weckesser, 2022). Semi-structured interviews combine elements of both structured and unstructured interviews. Semi structured interviews contain pre-set, open-ended questions, with further questions emerging from the discussion (Denny & Weckesser, 2022). Unstructured interviews have open-ended questions, with options for the interviewer to ask follow-up questions and let interviewees elaborate on their responses (Denny & Weckesser, 2022). Unstructured interviews cover a few issues in great depth. Both unstructured interviews and focus groups tend to be flexible and non-standardised. They place greater interest on participants' perspectives and experience than quantitative research. This study involved the use of unstructured interviews on 19 participants who had experiences on financial management policies and practices in schools. The researcher in this study was cautious not to ask leading questions in the unstructured interview (Elhami & Khoshnevisan, 2022).

Qualitative data analysis can be done in a variety of ways. Content analysis, textual analysis, discourse analysis and thematic analysis are various ways of analysing qualitative data (Ugwu & Eze, 2023). Content analysis is used when the researcher wants to define and classify typical

terms, expressions, and concepts in qualitative data. An example is when a researcher wants to determine the language used in descriptions of duties of a School Development Committee. Textual analysis is used when a researcher wants to analyse the composition, organisation, and design of texts. The research on Kwekwe District secondary schools used textual analysis to determine how documents and the interviews with school officials in Kwekwe District secondary schools explained the quantitative results on financial management policies and practices that were obtained through the use of close ended questionnaires.

Discourse analysis is used when a researcher wants to research on communication and how language functions in different contexts to produce different effects (Ugwu & Eze, 2023). An example is when a researcher wants to investigate how the use of legal language in policy documents builds enthusiasm to use the policy documents in schools. Discourse analysis was not used in the study on Kwekwe District secondary schools.

Thematic analysis is used when a researcher wants to locate, recognise, and interpret themes and patterns in qualitative data (Ugwu & Eze, 2023). The study on Kwekwe District secondary schools used thematic analysis on interviews and document analysis when it investigated financial management policies and practices in secondary schools within the Kwekwe District.

MAXQDA, NVivo and Atlas Ti are tools that analyse qualitative data (Ugwu & Eze, 2023). MAXQDA analyses data using mixed research methods, qualitative methods and quantitative methods. It allows the researcher to enter information from many different sources, including focus groups, surveys, interviews and documents. The data can then be tagged and categorised for analysis. NVivo is a piece of software that enables users to prepare and store qualitative data for analysis. Word documents, PDFs, audio and visual files, can all be imported. It is similar to Microsoft and is easy to use. It offers automated transcription and auto coding and is much more powerful than some other options (Ugwu & Eze, 2023).

Atlas Ti is a qualitative data analysis software tool which can support large-scale collections of textual, graphical, audio, and video data (Ugwu & Eze, 2023). The study on Kwekwe District secondary schools used Atlas Ti to analyse data from interviews. The software has incorporated Artificial Intelligence (AI) technology. Collaboration is simpler than in MAXQDA and has a cleaner, more elegant interface than NVivo. Additionally, it is more potent because it incorporates sentiment analysis and auto coding (Ugwu & Eze, 2023).

Qualitative research approach enables the collection of real ideas from particular socioeconomic demographics (Ugwu & Eze, 2023). However, the quality of the data gathered through qualitative research approach relies upon the experience of the researcher. Ugwu and Eze (2023) advance that a researcher who is knowledgeable about the industry must gather data that is specific to that industry. The researcher in the study on Kwekwe District secondary schools was a secondary school official in one of the districts in Zimbabwe.

3.2.2.3 Summary on Mixed Methods Research (MMR)

Table 3 is a summary of the mixed research approach that was adopted in the study on Kwekwe District secondary schools of Zimbabwe.

Table 3: Mixed methods approach

Objective of the study	Research Approach	Data collection procedure/instrument	Data analysis techniques
1,2,4	Quantitative	Closed-ended questionnaires	descriptive statistics aided by SPSS version 20 to calculate mean and standard deviation
	Qualitative	unstructured Interviews	Thematic analysis aided by Atlas Ti
	Qualitative	Document analysis	Thematic analysis
2,3	Quantitative	Closed-ended questionnaires	Chi-square statistical tests aided by SPSS version 20
5	Quantitative	Closed-ended questionnaires	Multiple regression analysis and analysis of variance aided by SPSS version 20
6	Qualitative	Secondary Research/ Desk research	Textual analysis
7	Quantitative	Close ended questionnaires	Descriptive statistical analysis involving rank order
	Qualitative	Unstructured interviews	Thematic analysis aided by Atlas Ti
	Qualitative	Document analysis	Thematic analysis

Key to objectives

The key objectives of this study are to:

- 1.To examine the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
- 2.To explore factors influencing school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
- 3.To assess whether there is an association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

- 4.To assess ways in which financial management challenges in secondary schools within the Kwekwe District of Zimbabwe manifest.
- 5.To examine how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predict the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe.
- 6.To evaluate how documents and interviews with school officials explain the quantitative results on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
- 7.To develop strategies to enhance effective and efficient financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

3.3 Research design

Thakur (2021) submits that a research design is the overall strategy that a researcher chooses to integrate the different components of the study in a coherent and logical way in order to address the research problem effectively. A research design constitutes the blueprint for the collection, measurement, and analysis of data. Asenahabi (2019) submits that research design is divided into three groups which are quantitative, qualitative and mixed method research design. This study adopted a mixed method design. A mixed method research design is an integration of qualitative and quantitative research and data in a research study (Asenahabi, 2019; Cropley, 2023).

This study adopted the mixed method research design because of its potential advantages. Creswell and Plano Clark (2018) submit that both qualitative and quantitative designs have weaknesses which are neutralized by integrating quantitative and qualitative designs. They further submitted that mixed methods research designs lead to a greater degree of understanding being formulated unlike if a single approach is adopted to a specific study. Bell, Warren and Schmidt (2022) submit that a number of different mixed methods research designs exist in the literature. An example are the 35 different potential mixed methods designs with varying levels of complexities (Bell *et al.*, 2022). They further submit that mixed methods research designs can either follow a concurrent or sequential data collection process. Asenahabi (2019) and Bell *et al.*(2022) posits that convergent parallel mixed methods design/concurrent mixed methods design, explanatory sequential mixed methods research design and exploratory

sequential mixed methods research design are the three basic types of mixed method research designs.

The collection of one type of data does not inform the collection of the other type of data when a researcher adopts a convergent parallel mixed methods design . An example of such an approach would be the collection of quantitative data through Likert scales and qualitative data through open ended questions within a single questionnaire on policies and practices in Kwekwe District secondary schools. Asenahabi (2019) and Bell *et al.*(2022) submit that sequential mixed methods research designs have two distinct stages of data collection which occur one after the other. This study adopted a sequential mixed methods design. Creamer (2018) submits that one of the advantages of this approach is that it allows time for the first set of data either quantitative or qualitative to be analysed and consequently inform the second stage of data collection.

Exploratory sequential mixed methods research design requires the researcher to begin with a qualitative research phase in order to explore the views of participants. Qualitative data are then analysed, and the information from analysed qualitative data is used to build into the second quantitative phase (Asenahabi, 2019; Creamer, 2018; Dawadi *et al.*, 2021). On the other hand, there is the explanatory sequential mixed methods research design. The research design is considered explanatory because the initial quantitative data results are explained further with the qualitative data (Asenahabi, 2019). For this reason, this study had an objective which specifically sought to evaluate how documents and the interviews with school officials in Kwekwe District secondary schools explained the quantitative results on financial management policies and practices in the secondary schools. Creswell and Creswell (2018) advance that a mixed methods research design strategy involves a two-phase project in which the researcher collects quantitative data in the first phase, analyses the results, and then uses the results to plan (or build into) the second, qualitative phase.

This study employed the explanatory sequential mixed methods research design (Asenahabi, 2019; Bell *et al.*, 2022). The researcher in Kwekwe District secondary schools had little understanding of the situation in the district. Subedi, (2016) submits that mixed methods research questions are concerned with unknown aspects of a phenomenon and are answered with information that is presented in both numerical and narrative forms. The researcher therefore, considered an approach that would firstly quantify and statistically test (Bell *et al.*,

2022) issues on financial management policies and practices in the district and then explore the issues further through qualitative data collection. Quantitative data and results provided a general picture of the research problem, and qualitative data collection and analysis were needed to refine, extend or explain the general picture obtained in the quantitative phase (Bell et al., 2022; Subedi, 2016). Creswell and Creswell, (2018) and Stoecker & Avila (2020) submit that the explanatory sequential mixed methods research design is a descriptive research design in which the quantitative phase of the study informs the qualitative phase.

Closed-ended questionnaires were in the first stage in this study employed in order to quantify issues on financial management policies and practices in the district. Statistical Package for Social Science (SPSS) Version 20 was used to aid in the calculation of mean and standard deviation in the results. The researcher carried out a Chi-square test to investigate the association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

The researcher also conducted multiple regression analysis to answer the hypothesis, that: challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within the Kwekwe District of Zimbabwe will significantly predict the actual practices in financial management in the secondary schools. Results from this first phase informed the qualitative phase which sought to get a deeper explanation and understanding of the issues that were identified in the quantitative phase. Unstructured interviews and documents on financial management in Kwekwe District secondary schools were used to collect qualitative data.

3.3.1 Quantitative phase of the explanatory sequential mixed method research design

The quantitative phase involved collection and analysis of quantitative data (Bell *et al.*, 2022; Subedi, 2016) on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. Table 4 shows components of the quantitative phase in this study.

Table 4: Components of the quantitative phase

Phase of data collection	Procedure	Product
Quantitative	Cross-sectional survey using close-ended questionnaires	Numerical data and textual Data
Quantitative	Use of descriptive statistics aided by SPSS version 20	Meaningful measures
Amalgamating qualitative and quantitative phases	Selection of documents and the participants purposefully and interview question development	Financial management documents Interview protocol

Source: Subedi (2016 p. 574)

3.3.2 Qualitative phase of the explanatory sequential mixed method research design

The qualitative phase in explanatory sequential mixed methods research design was used to build on the first, quantitative phase (Bell *et al.*, 2022; Dawadi *et al.*, 2021) to answer research questions to the study. The two quantitative and qualitative phases were connected in the intermediate state in the study (Subedi, 2016). Table 5 shows the components of the qualitative phase.

Table 5: Components of qualitative phase

Phase of data collection	Procedure	Product
Amalgamating qualitative and quantitative phase	Selection of documents and participants purposefully and interview question development	Financial management documents Interview protocol
Qualitative	In-depth interview and document analysis	Textual data
Qualitative	Coding and thematic analysis, Theme development, Cross thematic analysis using Atlas Ti software and manual techniques	Codes and themes: Similar and different themes and categories; Cross thematic matrix
Integration of the quantitative and qualitative results	Interpretation and explanation of the quantitative and qualitative result	Discussion implication Future research

Source: Subedi (2016 page 574)

Participants in the qualitative phase were drawn from the sample that participated in the quantitative phase in order to give them the platform to elaborate and clarify quantitative results (Bell *et al.*, 2022; Subedi, 2016). Qualitative data collection in the form of face-to-face

unstructured interviews and document analysis was employed in the qualitative phase in order to refine, extend, and explain the general picture provided by the quantitative data phase (Dawadi *et al.*, 2021; Subedi, 2016). Interviews gave participants the platform to elaborate on relevant insights about the relationships found in the quantitative phase (Molina-Azorin *et al.*, 2018). Table 6 provides a link of research objectives, paradigm, approach, and design for the study in Kwekwe District secondary schools.

Table 6: Research design of the study

Objective/ Hypothesis	Paradigm	Approach	Design	Data collection procedure/ instruments	Data analysis techniques
1,2,4	Pragmatic	mixed methods research (MMR)	explanatory sequential mixed methods research design	closed-ended questionnaires	descriptive statistics aided by SPSS version 20 to calculate mean and standard deviation
				unstructured interviews	Thematic analysis aided by Atlas Ti
				Document Analysis	Thematic analysis
3 Hypothesis 1	Pragmatic	mixed methods research (MMR)	explanatory sequential mixed methods research design	closed-ended questionnaires	Chi-square statistical tests aided by SPSS version 20
5 Hypothesis 2	Pragmatic	mixed methods research (MMR)	explanatory sequential mixed methods research design	closed-ended questionnaires	Multiple regression analysis and analysis of variance aided by SPSS version 20
6	Pragmatic	mixed methods research (MMR)	explanatory sequential mixed methods research design	Secondary Research/ Desk research	Textual analysis
7	Pragmatic	mixed	explanatory	closed-ended questionnaires	Descriptive

		methods research (MMR)	sequential mixed methods research design		statistical analysis involving rank order
				unstructured Interviews	Thematic analysis aided by Atlas Ti
				Document Analysis	Thematic analysis

Key to objectives:

The key objectives are to

1. To examine the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
2. To explore factors influencing school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
3. To assess whether there is an association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.
4. To assess ways in which financial management challenges in secondary schools within the Kwekwe District of Zimbabwe manifest.
5. To examine how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predict the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe.
6. To evaluate how documents and interviews with school officials explain the quantitative results on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.
7. To develop strategies to enhance effective and efficient financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

Research Hypothesis 1:

There is a significant association between the availability of financial management documents and the assistance obtained from these documents and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

Research Hypothesis 2:

Challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe significantly predict the actual practices in financial management in the secondary schools.

The next section looks into the research methodology of the study.

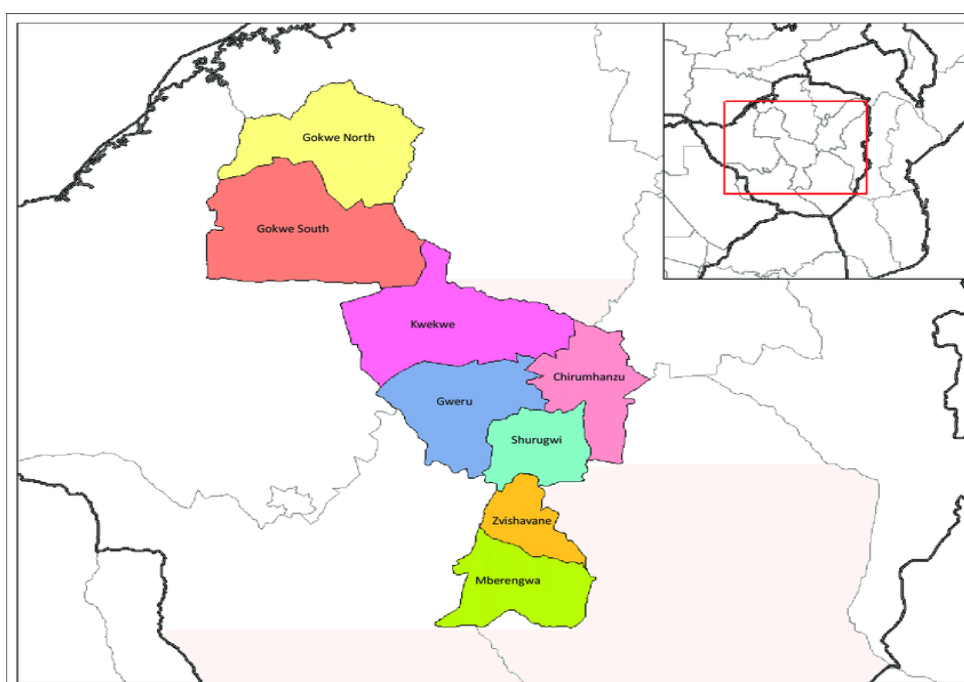
3.4 Research Methodology**3.4.1 Situational Context**

The present study was carried out in Kwekwe District secondary schools. Kwekwe District is in the Midlands province of Zimbabwe. Midlands province is one of the ten provinces in Zimbabwe. The ten provinces in Zimbabwe are Bulawayo, Harare, Manicaland, Matabeleland North, Matabeleland South, Mashonaland East, Mashonaland Central, Mashonaland West, Masvingo and Midlands. Map 2 shows the location of Midlands province in Zimbabwe.



Map 2: Position of Midlands Province in Zimbabwe

Midlands Province has eight districts, Chirumanzu, Gokwe North, Gokwe South, Gweru, Kwekwe, Mberengwa, Shurugwi and Zvishavane. Map 3 shows the location of Kwekwe District in Midlands province of Zimbabwe. The study was conducted in secondary schools in the district.



Map 3: Location of Kwekwe District in Midlands province of Zimbabwe

3.4.2 Population of the study

The main aim of the study on Kwekwe District secondary schools was to seek explanations regarding financial management policies and practices in secondary school clusters in Zimbabwe. The best population to give the explanations were school officials in charge of financial management policies and practices in secondary school clusters of Zimbabwe. The researcher had secondary school officials in one district in Zimbabwe as the target population. One district in Zimbabwe was targeted because secondary school officials were spread over a wide geographical area (Sharma, 2023). The huge geographical area was difficult to access because of Covid-19 restrictions, costs involved and time limitations. Munge, Kimani and Ngugi (2016) define population of a study as the subjects with common or related characteristics in respect to a given study. Table 7 shows categories of clusters and schools that were involved in the study on Kwekwe District secondary schools of Zimbabwe.

Table 7: Categories of clusters and schools in Kwekwe District of Zimbabwe

	Clusters with Boarding schools in rural area	Clusters with day schools only in rural area	Clusters with Boarding schools in urban area	Clusters with day schools only in urban area	Total
Number of clusters	3	21	2	4	30
Number of schools	7	39	3	7	56

Key informants in this study were school Heads, school Deputy Heads, school Senior Teachers, Heads of Departments, School Development Committees Chairpersons, Vice Chairpersons and Treasurers, Kwekwe District Schools Inspector, Kwekwe District Accountant, Provincial Accountant Assistant and Midlands Province Internal Auditors. The researcher targeted these individuals because they had hands-on experience on financial management issues in secondary schools.

Different roles of school officials enunciated in policy documents guided purposive sampling of respondents and participants to this study. Section 80 (2)(a) of the Public Finance Management Act (22:19) expects internal auditors to monitor financial administration of schools to ensure that schools are putting into practice proper accounting and bookkeeping

procedures. Examples of proper accounting and bookkeeping procedures are adequate internal checks and controls, proper records of accounts, proper records of assets and adherence to Treasury Instructions. Statutory Instrument 144 of 2019 are the Treasury Instructions in Zimbabwe. Internal Auditors also assess the cost-effectiveness of any projects undertaken by the school. It is because of these roles of internal auditors that this study sought to have Provincial Internal Auditors as respondents and participants in this study.

Section 18 of the Public Procurement and Disposal of Public Assets Act [Chapter 22:23] requires every school to establish an Evaluation (Procurement) Committee responsible for each procurement above prescribed thresholds. Public Procurement and Disposal of Public Assets Act [Chapter 22:23] requires school Evaluation (Procurement) Committees to use the request for quotation method for services up to US\$ 5000, goods up to US\$ 10000 and construction works up to US\$ 20 000. School Deputy Head, School Development Committee member, Senior Teacher, relevant Heads of Departments/Teacher-in-Charge and Sports Director constitute membership of the School Evaluation Committee (Mathema & Thabela, 2021). A senior teacher is a member of the School Development Committees in terms of Section 6(1) (d) of Statutory Instrument 87 of 1992. The Chairperson of the Evaluation Committee is the school deputy Head.

Section 16(1) of Statutory Instrument 87 of 1992 requires the School Development Committee Finance Committee to be made up of the School Head, School deputy Head, School Development Committee Chairperson, School Development Committee Vice-chairperson and a representative of the responsible authority where applicable. The school Head is the Chairperson of the Finance sub-committee.

Mathema and Thabela (2021) submit that the School Development Committee Treasurer is responsible for presenting audited financial statements to parents' assembly at the Annual General Meeting. The School Development Committee Treasurer also monitors receipting and banking, of all money received by the school within the prescribed time. Mathema and Thabela (2021) further submit that School Development Committee Treasurer works with the bursar/accounting clerk in order to ensure timeous payment of fees and levies. Additionally, the Treasurer participates in budget preparation, safeguards school funds from pilferage and ensures that the School Development Committee operates within budget timelines. The Treasurer can also be co-opted into the Finance Committee meetings (Mathema & Thabela,

2021). It is because of these roles of School Development Committees Treasures that this study sought to have School Development Committees Treasures as respondents and participants in this study.

The District Schools Inspector, District Accountant and Provincial Assistant Accountant were part of the respondents and participants in this study because they had the duty to induct newly elected School Development Committees members. They also had the duty to supervise financial management policies and practices in schools and also to implement capacity building programmes on school officials in charge of financial management policies and practices. It was because of the important roles played by members of the School Development Committees in school financial management policies and practices that this study collected data from these school officials. Table 8 shows population categories of respondents and participants in Kwekwe District secondary schools. The population of this study was 570 school officials in charge of financial management in 30 clusters in Kwekwe District comprising 56 secondary schools located in both rural and urban areas. There were five (5) boarding secondary schools and 51-day secondary schools in the district.

Table 8: Population of respondents and participants in Kwekwe District secondary school

	Clusters with Boarding schools (rural)	Clusters with day schools only (rural)	Clusters with Boarding schools (urban)	Clusters with day schools only (urban)	Total
No. of School Heads	7	39	3	7	56
No. of School Deputy Heads	7	39	3	7	56
No. of senior teachers in School Development Committees	7	39	3	7	56
No. of Heads of departments	28	156	12	28	224
No. of School Development Committees Chairpersons	7	39	3	7	56
No. of School Development Committees Chairpersons	7	39	3	7	56
No. of School Development Committees Treasurers	7	39	3	7	56
No. of District Schools Inspector	-	-	-	-	1
No of Dist. Accountants	-	-	-	-	1
No of Prov. Accounting Assistants (Kwekwe District)	-	-	-	-	1

No. of Prov. Internal Auditors	-	-	-	-	7
Total	70	390	30	70	570

3.5 Sample and sampling techniques

The study on Kwekwe District secondary schools had to come up with a sample of secondary school officials in charge of financial management policies in the secondary schools because it was not easily feasible to involve every member in the sample. This section looked into the study sample and sampling techniques in the study.

3.5.1 Sample

A sample is a collection of representative objects or elements of a population from which a researcher collects data (Adeoye, 2023; Bhardwaj, 2019). The sample of a study consists of a representative part of all animals, insects, objects, birds or humans that form the population of the study (Mohajan, 2020; Obilor, 2023). The sample in the study on Kwekwe District secondary schools was a subset of secondary school officials responsible for financial management policies and practices in Kwekwe District secondary schools and school documents on financial management policies and practices. The sample was a representative of the population from which it was drawn (Obilor, 2023).

The main purposes of having a sample that was representative of the population in this study was to increase accessibility to the population, reduce costs, and save time to conduct studies on school officials from the population (Obilor, 2023). The results of the study from a sample that was representative of the population could be used to draw conclusions that applied to the entire population. The term ‘sample size’ refers to the number of items that are to be selected from the population (Sharma, 2023). The sample of this study was drawn from a population of school officials in charge of financial management policies and practices in Kwekwe District secondary schools and school documents on financial management policies and practices.

3.5.2 Sampling techniques

The term ‘sampling technique’ or sampling design is used to refer to the techniques or the procedures the researcher adopts in selecting items for the sample (Adeoye, 2023; Sharma, 2023). Probability sampling and non-probability sampling are the main sampling techniques

available in research (Adeoye, 2023; Sharma, 2023). Every item in the population has an equal chance of being included in a sample if a study adopts probability sampling technique (Adeoye, 2023). Non-probability sampling is a type of sampling where each member of the population does not have known probability of being selected in the sample (Bhardwaj, 2019). Probability sampling is employed in quantitative research, while non-probability sampling is often employed in qualitative research (Bhardwaj, 2019; Sharma, 2023). This research adopted mixed methods research design strategy that involved a two-phase project in which the researcher collected quantitative data in the first phase, analysed the results, and then used the results to plan (or build into) the second, qualitative phase. This study, therefore, employed both probability sampling techniques and non-probability sampling techniques.

Multi-stage sampling technique was used to select the district to carry out the study. This study employed multi-stage sampling in order to come up with the population of the study. Multi-stage sampling is a probability sampling technique which involves moving from a broad to a narrow sample, using a step-by-step process (Bhardwaj, 2019, Sharma, 2023). Multistage sampling acts like a funnel where a broad population sample is narrowed down until it becomes the final unit for the investigation (Sharma, 2023). Random sampling was employed to pick on a province in Zimbabwe from which the district to be studied was going to be chosen. Bhardwaj (2019) submits that members are in this type of sampling, selected randomly and purely by chance. The quality of the sample is not affected since every member has an equal chance of being selected in the sample. Random sampling of a province and finally district to be studied was ideal in this study because provinces in Zimbabwe were highly homogenous although spread on a very wide geographical area. Bhardwaj (2019) further submits that lottery method/envelope method and random number table method are two random sampling methods available in research.

The study adopted the lottery/envelope method. Zimbabwe had ten (10) provinces (see Map 2). The ten provinces in Zimbabwe were Bulawayo, Harare, Manicaland, Matabeleland North, Matabeleland South, Mashonaland East, Mashonaland Central, Mashonaland West, Masvingo and Midlands. Names of the ten provinces were written on separate pieces of paper. Each piece of paper bearing the name of a province was put in its own separate envelope. The separate envelopes with written pieces of paper for each province were placed in a box where the name of the province with the district to be studied was randomly picked. All provinces had equal chances to be picked. The random sampling picked on Midlands province.

Midlands Province had eight (8) districts (see Map 3). The names of the districts were, Chirumanzu, Gokwe North, Gokwe South, Gweru, Kwekwe, Mberengwa, Shurugwi and Zvishavane. The names of the districts were written on separate pieces of paper and inserted in separate envelopes which were then placed in a box. The name of the district with the secondary schools to be studied was randomly picked. Kwekwe District was randomly picked from the box. Integration is the core of Mixed Methods Research (Guetterman et al., 2020). Creamer (2018) advances that integration should ideally take place in all the phases. The study on Kwekwe District secondary schools also integrated its probability sampling techniques and non-probability sampling techniques during the sampling stage.

3.5.2.1 Quantitative phase sampling techniques

Bhardwaj (2019) and Sharma (2023) submit that probability sampling technique is applicable and suitable in quantitative research. They also submit that the conclusion drawn from a study can be generalisable to the total population if the sample is formed through probability sampling design. The common sampling techniques often used in random sampling are, simple random sampling, systematic sampling, stratified sampling, cluster sampling and multi-stage sampling (Sharma, 2023).

The study employed stratified sampling in order to come up with the sample of clusters. Sharma (2023) advances that stratified sampling is a probability sampling technique in which the target population is first separated into mutually exclusive homogeneous strata (segments), and then elements are selected through simple random sampling from each stratum (segment). The main advantage of stratified sampling (Bhardwaj, 2019) is that it gives better accuracy in results as compared to other sampling methods. Furthermore, smaller sample sizes can give good results using strata (Bhardwaj, 2019). The researcher on Kwekwe District secondary schools identified homogenous groups of clusters and wrote down their names on pieces of paper. The researcher identified the clusters as clusters with boarding schools in rural areas (3), clusters with boarding schools in urban areas (2), clusters with day schools only in urban areas (4), and clusters with day schools only in rural areas (21).

The researcher placed the labelled pieces of paper in four separate containers according to the group they belonged. Bhardwaj (2019) and Sharma (2023) submit that there are two types of

stratified sampling and these are proportionate stratified sampling and disproportionate stratified sampling. This research employed disproportionate stratified sampling. Equal number of clusters were selected for each category of secondary schools. Disproportionate stratified sampling was adopted because there was concern about under representing smaller subgroups (Sharma, 2023) such as clusters with boarding schools in rural areas (3), clusters with boarding schools in urban areas (2) and clusters with day schools only in urban areas (4). Accordingly, samples of clusters were obtained by randomly picking one cluster from each container. The process gave four clusters.

All secondary schools that belonged to the cluster randomly picked participated in the study. The researcher selected 4 clusters from the population of 30 clusters in order to come up with a sample which represented the secondary schools' landscape in Kwekwe District and Zimbabwe. Kwekwe District and Zimbabwe have day schools in urban and rural areas as well as boarding schools in urban and rural areas. The researcher's focus was to come up with an equal representation of respondents from each stratum. This would justify the application and generalisation of findings to the entire population (Adeoye, 2023).

Furthermore, Bhardwaj (2019) submits that working with a sample in a research study saves time and money and gives faster results as the sample size is smaller than the whole population. Working with a sample in Kwekwe District secondary schools was the best in view of Covid-19 restrictions and limited resources that were available because of Covid-19 lockdowns. Table 9 shows the disproportionate stratified sample of secondary school clusters in Kwekwe District of Zimbabwe.

Table 9: Disproportionate stratified sample of secondary school clusters in Kwekwe District

Section	Population		Disproportionate stratified sample using equal allocation	
	Freq	%	Freq	%
Clusters with Boarding Schools (Rural)	3	10	1	25
Clusters with day schools only (Rural)	21	70	1	25
Clusters with Boarding Schools (Urban)	2	6.66	1	25
Clusters with day schools only (Urban)	4	13.33	1	25
Total	30	100	4	100

Adapted from Sharma (2023 p. 17)

Each cluster had two secondary schools, suggesting that 8 (14%) secondary schools participated in quantitative data collection. These clusters represented the general landscape of the distribution of secondary schools in Zimbabwe. This study employed purposive sampling in order to come up with respondents to close-ended questions during the quantitative phase. Purposive sampling also known as deliberate sampling or judgmental sampling is a non-probability sampling technique in which researchers use their judgment to select people from the target population to take part in their surveys (Adeoye, 2023). The researcher's experience (Adeoye, 2023; Bhardwaj, 2019) in school financial management policies and practices guided the purposive sampling of study respondents in Kwekwe District secondary schools.

The study respondents were sampled based on the purpose of the study, and their roles on secondary school financial management policies and practices. Purposive sampling was ideal in the study on Kwekwe District secondary schools. Adeoye (2023) and Sharma (2023) submit that purposive sampling enables the researcher to achieve a lower margin of error because the information collected comes straight from the source. They further submit that flexibility of purposive sampling allows researchers to save on time and money as they collect data. The main aim of this was to seek explanations regarding financial management policies and practices in secondary schools within Kwekwe district of Zimbabwe.

The study employed purposive sampling to get one school head, one school deputy head, one school senior teacher, and one head of department, one School Development Committees Chairperson, one Vice Chairperson, and one Treasurer from each of the sampled schools as actual respondents to the questionnaires. The Head of Department (HOD) was randomly selected using the envelope method (Bhardwaj, 2019) from the purposively sampled heads of departments. The envelope method involved writing on separate pieces of paper names of heads of departments in the sampled school. The pieces of paper bearing the names were placed in separate envelopes which were placed into a container. One envelope was then randomly picked from the container in order to get the name of the Head of Department to participate in the study. Each school provided a total of seven respondents to the closed-ended questionnaires.

Kwekwe District Schools Inspector, Kwekwe District Accountant, one Provincial Accountant Assistant and two Midlands Province Internal Auditors were actual respondents to questionnaires at the district and provincial level. The researcher randomly selected one Provincial Accountant Assistant from a sample of purposively selected Provincial Accountant

Assistants. Furthermore, the researcher used lottery method/envelope method to randomly select two Midlands Province Internal Auditors from the purposive sample of auditors. Table 10 shows position of respondents in Kwekwe District secondary schools.

Table 10: Position of respondents in Kwekwe District secondary schools

Position	Freq	%	Valid Percent
District Accountant	1	1.6	1.6
Internal Auditor	2	3.3	3.3
District Schools Inspector	1	1.6	1.6
Provincial Accountant Assistant	1	1.6	1.6
School Development Committees Chairpersons	8	13.1	13.1
School Development Committees Vice –Chairpersons	8	13.1	13.1
School Head	8	13.1	13.1
School Deputy Head	8	13.1	13.1
School Development Committees Treasurer	8	13.1	13.1
Head of Department	8	13.1	13.1
Senior Teacher	8	13.1	13.1
Total	61	100.0	100.0

Table 11 shows the sample that answered close ended questionnaires during the quantitative phase.

Table 11: Sample that participated in the quantitative phase.

	Number of clusters	No of clusters Selected	Approximate No. of secondary Schools	Populatio n	Sample
Clusters with boarding schools (Rural)	3	1	2	70	14
Clusters with boarding schools (Urban)	2	1	2	30	14
Clusters with day schools only (Urban)	4	1	2	70	14
Clusters with day schools only (Rural)	21	1	2	390	14
District schools' inspector		0	0	1	1
District Accountant				1	1

Provincial office Internal auditors		0	0	7	2
Provincial Accountant assistant		0	0	1	1
Total	30	4	8	570	61

3.5.2.2 Qualitative phase sampling techniques

The researcher sought to gain insights by going for an in-depth analysis of a few carefully selected financial management documents and school officials in Kwekwe District secondary schools (Bhardwaj, 2019; Obilor, 2023). School financial management policies and practices are a very sensitive issue. Obilor (2023) submits that the purposive sampling technique is used when a study focuses on special and sensitive skills, behaviour, attributes, or personalities. Purposeful sampling helped the researcher to select secondary school officials and documents that helped to answer the research objectives. Participants to the qualitative phase of the study were purposively sampled from the four clusters that participated in the quantitative phase (Subedi, 2016).

Participating boarding schools were obtained from the sample that participated in the quantitative phase (Subedi, 2016). To get boarding schools that participated in the qualitative phase the researcher placed strips of paper with names of boarding schools that participated in the quantitative phase into separate containers for boarding schools in rural areas and boarding schools in urban areas respectively. One school was randomly drawn from each container to get one participating rural boarding school and one participating urban boarding school (Bhardwaj, 2019; Prior *et al.*, 2020). To get day schools, the researcher placed strips of paper with names of schools that participated in the quantitative phase into two separate containers, one for rural day schools only and the other for urban day schools only. The researcher randomly drew one school from each container. This gave one participating rural day secondary school and one participating urban day secondary school. This translated to a sample size of 4 (7%) secondary schools for the qualitative data collection.

The sampling of school head/deputy head, School Development Committees chairperson/vice chairperson, senior teacher/head of department and district accountant/provincial accountant assistant involved two stages (Bhardwaj, 2019; Prior *et al.*, 2020). The first stage was a purposive sampling of school heads, school deputy heads, senior teachers, and heads of departments, district schools' inspector, district accountant, provincial accountant assistant and

provincial internal auditors from their institutions. The second stage involved random selection of four school heads/deputy heads, four School Development Committees chairpersons /vice chairpersons, and four senior teachers/head of departments from individual participating schools. One internal auditor was from auditors who participated in the quantitative phase, one district accountant/provincial accountant assistant was also randomly selected. Separate pieces of paper bearing participants' titles were placed into five separate containers according to the group they belonged to and one participant was randomly picked. The District Schools' Inspector and School Treasurers were automatic members of the sample interviewed. Table 12 shows sample for qualitative data collection.

Table 12: Sample for qualitative data collection

	Population	Sample size
Head/Deputy Head	112	4
School Development Committees (Chairman/Vice Chairman)	112	4
Treasurer	56	4
Senior Teacher/ Head of Department	280	4
Internal Auditors	7	1
District Schools Inspector	1	1
District Accountant/Provincial Accountant Assistant	2	1
Total	570	19

School heads from the sampled secondary schools provided the latest audit management letters to the School Development Committee. They also provided other documents such as full committee minutes, Finance Committee minutes, Procurement Committee minutes, cash books, asset registers, banking registers, and payment vouchers. The Midlands Provincial Education Director provided latest internal auditors reports on Kwekwe District secondary schools. The researcher employed purposive sampling (Bhardwaj, 2019) to get samples of internal auditors' reports on Kwekwe District secondary schools of Zimbabwe. The sample was obtained by reading the available internal auditors reports until no new information was coming up.

3.6 Research Instruments

The study had a quantitative phase and a qualitative phase during data collection because the research adopted the pragmatic paradigm and mixed methods approach. Close-ended

questionnaires were used to collect data during the quantitative phase. The study employed document analysis and unstructured interviews to obtain data on financial management policies and practices in Kwekwe District secondary schools during the qualitative phase. The sections that follow look into the research instruments that were employed in this study during the quantitative and qualitative phase.

3.6.1 Quantitative phase research instruments

Questionnaires can be structured-questionnaires or unstructured-questionnaires or quasi-type questionnaires (Taherdoost, 2022). A structured-questionnaire employs a specified clear pattern using sequence questions. Structured-questionnaires are pre-coded and possess many merits as they are easy to administer and encompass fewer discrepancies than unstructured-questionnaires or quasi-type questionnaires. Answers to structured-questionnaire are more consistent than answers to unstructured-questionnaires or quasi-type questionnaires and that makes structured questionnaire data management easier (Brace, 2018; Taherdoost, 2022). Unstructured-questionnaires use open-ended questions. They are more applicable in focus-group interviews. They have various possible answers, and all of them cannot be easily pre-coded. The quasi-type questionnaires employ unstructured type questions and structured type questions. (Krosnick, 2018; Taherdoost, 2022). The research on Kwekwe District secondary schools used close ended questionnaires.

3.6.2 Questionnaire

During the quantitative phase, the study used survey questionnaires to gather data. Subedi (2016) advises on obtaining numerical data by carrying out a cross-sectional survey in the quantitative phase of explanatory sequential mixed methods research design. This study used closed-ended questionnaires, which asked the respondent to tick their preferred response on a Likert scale questionnaire (Appendix A5). Mixed methods research questions are concerned with unknown aspects of a phenomenon and are answered with information that is presented in both numerical and narrative forms (Subedi, 2016). Accordingly, Roopa and Rani (2012) and Krosnick (2018) define a questionnaire as a research instrument comprising a series of questions which are designed to gather information from respondents.

Respondents in this study were members of Finance Committees, members of Evaluation Committees and monitors of financial management. The researcher designed questionnaires tailor-made for implementers (members of Finance Committee and members of Evaluation Committee) and monitors (internal auditors, district accountant, provincial accountant assistant and district schools' inspector) (Appendix A5). The advantages of using a questionnaire as a research instrument, according to Roopa and Rani (2012) and Brace (2018), are that it allows the researcher to gather information from a large audience within a short time, it is not expensive to design and administer, it offers a practical way of collecting data from a targeted audience, and it protects the privacy of respondents. In addition, respondents are likely to respond honestly with hidden identities, this way, confidentiality was maintained. Quantified data obtained with the use of the questionnaire are easy to analyse.

Questionnaires, however, have certain limitations. Roopa and Rani (2012) and Taherdoost (2022) concur that questionnaires suffer from lack of validity and it is difficult to judge the truthfulness of responses from respondents or to tell how much thought a respondent has put in the response. They also concur that responses to a questionnaire are highly subjective because respondents may read and interpret the questions differently thus giving answers based on their own interpretation of the question. Despite these limitations, the questionnaire remained a valuable tool for collecting quantitative data in this study. Detailed steps on the construction and administering of the questionnaire in this research, as suggested by Abawi (2013), Brace (2018), and Krosnick (2018) involved defining the objectives of the study, defining the target respondents and methods of reaching them, constructing questionnaire items, pilot testing of questionnaires, questionnaire administration, and results analysis.

Questionnaire items for this study as advised by Krosnick (2018) and Taherdoost (2022) were designed to answer the objectives and questions for this study. Brace (2018) and Krosnick (2018) advise that sample size, type of research questions, nature of the population, survey topic, availability of resources (e.g. equipment, funding), and time constraints are important factors to be considered in selecting subjects of a questionnaire study. The sample size of this research was 4 (13.3%) clusters comprising 8 (14.3%) secondary schools in Kwekwe District. Respondents had varying literacy levels and the most vulnerable in terms of literacy were parent School Development Committees members. The researcher physically distributed the questionnaires to the respondents to promote hundred percent response rates and render assistance to illiterate respondents when need arose.

This study had closed-ended questions arranged under topics, and linked to each of the research objectives and questions to the study (Appendix A5). Question sequencing in this study as advised by Roopa and Rani (2012) and Taherdoost (2022) flowed from the general to the more specific in order to set the scene. The researcher adopted and implemented Abawi's (2013) and Krosnick's (2018) advice that more insightful and valid data will generally be obtained from respondents who feel at ease. Related questions as advised by Bird (2009) and Taherdoost (2022) were grouped under a short heading which described the section's theme (Appendix A5). This assisted respondents in answering questions because a description of the questions' theme made respondents understand the demands of the question better.

The study also employed highly structured close-ended Likert scale and rank order questionnaires (Brace, 2018; Roopa & Rani, 2012). The researcher provided clear instructions on top of each group of questions for respondents to consider when answering the questions (Brace, 2018). Bird (2009) and Taherdoost (2022) advise that validity and reliability of a question is achieved through precise and unambiguous wording of the question which enable individual respondents to interpret the question's meaning accurately. Fellow school heads, teachers and the researcher's supervisors assisted in checking the questions for ambiguity (Appendix A1).

Open-ended questions are easy to construct but difficult to analyse, whereas close-ended questions are easy to analyse but difficult to construct (Bird, 2009; Brace, 2018). The advantages of close-ended questions in this study were that they allowed comparisons and quantification of responses, avoided irrelevant responses, and were also easy to administer, code and analyse (Brace, 2018; Taherdoost, 2022). Close-ended questionnaires were therefore a valuable research instrument in this study.

3.6.2.1 Defining the objectives of the study

Abawi (2013) and Taherdoost (2022) advise that a well-structured questionnaire addresses research goals and objectives. Questionnaires for this study (Appendix A5) focused on collecting information on the scope of financial management policies and practices, factors influencing school financial management policies and practices, how challenges on policies and practices in financial management manifest, and how secondary schools within Kwekwe

District of Zimbabwe could enhance effective financial management policies and practices? Additionally, the questionnaires sought to examine association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools in Kwekwe District of Zimbabwe.

Furthermore, the questionnaire sought to gather data on how challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe predicted the actual practices in financial management in the secondary schools. Sources of data were Internal Auditors, Provincial Accountant Assistants, District Accountants, District Schools Inspectors, School Heads, School Deputy Heads, School Senior Teachers and School Heads of Departments, School Development Committees Chairperson, School Development Committees vice chairperson, and School Development Committees Treasurers.

3.6.2.2 Pilot Survey/Pretesting Questions

The researcher piloted the study on Gweru District schools' inspectors, Gweru District Accountant and on school heads and teachers at two secondary schools in Gweru District. This was appropriate since Gweru District had a financial management landscape, which was similar to Kwekwe District. Abawi (2013) and Taherdoost (2022) posit that questionnaires should be pretested in order to identify and eliminate confusing points. Roopa and Rani (2012) and Krosnick (2018) advise that pretesting of a questionnaire is done on a sample whose socioeconomic background and geographic location is similar to that to be studied. In view of this, the researcher pretested the survey questions on the Gweru District Schools Inspector (DSI), Schools Inspectors, District Accountant at Gweru District Education Offices, and in two selected secondary schools in Gweru District of Zimbabwe.

The researcher pretested the questionnaire in order to determine proper framing of questions, proper wording of the questions, and proper sequencing of questions and clarity of questions to the respondents (Abawi, 2013). The pre-test questionnaire had a space for respondents to make comments about the good and bad aspects on the questionnaire itself (Borg & Gall, 1983; Brace, 2018; Taherdoost, 2022). The researcher then sent pretested questionnaires to the supervisors for approval (Appendix A1) before seeking ethical clearance (Appendix A2 and A3) and, distributing them to the respondents (Appendix A4 and A5).

3.6.2.3 Questionnaire administration

The researcher's close-ended questionnaires were member checked by fellow heads, teachers and the researcher's two supervisors. The supervisors of this study issued a letter of approval of the research instruments (Appendix A1) before the issuance of an ethical clearance letter by Midlands State University (Appendices A2, A3). The researcher also sought approval to carry out research in Kwekwe District from the Secretary of the Ministry of Primary and Secondary Education (Appendix A8 and A9), the Provincial Education Director (Midlands) (Appendix A10 and A11), and the Kwekwe District Schools Inspector (Appendix A12). In the case of rural secondary schools, researcher sought and obtained a letter of approval from the chief (Appendix A13) of the area. Rural communities are reluctant to participate in activities that do not have the blessings of their chief. The sampled rural secondary schools were located in an area with the same chief.

The researcher physically delivered the questionnaires to the respondents at their workplaces. This ensured 100% response rate. Physical delivery of the questionnaires though expensive and time-consuming (Borg & Gall, 1983; Brace, 2018), had the advantage of a high response rate (Bird, 2009; Taherdoost, 2022). The questionnaires were completed by respondents in the presence of the researcher. This enabled the researcher to control the circumstances under which the questionnaires were completed. The researcher was also available to clarify instructions and questions. The researcher was also available to render assistance when need arose (Brace, 2018; Zohrabi, 2013). The researcher made initial contact in the form of a telephone call. The aim was to build rapport and motivation for participation by the respondents (Bird, 2009; Taherdoost, 2022). Questionnaires were physically distributed to each respondent after making appointments with each one of them.

The researcher introduced himself, explained the study, and its purpose before handing an invitation letter to participate in a research study and consent form to a respondent (Appendix A4). The researcher also explained why the respondent had been selected for the study, how long the questionnaire was likely to take to complete, and also the intended use of the results (Abawi, 2013; Bird, 2009; Taherdoost, 2022). In line with ethical considerations, the researcher applied for ethical clearance from Midlands State University (Appendix A2) which the university granted (Appendix A3). Furthermore, the researcher assured respondents that no harm was going to come to them because of their participation in the study. It was also

explained to them that they had the right to anonymity, the right to refuse to answer certain questions and the right to refuse to answer the questionnaire in total (Hickey, 2018; Taherdoost, 2022). Respondents also signed a consent form in the presents of the researcher before they answered the questionnaires (Appendix A4) in the presence of the researcher.

3.6.3 Qualitative research phase research instruments

The qualitative phase came after the quantitative phase where close-ended questionnaires were used as data collection instruments. The qualitative phase involved face-to-face unstructured interviews and document analysis. Interviews and document analysis were used to cast further explanatory insights into survey data (Cohen *et al.*, 2018) on financial management policies and practices in selected secondary school clusters in the Kwekwe District of Zimbabwe.

This section looks into interviews and document analysis as tools that were used to collect data in the qualitative phase of the research. Qualitative inquiry is an effective way to explore the knowledge of participants and unlock their experiences (Elhami & Khoshnevisan, 2022). Qualitative research instruments consisted of unstructured interview protocols and document analysis. These were meant to close the gaps left in closed-ended questionnaires. Face-to-face open-ended interview questions were appropriate in Kwekwe District secondary schools where some of the participants had a low level of education and therefore needed explanations about some questions. This was the case even though face-to-face interviews were the most time-consuming and expensive method (Brace, 2018; Taherdoost, 2022).

3.6.3.1 Interview protocols

Unstructured interviews and document analysis were used as data collection tools during the qualitative phase. The unstructured interviews allowed the interviewer to pose open-ended questions and the interviewee expressed own opinion freely. Unstructured interviews created an atmosphere where the interviewer and the interviewee were at ease because it was like a discussion or brainstorming exercise (Bihi, 2020) on financial management policies and practices in Kwekwe District secondary schools. The direction of the interview was determined by both the interviewee and interviewer and this enabled a deeper exploration of issues to do with financial management policies and practices in Kwekwe District secondary schools unlike a situation where the direction was predetermined (Bihi, 2020; Cohen *et al.*, 2018).

It was also possible through unstructured interviews to generate rich data, information, and ideas because the level of questioning could be varied to suit the context and level of education and experience of the interviewee. The researcher was therefore able to quiz the interviewees more deeply on specific issues on financial management policies and practices in Kwekwe District secondary schools. This was however time-consuming and made it difficult to analyse the data. Unstructured interviews were ideal for this study since direct contact with school officials in Kwekwe District secondary schools gave opportunities for obtaining detailed information using few participants to gather rich and detailed data (Bihi, 2020).

Cohen, Manion, and Morrison, (2018) submit that interviews have the advantage of being a flexible tool for data collection. The order of the interview may be controlled whilst still giving space for spontaneity, and the interviewer can press not only for complete answers but for responses about complex and deep issues. Face-to-face unstructured interviews minimised errors of misinterpretation and misrepresentation in data generation process since the researcher and the interviewee were there to clarify issues to each other. Chintakrindi et al. (2022) posit that unstructured interviews are able to explore issues in depth, to see how and why people frame their ideas in the ways that they do, to see how and why people make connections between ideas, values, events, opinions and behaviours. In short, unstructured interviews were a powerful tool for the researcher on policies and practices in Kwekwe District secondary schools.

On the other hand, face-to-face unstructured interviews in Kwekwe District secondary schools were expensive, time consuming and open to interviewer bias (Cohen *et al.*, 2018). Interviewee and interviewer fatigue was most likely to hamper the interview. Anonymity of interviews (Cropley, 2023) of the District Schools Inspector, District Accountant was also difficult.

The researcher carried out face-to-face unstructured interviews with the one provincial Internal Auditor, one District Schools Inspector, one District Accountant/ Provincial Accountant Assistant, and four respondents per cluster (School Head/Deputy Head, School Head of Department/Senior Teacher, School Development Committees treasurer and School Development Committees Chairperson/Vice Chairperson). The interviews focused on addressing issues on six topics linked to the objectives of the study. Each interview took approximately 35 to 50 minutes. The researcher used different interview protocols for the

different categories of respondents (Appendix A6 and A7) because they had different roles in school financial management policies and practices. Responses were tape-recorded using a laptop.

The advantages of face-to-face unstructured interviews were that interviewee's non-verbal cues such as body language, facial expressions and eye contact were able to enhance the researcher's understanding of what the interviewee was saying. The researcher was also able to explore the interviewee's worldview by explaining to the interviewee the purpose of the interview and why the interviewee had been chosen to participate in the interview. The researcher was also able to clarify questions during the interview sessions (Bihu, 2020; Cropley, 2023). The advantages of using unstructured interviews in this study outweighed the disadvantages of the approach being time-consuming, labour-intensive and expensive and prone to influences of power distances between interviewer and interviewee (Bihu, 2020; Cohen *et al.*, 2018; Mayring, 2023).

3.6.3.2 Development of interview schedule

Development and pretesting of the interview schedule were important steps to ensure proper planning of the actual interview process. Cropley (2023) advises that sequencing of questions should start from introduction to the study followed by verification of consent, then non-threatening factual questions, and finally questions meant to answer questions of the study. Cohen, *etal* (2018) advocate for short unambiguous questions to elicit clear answers. The researcher carried out a pre-test interview to test the quality of interview questions at Gweru Education Offices and in two secondary schools in Gweru District because of its similarity to Kwekwe District. Cohen, *etal* (2018) and Cropley (2023) suggest that it is important to pre-test or pilot the interview schedule before the actual interview takes place. This enabled identification and refining of unclear and inappropriate questions. Inappropriate questions were questions that did not answer the research questions.

3.6.3.2 Data collection through unstructured open-ended interviews

The interview process in this study was a one-to-one interview. The researcher used a laptop to record interviews in order to get a verbatim account of the interview. Cohen, *etal* (2018) advises on the need to establish rapport and trust from the outset. The researcher in this study adopted a relaxed, confident and attentive listening approach. The interviews demonstrated active

listening through both the verbal and non-verbal cues that were characterised by an open posture, appropriate facial expressions and good eye contact (Cohen et al., 2018; Cropley, 2023; Elhami & Khoshnevisan, 2022).

The researcher allowed the interviewee to talk uninterrupted at his/her own pace. The researcher only responded with comments and probes where appropriate (Elhami & Khoshnevisan, 2022). Furthermore, Cropley (2023) advocates for use of prompts that permit the interviewee to expand on a particular issue. Cohen,*etal* (2018) further advise on the need for the researcher to probe in order to draw out more information from the interviewee by asking for elaborations on particular issues. Bhardwaj (2019) also advises on the need to repeat what the interviewee has said in order to give the interviewee confidence to proceed with the conversation.

3.6.3.3 Data collection through documents analysis

Document analysis also called document review (Dalglish, Khalid, & McMahon, 2020) is a systematic procedure for reviewing or evaluating documents. Document analysis can be used to supplement other types of research data (Cardno, 2018; Morgan, 2022). Document analysis consists of analysing various types of documents including books, newspaper articles, academic journal articles, and institutional reports. The researcher read internal auditors' reports on Kwekwe District secondary schools and Annual General Meeting minutes, auditors' management letters to the School Development Committees, Finance Committee Minutes, Evaluation(Procurement) Committee Minutes, asset registers, payment vouchers, and budget minutes until no new information emerged.

Document analysis was used in Kwekwe District secondary schools to supplement data (Dawadi, 2020) that were obtained through unstructured open-ended interviews and closed-ended questionnaires. The issue of ethics came in on document analysis. Those who produced documents that were analysed did not in the first place produce them with intention to have them being public documents. Morgan (2022) submits that researchers need to consider issues involving anonymity, consent, and vulnerability when dealing with documents not intended for public use. The researcher on Kwekwe District secondary schools observed this by not using real names for schools whose documents were analysed.

The researcher also asked providers of documents that were analysed to sign letters of consent (Appendix A4). Soft copies of the real documents were kept in a memory stick, researcher's email and laptop with a password. Hard copies of the documents were kept secured in a lockable school trunk. Document analysis was combined with close-ended questionnaires and unstructured interviews to cross validate (i.e. triangulate) and deepen the value of data that were collected through these other methods (Dalglish *et al.*, 2020; Morgan, 2022).

The study on Kwekwe District secondary schools purposively sampled documents on financial management policies and practices from schools that participated in the qualitative phase. Morgan (2022) advises that for document for analysis researchers should look for authenticity, credibility, representativeness and meaning when choosing documents. In terms of authenticity the researcher made sure that the selected documents were genuine and not forged documents. The researcher verified authenticity of the documents by checking for instances of inconsistent content, changes in typography, handwriting, style of language, obvious errors, and modifications.

Credibility was ensured by collecting the documents from reliable school officials in Kwekwe District secondary schools. Representativeness of the documents was ensured by analysing typical documents on financial management policies and practices in schools. Meaning of the documents (the significance of a document's content) pertains to whether the evidence is clear and understandable. To assess the meaning of any document as a whole, the researcher connected the literal meaning to the context in which each document was created. Each subject has its own language. Documents were a stable source of data (Dawadi, 2020). The researcher's presence did not alter what was written in the documents. Information in the documents was also not affected by the memory of participants The Provincial Education Director for Midlands provided internal auditors reports on Midlands Province.

Purposive sampling (Bhardwaj, 2019; Morgan, 2022) was used to select 2018 or latter internal auditors' reports' on Kwekwe District secondary schools. This period 2018 or latter was chosen because the Constitution of Zimbabwe came into effect in 2013. New procurement regulations came into effect in 2018. New Treasury instructions came into effect in 2019. Statutory instrument 135 of 2029 on Public Finance Management Act 2019 came into effect in 2019. Familiarisation was the first stage in document analysis. The researcher set parameters (Dalglish *et al.*, 2020) in terms of the nature and number (approximately) of documents the

researcher wished to analyse in order to answer the research question on the state of financial management policies and practices in selected secondary school clusters in Kwekwe District of Zimbabwe. The number of documents a researcher selects for document analysis depends on the research questions and other aspects of the research process and cannot be determined prior to starting documentary analysis (Morgan, 2022).

The researcher read as many internal auditors' reports on Kwekwe District secondary schools 2018 or later until no new insights could come from the internal auditors' reports. The researcher set the same criteria for reading financial management documents of 2018 or later that were provided by the four schools that were interviewed. Thirty (30) days were allocated to document analysis based on the six research questions to the study. The researcher read school documents such as internal auditors' reports on Kwekwe District secondary schools and Annual General Meeting minutes, auditors' management letters to the School Development Committees, Finance Committee minutes, Evaluation Committee minutes, asset registers, payment vouchers, and budget minutes from each of the four schools that participated in the unstructured interviews. The documents were read in order to uncover meaning, develop understanding, discover insights, and develop empirical knowledge (Annum, 2019; Bowen, 2009) on financial management policies and practices in secondary school clusters under study.

The researcher read all documents several times to familiarise with the content and then reviewed them again to determine the meaningful units of the text using an implicit approach (Izadi, Bahrami, Sarikhani & Bastan, 2023). The researcher searched the content of the documents for similar topics and concepts such as budgeting, security items management, income management, expenditure management, storage and control management, and financial statements. These were cross-referenced against the research questions. The main purpose of going through all the data in such a way was to get an insight of the depth and breadth of the content in the documents (Izadi et al., 2023). Table 13 shows a summary on familiarisation of data and points of interest that were linked to research questions in section 1.4 in chapter 1.

Table 13: Familiarisation of Data - Points of interest linked to Research Questions

Research question	Point of interest
1. What is the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?	Income management Budgeting Financial statements

2. Which factors influence school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?	Budgeting Income management Expenditure management Bank reconciliation Security items register Storage and control management, Auditing Financial statements Annual General Meeting
3. What is the association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe?	Financial management knowledge Literacy Language used in documents Documents used in schools Capacity building
4. How do challenges on policies and practices in financial management in secondary schools within the Kwekwe District of Zimbabwe manifest?	Financial mismanagement Auditing Debtors Pilferage
5. How do challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predict the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe?	Budgeting Income management Expenditure management Security items register Storage and control management Auditing Financial statements Annual General meeting Financial mismanagement, Auditing, Debtors Pilferage
6. How do documents and interviews with school officials explain the quantitative results on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?	Budgeting Income management Expenditure management Security items register Storage and control management, Auditing Annual General meeting, Financial statements
7. What are the strategies to enhance effective financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe?	Capacity building Staff development

The researcher got a full picture of financial management policies and practices after thoroughly reading the documents in view of the study research questions. The documents were read notwithstanding the limitation that some school officials would deliberately block access (Cardno, 2018) to documents such as audit management letters. The other limitation was that the school documents had been produced for different purposes (Cardno, 2018) without the current study in mind.

Stage 2

The researcher reread the documents carefully and coded all the data (Izadi et al., 2023). Multiple codes were applied by selecting phrases or sentences or sections that were of interest. All the documents were coded after reading them carefully several times. Table 14 presents an example of data extracts and codes the researcher intended to apply to short segments in the data set.

Table 14: Data Extracts and Codes

Data extract	Coded for
Payment Vouchers were not properly compiled and authorised.	Financial control policies
The school had an established School Development Committees, whose operations were not guided by a constitution.	Financial management policies and practices challenges in schools
The school is urged to approach the District Schools Inspector for clarification and direction on the matter.	Capacity building for schools

Stage 3: Searching for themes

The main purpose of this phase was to get patterns and relationships between and across the entire data set (Dawadi, 2020). The major focus of this step was to conceptualise codes as the building-blocks of themes. A list of the codes was prepared on a separate piece of paper and then they were organised into theme-piles which reflected on the relationship between codes and themes. Multiple codes were combined to generate potential themes in relation to the research questions of the study (Izadi *et al.*, 2023). Documents were re-read and different codes were combined into potential themes. Issues and concepts that were previously identified under literature review (Dawadi, 2020) and quantitative findings were brought in by the researcher during the development of themes. Literature review and quantitative analysis identified issues on sources of school finances, budgeting, financial controls, financial management practices, capacity building in schools, challenges faced by schools in financial management policies and practices, and strategies to enhance financial management policies and practices in schools.

Stage 4: Reviewing themes

The aim of the fourth stage was to make sure that the resulting themes were an accurate representation of the data (Dawadi, 2020). The researcher revised and modified the generated themes on two levels (Izadi *et al.*, 2023). The first level included the extracted codes and the second level included the entire dataset. In the first level, the researcher read all the summaries collected on each theme and modified them as needed. The process was repeated until the researcher was sure that a consistent pattern was established among summaries. The second

level involved a repeat of the same process at the level of the entire dataset, until the researcher was sure that the themes explained the dataset correctly. Repeating this process, finally created a satisfying thematic map that matched the dataset.

Step 5: Defining and naming themes

The researcher at this stage further refined and defined the themes (Dawadi, 2020). This involved a critical reflection and identification of the essence of what each theme was about. The researcher went back to collated data extracts for each theme and organised all the themes into a coherent and consistent account. Careful attention was paid to identifying the link between each theme and the research questions of the study (Izadi *et al.*, 2023). The themes were refined by reading through all the main themes, subthemes, codes and extracts to ensure that there was not too much overlap between the themes. Some of the lower-level themes were at this stage merged with higher-order themes. Lower-level themes make the thematic map more complex and also add little to the story told by the data (Dawadi, 2020).

Step 6: Write-up

Step 6 of the analysis was on writing down the report of the findings. Great effort was made to provide a concise, coherent and logical account of the story that the data represented within and across themes by providing sufficient evidence and particular extracts which captured the essence of the points the researcher was demonstrating (Dawadi, 2020). Extracts were embedded within the analytic narrative in such a way that they could make an argument in respect of the research objectives. Table 15 shows the analytical process of document analysis in Kwekwe District secondary schools.

Table 15: Analytical process for data analysis

Step	Method	Explanation
1	Familiarisation	The researcher reviewed internal auditors' reports, audit management letters to School Development Committees, payment vouchers, School Development Committees' minutes, cashbooks and annual financial statements. This was to ensure that the researcher gets familiar with the data collected and to make sure that, the collected data reflected the direction of the study.
2	Coding	The researcher labelled and categorised initial emerging themes.
3	Generating themes	Coding process sorted related data by grouping related headings with similar codes. These formed the categories under the themes regarded as sub-themes.

4	Reviewing themes	The researcher reviewed and aligned to the research questions grouped related headings with similar content.
5	Defining and naming themes	Themes were defined and named.
6	Write-up	A thematic analysis presented the findings aligned to research questions.

The themes from document analysis include:

- Scope of financial management policies and practices
- Factors influencing school financial management policies and practices
- Challenges on financial management practices
- Financial management policies and challenges in financial management predicting practices in financial management
- Documents explaining quantitative findings
- Effective strategies

3.7 Data presentation, analysis and interpretation

Data analysis involved analysis of data from survey questionnaires, data from interviews and data from document analysis.

3.7.1 Presentation, analysis, and interpretation of quantitative data

The researcher employed Likert-type questions in this study to assess respondents' opinions, attitudes, and behaviours about financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. Data analysis involved descriptive statistics, which involved frequencies, percentages, means, and standard deviations (Munge, Kimani, *et al.*, 2016). Data gathered through questionnaires were captured on SPSS Version 20 and presented on frequency tables with corresponding percentages (Boone & Boone, 2012). The next step in the data analysis was the presentation of the results in frequency tables (Bhandari, 2020). The researcher created bar graphs to visualise the frequency of each item. Tables 16 to 25 show presentation of results of the study.

Table 16: Position of respondents in Kwekwe District secondary schools

Position	Frequency	Percent	Valid Percent
E.g., District schools Inspector			

Table 17: Highest academic qualifications of respondents

Level (E.g., ZJC)	Frequency	Percent	Valid percent

Table 18: Highest professional qualifications of respondents

Qualification	Frequency	Percent	Valid percent

Table 19: Respondents' experiences in giving guidance in school financial management

Years of Experience	Frequency	Percent	Valid Percent	Cumulative Percent

Table 20: Sources of financial resources in secondary schools within Kwekwe district

Frequency	Parents	School Project	Government Grant	Responsible Authority	Donor community	Alumni

Table 21: Descriptive statistics

	N	Min	Max	Mean	Std Dev
E.g. There is appropriate supervision of junior staff by					

their seniors.					

Table 22: Availability of documents to guide financial management

Document	Available and Adequate	Available but Not adequate	Not sure	Not available

Table 23: Assistance to manage finances obtained from documents on financial management

Document	Very Helpful	Helpful	Not sure	Somewhat Helpful	Not helpful

Table 24: Assistance in understanding financial management policies and practices

Supervisor(s)/organisation	Often N(%)	Not sure N(%)	Rarely N(%)	Never N(%)

Table 25: Challenges in financial management policies and practices

	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Strongly Disagree										
Etc										

Table 26: Strategies to enhance effective financial management policies and practices

Strategy	Mean	Rank
E.g. Introducing an electronic financial management framework for schools		

Moreover, the researcher employed inferential statistics involving both Pearson's and multiple regression analyses on factors influencing financial management policies and practices in

Kwekwe District secondary schools. This worked to illustrate the existing relationship between the dependent variable actual practices in financial management and the independent variables policies on school budget, financial control policies, policies on financial management and challenges faced by School Development Committees.

3.7.2 Interpretation of qualitative data from interviews and documents

This study employed a combination of manual techniques in qualitative data analysis and computer assisted qualitative data analysis software Atlas Ti. To analyse raw data from interviews and documents, the researcher used thematic analysis as advised and Nowell, Norris, White and Moules (2017) and by Dawadi (2020). In this study, the interview transcripts were analysed (coded) using Atlas Ti version 22. The transcript was auto-coded using a text search tool to depict participants' understanding of and views about financial management policies and practices in order to inform educational policies and practices on financial management, and the documents were analysed manually.

3.7.3 Integration of the quantitative and the qualitative results

Joint displays were used to integrate quantitative and qualitative data. Joint displays are frequently associated with the presentation of the findings in a mixed methods study (Haynes-Brown & Feters, 2021). Joint display can be used by mixed methods researchers as a powerful analytic tool for integrating quantitative and qualitative data (Feters & Molina-Azorin, 2020).

This study employed explanatory sequential mixed method research design to investigate financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. The design required collection and analysis of quantitative and qualitative data. Quantitative data and results provided a general picture of the research problem, and qualitative data collection and analysis assisted to refine, extend or explain the general picture obtained in the quantitative phase (McCrudden & McTigue, 2018; Subedi, 2016). According to Creswell and Creswell (2018), using a mixed method approach allows for the use of meta-analysis to find areas of convergence or discordance in the data to provide a more comprehensive overview and understanding of the vital themes emerging from the study.

The data and findings in this study were merged by generating a summary of observations from both sets of inquiry in a tabular manner to allow for comparison where the quantitative and qualitative components were brought together to see if there were any corroborations, expansions, or discrepancies. The researcher used the summaries to create joint presentations, which led to discussions on the objectives of the study. Table 27 shows how quantitative and qualitative data were displayed.

Table 27: Joint display visual including a fourth column for interpretation

Quantitative phase Findings from close ended questionnaires	Qualitative phase Findings from the interviews	Qualitative phase Findings from Documents	Outcomes
Objective 1 Findings	Objective 1 Findings	Objective 1 Findings	
Objective 2 Findings	Objective 2 Findings	Objective 2 Findings	
Objective 3 Findings	Objective 3 Findings	Objective 3 Findings	
Objective 4 Findings	Objective 4 Findings	Objective 4 Findings	
Objective 5 Findings	Objective 5 Findings	Objective 5 Findings	

3.7.4 Triangulation

Triangulation enhances confirmation of research findings, credibility, and validity of research, and reliability of research (Bans-Akutey & Tiimub, 2021; Morgan, 2022). The study adopted a mixed methods research approach. The research was valid and reliable because it employed quantitative and qualitative methods attributes of research (Donkoh & Mensah, 2023). Studying one phenomenon from multiple sources of data, using different theories, methods and researchers is known as triangulation (Bans-Akutey & Tiimub, 2021; Donkoh & Mensah, 2023).

The researcher corroborated, elaborated and illuminated the research problem on financial management policies and practices in Kwekwe District secondary schools by gathering information on Kwekwe District secondary schools using closed-ended questionnaires, unstructured interviews and documents. Triangulation helps researchers to overcome biases

associated with the use of single-observer, single-method, and single-theory (Donkoh & Mensah, 2023). There are four types of triangulations that may be applied in research. The four types of triangulations are researcher triangulation, theoretical triangulation, methodological triangulation and data triangulation (Donkoh & Mensah, 2023). Researcher triangulation is the use of multiple researchers in a single study. In researcher triangulation, two or more researchers, interviewers, observers, or data analysts play different roles in the conduct of a study (Donkoh & Mensah, 2023).

Theoretical triangulation is the use of multiple hypotheses and/or theories in examining a phenomenon (Donkoh & Mensah, 2023). This study used the Governance Theory and Stakeholder Theory in examining financial management policies and practices in the secondary schools. The Constitution of Zimbabwe Amendment (No. 20) Act 2013 Sections 9 and 298 demand accountability, transparency, efficiency, competence, personal integrity and financial probity in all institutions. Donkoh and Mensah (2023) posit that theories employed in theoretical triangulation should either be related or have opposing viewpoints. The prime motive for using theoretical triangulation is to examine a theory or test hypotheses, having in mind multiple lenses and questions that refute or lend support to findings (Bans-Akutey & Tiimub, 2021; Donkoh & Mensah, 2023).

The researcher used theoretical triangulation to test the Governance Theory and Stakeholder Theory through the analysis of information from the same data on financial management policies and practices in Kwekwe District secondary schools. The analysis was presented under literature/theory findings of the study. Theoretical triangulation of Governance Theory and Stakeholder Theory increased the chances of getting alternative explanations through the provision of a broader and much deeper analysis of the findings. Theoretical triangulation challenged the researcher to think outside the box for explanations on financial management policies in Kwekwe District secondary schools. This prevented the researcher from accepting plausible explanations prematurely. Donkoh and Mensah (2023) submit that theoretical triangulation can be confusing if the concepts in the theoretical framework are not clearly defined. Theoretical triangulation can also be confusing if theoretical triangulation comes from the use of opposing theories. Concepts may be difficult to interpret if the theories are not well differentiated and overlaps in the competing theories are not clearly stated. The study on Kwekwe District secondary schools did not use opposing theories.

Methodological triangulation in this study involved the use of qualitative and quantitative research approaches to investigate financial management policies and practices in the secondary schools. Both quantitative and qualitative research approaches that were adopted (Bans-Akutey & Tiimub, 2021) sought to get explanations regarding financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. The study employed methodological triangulation using close ended questionnaires as quantitative data collection instruments and unstructured interview guides and documents as qualitative data collection instruments. This enhanced the reliability and validity of the study since the best elements of qualitative and quantitative research approaches were mixed in a single study. The study also employed methodological triangulation by adopting quantitative and qualitative data analysis approaches. Descriptive statistics aided by SPSS Version 20, Chi square test, multiple regression analysis and analysis of variance were used to analyse quantitative data whilst thematic analysis and textual analysis were used to analyse qualitative data.

Analysis of data on the same phenomenon, financial management policies, and practices in Kwekwe District secondary schools had the effect of generating robust findings and conclusions on the objectives of the study. Methodological triangulation therefore improved the validity and reliability of the findings though combining quantitative data and qualitative data narratives to produce findings on financial management policies and practices in Kwekwe District secondary schools (Donkoh & Mensah, 2023). The use of methodical triangulation helped the researcher to minimise or offset the effects of weaknesses of the use of the quantitative research method with the strengths of qualitative method (Bans-Akutey & Tiimub, 2021).

Reliability and validity of the study on Kwekwe District secondary schools was also enhanced by in-method triangulation (Bans-Akutey & Tiimub, 2021; Donkoh & Mensah, 2023). The researcher used document analysis and interviews to collect data on financial management policies and practices in Kwekwe District secondary schools during the qualitative phase. This was not data triangulation because the in-method triangulation focused on the data collection procedure and not the source or type of data (Donkoh & Mensah, 2023). Interviews and document analysis were used to collect data on the same phenomenon, financial management policies and practices in Kwekwe District secondary schools. This had the effect of corroborating, elaborating and illuminating the research problem on financial management policies and practices in Kwekwe District secondary Schools.

Validity and reliability of the research on Kwekwe District secondary schools was also enhanced through data triangulation. Data triangulation is the use of multiple complementary data to investigate a phenomenon. Data triangulation is often confused with methodological triangulation (Donkoh & Mensah, 2023). The confusion can be cleared by looking at data triangulation from people, time and space perspectives. Data triangulation in this study was achieved in several ways. Primary data during the quantitative phase came from close-ended questionnaires whilst primary data during the qualitative phase came from interviews. Different groups of secondary school officials completed closed questions which collected the same information on financial management policies and practices in the secondary schools.

Different groups of secondary school officials were also interviewed to collect the same information which was financial management policies and practices in the secondary schools. School officials from different schools and their supervisors were interviewed on financial management policies and practices in the schools. Documentary analysis was also done using documents of different types (internal auditors reports, audit management letters, minutes, payment vouchers, cashbooks and bank statements) obtained from different institutions. This approach to data triangulation gathered comprehensive data about the phenomenon that was being studied. It was also a means of validating and verifying data as well as recognising inconsistencies in the data sets (Bans-Akutey & Tiimub, 2021; Donkoh & Mensah, 2023). Triangulation enhanced more comprehension of the concepts that were studied in the research on financial management policies and practices in Kwekwe District secondary schools. The next section deals with ethical considerations on the research in Kwekwe District secondary schools.

3.9 Ethical considerations

Mirza, Bellalem, and Mirza (2023) submit that researchers should consider ethics of respect and conflict of interest, relationship with participants, informed consent, confidentiality, anonymity, reporting back to the participants, trustworthiness of research, and issues of translation during their studies. The researcher on Kwekwe District secondary schools applied for ethical clearance (Appendix A2) from the University Ethics Committee. The researcher also sought permission to conduct research in Kwekwe District secondary schools from the Secretary for Primary and Secondary Education (Appendix A8). Furthermore, the researcher

made strong ethical considerations as the researcher administered survey questionnaires, interviews and read documents.

3.9.1 Ethics clearance

The researcher applied for ethical clearance from Midlands State University (Appendix A2) and got ethical clearance number PHDED 001/21(appendix A3). The researcher also sought permission to carry out research in Kwekwe District secondary schools from the Secretary for Primary and Secondary Education (Appendix A8), Provincial Education Director (Midlands Province) (Appendix A10 and A11), Kwekwe District Schools Inspector (Appendix A12), and in the case of rural secondary schools, from the local chief (Appendix (A13).

Ethical considerations observed in this study concerned themselves with communicating the purposes of the study to the respondents, observing issues of informed consent by respondents, avoiding deceptive practices, respecting vulnerable groups of populations, being aware of potential power distance issues in data collection, respecting indigenous cultures, not disclosing sensitive information, and masking the identities of participants (Bird, 2009; Mirza *et al.*, 2023). The researcher explained to potential respondents the nature of the research and the way the data collection was going to take place (Mirza *et al.*, 2023; Ryan, Coughlan, & Cronin, 2009). The researcher obtained written consent from participants before data collection (Bird, 2009; Mirza *et al.*, 2023). Observance of research ethics made respondents and participants feel at ease and willing to participate in the study.

3.10 Data management techniques

Research data management, is a technique that refers to the effective handling of information that is created in the course of research (Sanjeeva, 2018). Data collected should be managed for possible future use in verifying research findings or research analysis. However, what data management method one adopts is dependent on the policies with regard to the record keeping process of the institution. Midlands State University did not provide policies with regard to the research data record keeping process of the institution. Smits and Teperek's (2020) study on Master's students in Netherlands to understand their perceptions and attitudes towards research

data management revealed that many of the Master's students managed their data ad hoc and a few students had a clear data management plan.

Kanza and Knight (2022) accentuate the importance of research data management (RDM) for successful research. They emphasise the need for early planning, sensible organisation, version control, suitable storage strategies and standards, ethical considerations, and effective communication in collaborative projects. The quantitative phase in this study had soft copies of ethical clearance letters from Midlands State University (Appendix 2), Permission to carryout research from the Secretary for Primary and Secondary education (Appendix 9), and Statistical Package for Social Science (SPSS) Version 20 for quantitative data analysis. These soft copies were kept in a memory stick, the researcher's email and a laptop with a password. These sites could not be accessed by unauthorised persons. Duplicate hard copies of invitation letters to participate in research, letters of consent (Appendix 4) and closed ended questionnaires (Appendix 5) were put into separate envelopes for each school. The separate envelopes were secured in a lockable school trunk at each stage, during data collection, during data analysis, after data analysis and presentation of research findings.

The qualitative phase on the study on Kwekwe District secondary schools involved interviews and document analysis. Transcribed data from interviews had participants' identity hidden by assigning pseudonyms for each participant P1, P2, P3...P19. Identities of schools on soft copies of internal auditors' reports were deleted and pseudonyms A, B, C...J were used for each school. Names of schools whose documents were analysed were deleted and pseudonyms Buck, Kudu, Rabbit and Rhinoceros were used to hide the identities of these schools.

Research (Chigwada, Chiparausha, & Kasiroori, 2017; Roark, 2020) shows that the length of time that should be required for the data to be kept or retained ranges from three to ten years but varies depending on the institution. Midlands State University did not have a policy on period of retention of research data beyond asking the researcher and supervisors to acknowledge in writing that they were aware that any data collected during the course of the research belonged to the University, and hence, undertook to transfer all raw data to the relevant department.

Protecting respondents and participants' information was part of the researcher's professional commitment and an obligation to maintain confidentiality, which was rooted in respondents and participants' right to privacy and control of information (Chigwada *et al.*, 2017; Mirza *et al.*, 2023; Roark, 2020). Therefore, properly storing research records ensured that the

researcher maintained the integrity of the collected data. In view of this, strict precautions were established to prevent this information from being disclosed inappropriately (Antonio *et al.*, 2019; Chigwada *et al.*, 2017). Manual documents like the verbatim transcripts, consent forms signed by the participants, and the confidentiality agreement forms were all placed in separate envelopes numbered in a logical order. The separate envelopes were stored in a lockable school trunk at the house of the researcher for at least five years after completion of the study (Roark, 2020). Soft copies of audio interviews, transcribed interviews and documents from each school were kept under separate files and were stored securely in a memory stick, the researcher's email and a password protected computer for at least five years after completion of the study (Mirza *et al.*, 2023; Ryan *et al.*, 2009).

3.11 Chapter Summary

This chapter described the pragmatic paradigm as the research paradigm adopted in the study. The study adopted the pragmatic paradigm because it allowed the use of both quantitative and qualitative methods depending on the situation. Chapter 3 also reported that the study adopted the mixed methods research approach and explanatory sequential mixed methods research design. The chapter further indicated that the population of the study was 570 school officials in charge of financial management in 56 secondary schools housed in 30 clusters in Kwekwe District of Zimbabwe. The quantitative phase of the study had a sample of 56 respondents and the qualitative phase had a sample of 19 participants and documents drawn from internal auditors' reports and documents from four secondary schools in Kwekwe District. Chapter 3 also indicated that survey questionnaires, open-ended interview protocols and document analysis were the instruments used to gather data.

Data collection adhered to research ethics of data collection. The researcher used Statistical Package for Social Science (SPSS) Version 20 to analyse quantitative data and Atlas Ti to analyse data from interviews. The researcher also analysed data from documents manually through manual thematic analysis. Chapter 3 further revealed the integration of data to reveal areas of convergence and divergence. Chapter 3 also gave descriptions on triangulation, ethical considerations and data management techniques that were adopted in the study on Kwekwe District secondary schools. The next chapter focuses on quantitative findings on stated research questions and hypotheses (section 1.4 in Chapter 1).

Chapter 4: Data Analysis and Interpretation (Quantitative)

4.0 Introduction

This chapter presents quantitative findings on stated research questions and hypotheses in section 1.4 in Chapter 1. A sample of 61 school officials in charge of financial management in schools answered close-ended questionnaires related to the research questions and hypothesis in section 1.4 in Chapter 1. The chapter presents and analyses data on the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. Also included under the scope of financial management policies and practices are the demographic profiles of study respondents and sources of financial resources in the secondary schools.

The chapter also presents the reliability test results of all study variables. Furthermore, the chapter discusses descriptive findings of policies on school budget, financial controls, financial management, financial management practices, documents that guide financial management in Zimbabwe, capacity building on financial management policies, and practices and challenges faced by School Development Committees in financial management policies, and practices. The chapter further presents empirical results on the research hypothesis that there is a significant association between the availability of financial management documents and the assistance obtained from these documents and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe.

The other hypothesis presented is that challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees in secondary schools within the Kwekwe District of Zimbabwe will significantly predict the actual practices in financial management in the secondary schools. This chapter, on quantitative findings from close-ended questionnaires on school officials in Kwekwe District, also presents findings on strategies to enhance effective financial management policies and practices in Kwekwe District secondary schools of Zimbabwe. The chapter closes by drawing up a summary. The section that follows next describes the demographic profile of study respondents.

4.1. Demographic profile of study respondents

4.1.1 Title of respondents

The researcher employed purposive sampling to get school heads, school deputy heads, school senior teachers, heads of departments, School Development Committees Chairpersons, Vice Chairpersons, Treasurers, and supervisors of financial management in schools. Table 28 shows the title of respondents in respect of secondary school clusters within the Kwekwe District of Zimbabwe.

Table 28: Title Respondents

Title of Positions	Numbers
Supervisors	5
School Heads	8
Deputy School Heads	8
Senior Teachers	8
Heads of Departments	8
School Development Committees Treasures	8
School Development Committee Chairpersons	8
School Development Committee Vice-Chairpersons	8
Total	61

There was a 100% return on the close-ended questionnaires. Respondents to this study consisted of supervisors of school financial management policies and practices (district schools inspector, internal auditors, provincial accountant assistant and district account) and implementers of financial management policies and practices, School Development Committees members (School Heads, School Deputy Heads, School Development Committees Chairpersons, School Development Committees Vice Chairpersons, and School Development Committees Treasurers, Heads of Departments and Senior Teachers). In terms of the Governance Theory Abdelaziz (2022) argues that effective governance supports collaboration between diverse parties and stakeholders while at the same time ensuring institutional compliance with policy specifications, and quality assurance standards. The School Development Committees consisted of Procurement (Evaluation) Committee comprising the school deputy head and heads of departments and senior teachers. It also consisted of Finance Committee members comprising school Heads, school deputy heads, School Development Committees Chairpersons and School Development Committees Vice Chairpersons.

These were chosen because of their roles and hands on experiences on school financial management policies and practices. Supervisors of school financial management policies and practices (district accountant, internal auditors, district schools inspector and provincial accountant assistant) and implementers of school financial management policies and practices (School Head, School Deputy Heads, School Development Committees Chairpersons, School Development Committees Vice Chairpersons, School Development Committees Treasurers, Senior Teachers and Heads of Departments) were expected to give a deep and balanced insight on school financial management policies and practices in Kwekwe District secondary schools. This was also in line with Stoker's (1998) third proposition that governance is an interactive process in which no single actor, private or public, has all the knowledge or resource capacity to tackle problems unilaterally. Data was, therefore, collected from school finance officials in charge of financial management consisting of supervisors, and implementers consisting of School Development Committee members and their sub-committees.

4.1.2 Position of respondents

School officials in Kwekwe District included the District Accountant, Internal Auditors, The District Schools Inspector, the Provincial Accountant Assistant, the School Development Committees Chairpersons, the School Development Committees Vice Chairpersons, the school Heads, the school deputy Heads, the School Development Committees Treasurer, the Heads of Departments and Senior Teachers. Figure 1 shows the positions of respondents to close-ended questionnaires in Kwekwe District secondary schools. Respondents to close-ended questionnaires in Kwekwe District held both executive and non-executive portfolios in the school management, which was vital for good school governance.

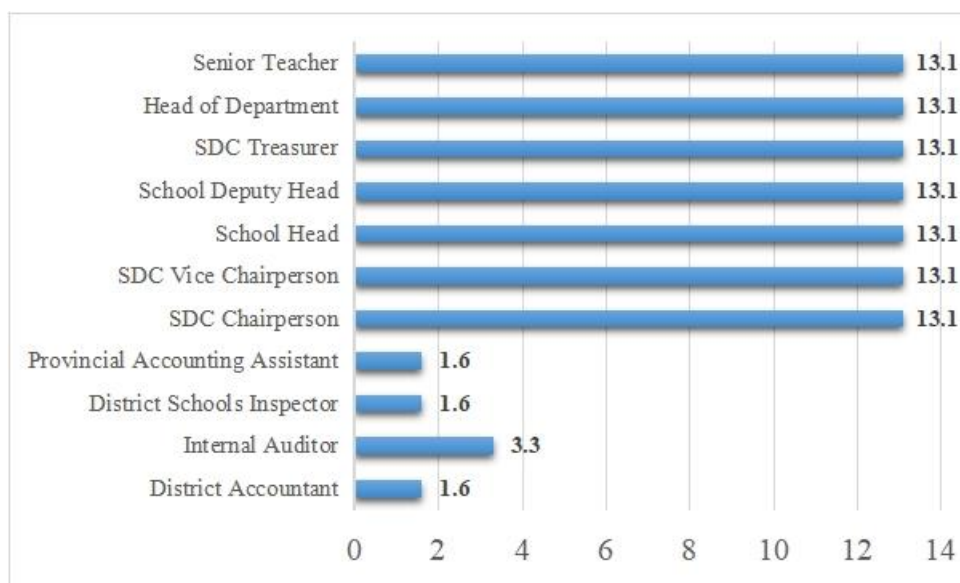


Figure 1: Position of respondents in Kwekwe District secondary schools

Figure 1 shows positions of respondents in terms of personnel involved in financial management policies and practices in secondary schools. This study improved on Dibete and Potokri's (2018) study in South Africa in terms of sample and data collection. Dibete and Potokri (2018) investigated financial management policy compliance by School Governing Boards (SGBs) in selected no-fee paying schools in Maraba Circuit in South Africa. They collected data using in-depth structured interviews and document analysis. Their sample consisted of six (6) School Principals, five (5) School Governing Board Chairpersons, six (6) School Governing Board Treasurers, and five (5) Schools Finance Officers from six selected no-fee schools in Maraba Circuit in South Africa.

The study on Kwekwe District secondary schools employed an explanatory sequential mixed methods research design where data was collected through the use of close-ended questionnaires, open-ended interviews with school officials, and document analysis in secondary schools. The responses of supervisors of financial management policies and practices and implementers of financial management policies and practices provided a clear picture of what transpired in the schools. Collecting data from both supervisors and implementers (members of the School Finance Committee and Procurement Committee) provided richer information which gave more meaning to the research questions (Section 1.4 Chapter 1) since both supervisors and implementers provided information on one aspect which was financial management policies and practices in schools. This also provided insights into

areas that needed more probing during the qualitative phase which involved interviews and document analysis.

4.1.3 Educational qualification

The study asked respondents to state their highest academic qualifications. Respondents had academic qualifications ranging from Zimbabwe Junior Certificate 2 (ZJC, .3%) to Master's degree 8 (13.1%).

Table 29: Highest academic qualifications of respondents

	Frequency	Percent	Valid Percent
ZJC	2	3.3	3.3
O Level	20	32.8	32.8
A Level	12	19.7	19.7
First degree	19	31.1	31.1
Master's Degree	8	13.1	13.1
Total	61	100.0	100.0

The majority of respondents 20 (32.8%) had the Ordinary level qualification. Table 29 and Figure 2 show the highest academic qualifications of respondents.

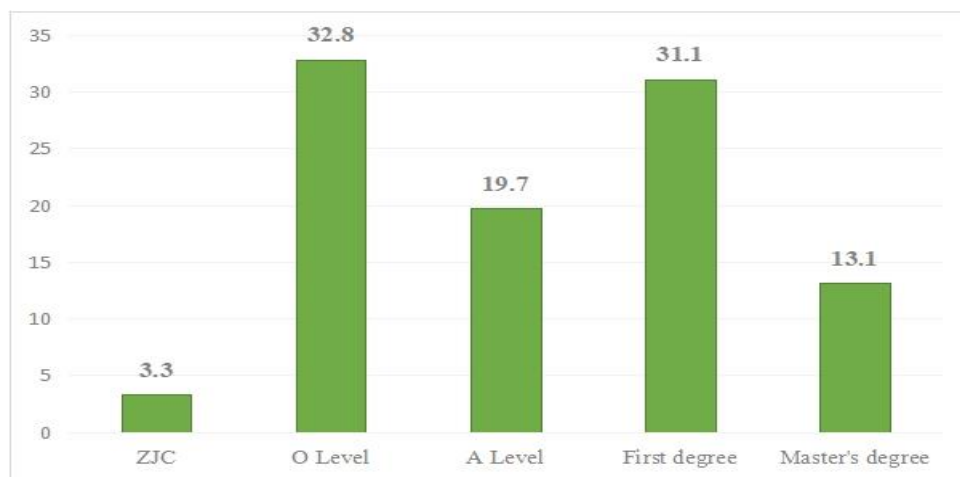


Figure 2: Highest academic qualifications of respondents

Most of the respondents had attained at least Ordinary level (O' Level), which ensured that they could read the English the various policy documents that guide financial management. The

results showed that amongst the School Development Committees members there were members with ZJC level of Education. Zimbabwe Junior Certificate holders were a cause of concern. Members with Zimbabwe Junior Certificate (ZJC) level of education would not easily comprehend the various manuals in use to guide financial management policies and practices in schools. Ndhlovu,*etal* (2020) explored factors that influenced financial management in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe. They observed that although the Ministry of Primary and Secondary Education in Zimbabwe periodically distributed policy circulars and manuals to help schools manage finances, School Development Committee members with low levels of education could not read and understand financial management concepts in the policy circulars and manuals.

Furthermore, people with low level academic qualifications can also be in danger of easy manipulation by school leaders and elite members of the School Development Committee. Mohapi and Chombo's (2021) study in rural South Africa on governance collaboration in schools revealed that illiterate parent governors relied on principals' understanding of policy issues and could be easily manipulated by principals to the advantage of the same principals. Similarly, Muzenda's (2017) studies in Mrewa District secondary schools in Zimbabwe revealed that some of the reasons for poor financial management in Mrewa District secondary schools were that some School Development Committee members were illiterate on financial matters and as a result endorsed the heads' decisions without question.

4.1.4 Highest Professional Qualifications of Respondents

The researcher asked respondents to indicate their highest professional qualifications. Respondents' professional qualifications ranged from nil 10 (16.4%) to Master's degree 8 (13.1%). The majority 16 (26.2%) had a first degree as a professional qualification. Table 30 and Figure 3 show respondents' highest professional qualifications.

Table 30: Highest professional qualifications of respondents

Qualification	Frequency	Percent	Valid Percent
Nil	10	16.4	16.4
National Certificate	5	8.2	8.2
Diploma	11	18.0	18.0
Post Graduate Certificate	8	13.1	13.1
First Degree	16	26.2	26.2
Master's Degree	8	13.1	13.1
CIS	1	1.6	1.6
SAAA	1	1.6	1.6
NFC	1	1.6	1.6
Total	61	100.0	100.0

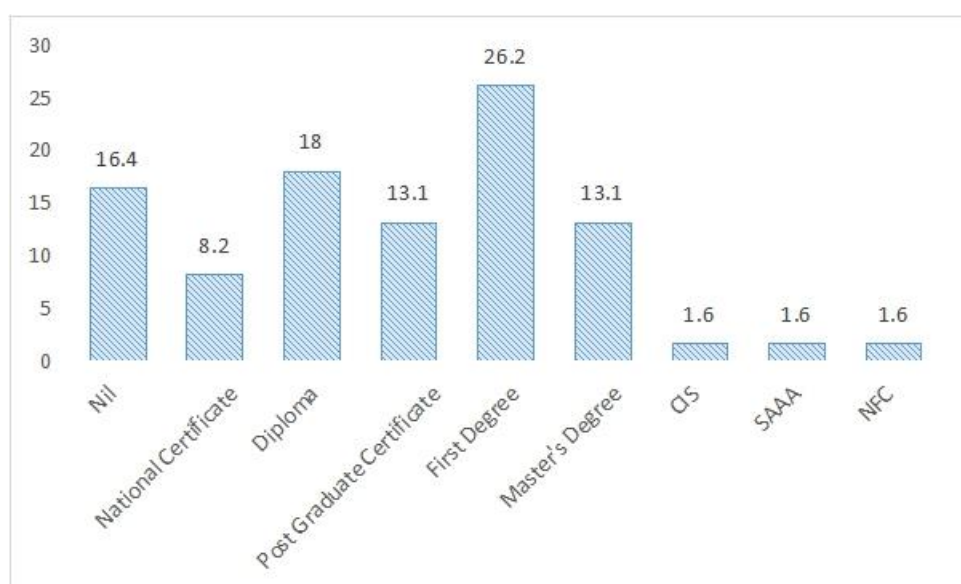


Figure 3: Professional qualifications of respondents

Most of the respondents 51(83.6%) had professional qualifications. It was however not clear from the findings whether the professional qualifications possessed by the 51(83.6%) respondents were finance related skills. Most worrying was the 10(16.4%) members did not have professional qualifications and hence the necessary skills to drive their schools forward. A professional qualification in finance-related courses enhances one's ability to comprehend the financial manuals and policies. School Governing Boards of academy schools in England and Wales have moved from the Stakeholder model of governing schools to the Stakeholder plus skills-based model (Connolly *et al.*, 2017; Dobson *et al.*, 2018).

School Governing Boards in England were constituted on the basis of their expertise and not their interest as stakeholders as what was observed in Kwekwe District of Zimbabwe. The Stakeholder plus skills-based model requires members of School Governing Boards to have the right skill-sets which are necessary to drive the school forward. Examples of appropriate skills are skills relating to business, finance, law and process management (Connolly *et al.*, 2017; Dobson *et al.*, 2018). Dobson *et al.*'s (2018) studies on School Governing Boards in England revealed that school Governing Board members with appropriate skills indirectly contributed to improvements in school performance and pupils' educational outcomes. Possession of appropriate skills by members of School Governing Boards ensured sound financial management practices in schools which in turn improved school performance and pupils' educational outcomes.

Many secondary schools fail to prepare and compile accurate accounting records and reports, identify operational errors, or even collect school fees from parents because they have inadequate skills in school financial accounting, budgeting, and auditing. These failing schools also lack professional accountants and knowledgeable bursars (Amos, Ephrahem, & Bhoke-Africanus, 2021; Edmund & Lyamtane, 2018). Lack of professional qualifications by 10(16.4%) of the respondents was therefore a cause of concern in terms of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

4.1.5 Respondents' experiences in giving guidance in school financial management

The researcher asked respondents to share their experiences in giving guidance in school financial management. Respondents' experiences ranged from no years of experience, where there was 1 (1.6%) respondent, to 33 years of experience where there was also 1 (1.6%) respondent. Table 31 and Figure 4 give respondents' experiences in giving guidance in school financial management. Galigao, Lacandula, Pilapil, and Queniahah's (2019) study in Mandaue District, Cebu, Philippines revealed that the experience of being a school head, education level, and financial courses attended were important factors in determining the school head's knowledge in accounting and financial management of the school. Gender, and experience as a teacher and senior assistant teacher did not contribute to knowledge of accounting and financial management at the school. It was, therefore, important for the study in Kwekwe District secondary schools to focus on the respondents' experience in giving guidance in school

financial management. The experience of the respondents determined the depth and breadth of answers the researcher was going to obtain from the respondents.

Table 31: Respondents' experiences in giving guidance in school financial management

Years of experience	Frequency	Percent	Valid Percent	Cumulative Percent
Nil	1	1.6	1.6	1.6
1 Year	5	8.2	8.2	9.8
2 Years	1	1.6	1.6	11.5
3 Years	6	9.8	9.8	21.3
4 Years	10	16.4	16.4	37.7
5 Years	12	19.7	19.7	57.4
6 Years	1	1.6	1.6	59.0
9 Years	1	1.6	1.6	60.7
10 Years	4	6.6	6.6	67.2
11 Years	1	1.6	1.6	68.9
12 Years	1	1.6	1.6	70.5
15 Years	6	9.8	9.8	80.3
16 Years	2	3.3	3.3	83.6
17 Years	2	3.3	3.3	86.9
18 Years	1	1.6	1.6	88.5
20 Years	3	4.9	4.9	93.4
21 Years	1	1.6	1.6	95.1
28 Years	1	1.6	1.6	96.7
30 Years	1	1.6	1.6	98.4
33 Years	1	1.6	1.6	100.0
Total	61	100.0	100.0	

Table 31 and Figure 4 show that a majority of respondents 38 (62.3%) had 5 or more years of experience in giving guidance in school financial management. The mode was at 5 years where there were 12 (19.7%) respondents.

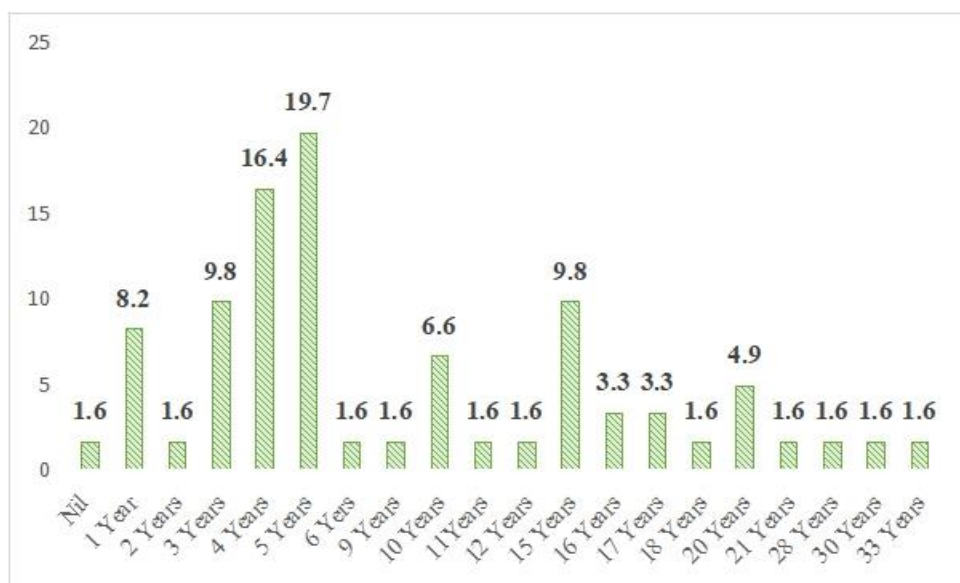


Figure 4: Respondents' experiences in giving guidance in school financial management

Table 31 and Figure 4, show that 62.3% of the respondents had five or more years of guiding financial management policies and practices in schools. These respondents had the reasonable experience to give accurate information on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. Dobson *et al.*'s (2018) studies on School Governing Boards in England revealed that School Governing Boards in England needed more than a year to understand their roles as members of the School Governing Boards although they were appointed based on being stakeholders and possession of relevant skills to drive their schools forward.

The results for Kwekwe District secondary schools showed that the respondents had reasonable experience in guiding financial management policies and practices in schools. Dzvimbo *et al.*, (2020) study in Zimbabwe revealed that School Development Committees members needed more than a year in office. Dzvimbo *et al.*'s (2020) study pointed out that the policy that required School Development Committee members to vacate office after one year of service brought about instability in the School Development Committee especially when the committee was handling projects which had a life span of more than a year. Kwekwe District secondary schools had knowledgeable respondents since 55(90.2%) of the respondents had more than one year experience in giving guidance in school financial management.

4.2 Sources of financial resources in Secondary Schools within the Kwekwe district

Table 32 below provides the ratings on sources of financial resources. The options for financial resources included parents, school projects, government, responsible authority, donor community, and alumni.

Table 32: Sources of financial resources in secondary schools within Kwekwe district

Frequency	Parents	School Projects	Government Grant	Responsible Authority	Donor community	Alumni
Always	73.8%	8.2%	11.5%	4.9%	23.0%	0.0%
Sometimes	24.6%	73.8%	60.7%	34.4%	59.0%	1.6%
Not sure	1.6%	6.6%	19.7%	23.0%	8.2%	0.0%
Never	0.0%	11.5%	8.2%	37.7%	9.8%	0.0%

The study found that sources of financial resources in secondary schools in Kwekwe District of Zimbabwe were always from parents (73.8%), donor community (23%), Government (11.5%), school projects (8.2%) and responsible authority (4.9%). However, 1.6% of the respondents said that alumni sometimes provided financial resources. Sipahioglu's (2023) study in Turkey on high school principals' views on school financing revealed that the central government was the main source of public school funds. Participants submitted that their schools supplemented school income from central government by engaging in income generating activities. Amongst non-public funds, the most income-generating items were parent-school association (33%), philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%) and projects, and charity events outside of school hours (13%).

Chan, Xu and Shu's (2016) study in China revealed that the Central Government in China contributed 45.5% of the local school revenue whilst provincial administration contributed 30.5% of the local school revenue and the rest of the school revenues (24%) were from local governments and private donations such as voluntary community contributions. Local schools and school districts were not allowed to raise bonds to support educational revenues in China.

Aina's (2020) study in South Africa revealed that the National Norms and Standards for School Funding (NNSSF) provided the statutory basis for school funding. Quintiles 1 to 3 were no-fee

paying and were mostly situated in townships and rural areas. Quintiles 4 and 5 were fee-paying schools situated in urban areas and more affluent areas. Section 40 of the South African Schools Act (SASA) stipulated that parents in fee-paying schools were obligated to pay fees charged by the school. Similarly, in Zimbabwe sections 13, 14 and 21 of the Education Act 25:04 empowers School Development Committees to charge fees and levies to parents of pupils enrolled in their schools.

These fees and levies should however be approved by the Secretary of Education in terms of section 21 of the Education Amendment Act, 2006. In line with Section 40 of the South African Schools Act (SASA), Dibete and Potokri's (2018) study in South Africa revealed that the sources of school income in South Africa were state subsidy (based on the National Norms and Standards for School Funding (NNSF), fundraising, hiring out of school property (e.g. school halls) and proceeds from tuck shop (if any). Similarly, Barus and Guchi's (2023) library research findings in Indonesia on the effectiveness of financial management in Islamic Educational Institutions revealed that financial resources came from the government, the community, students, parents and alumni. Funds from alumni were like the situation in Kwekwe District secondary schools nominal.

Less than 100% of the respondents indicated that secondary schools in Kwekwe District always received finances from parents. This was an indicator that there were problems in terms of parents being sources of school finances in line with the requirements of the Education Act 25:04. Sections 5(1 – 2) of the Education Amendment Act [Chapter 25:04], 2020 declares compulsory education for children. Education Amendment Act [Chapter 25:04], 2020 posits that every child is entitled to compulsory basic state-funded education, and any parent who deprives his or her child the right to basic state-funded education shall be either fined or imprisoned for a period not exceeding two years. All secondary schools in Kwekwe District should have always had parents being sources of finance if there were no challenges in having parents as sources of school finance. Section 68C of Education Amendment Act [Chapter 25:04], 2020 protects parents who do not pay school fees and levies by forbidding exclusion of pupils from school for non-payment of school fees and levies. Kadziya and Ndebele (2020) argue that inadequate funding in schools and low levels of literacy among School Development Committees members militate against effective participation of School Development Committees members in the governance of schools.

The Government of Zimbabwe is expected in terms of Section 5 of the Education Act 25:04 to provide grants and other subsidies to schools. The Government of Zimbabwe pays fees and levies for the poor and vulnerable school pupils under the Basic Education Assistance Module (BEAM) programme. The government of Zimbabwe also finances education for children of War Veterans through the War Veterans Education Scheme. The study on Kwekwe District secondary schools had 11.5% respondents reporting that their schools always received finances from the government and the majority (60.7%) reporting that schools sometimes received finances from the government. This suggests that the government of Zimbabwe was not a consistent source of school finances in Kwekwe District secondary schools.

Similarly, Cherotich, Atoni and Munyua's (2020) study on strategies for financial resource mobilization in public secondary schools in Kapenguria constituency West Pokot County Kenya, revealed that government contribution to financing education was insufficient and was also characterised by late disbursement of funds to schools. The study further revealed that economic hardships contributed to poor school financing by members of the community such as non-governmental organisations, alumni and well-wishers such as churches. There was also poor contribution from the Constituency Development Fund (CDF). Shortage of land and location of schools in a semi-arid region contributed to schools not engaging in agricultural projects as part of income generating projects. Similarly, in Kwekwe District, contributions to school finances through entrepreneurial activities, school projects (8.2%), donor community (23.0%), Responsible authority (4.9%) and sometimes alumni (1.6%) were low. This revealed low engagement in entrepreneurial activities in Kwekwe District secondary schools.

4.3 Factors influencing school financial management policies and practices

This section provides the results of descriptive analyses and associated discussions. The findings relate to the four study variables, which included policies on school budget, policies on financial control, policies on financial management, and practices in financial management. The study variables sought to expand findings on the scope of financial management policies and practices in Kwekwe District and answers research questions 2 and 3 in section 1.4. The results of the study variables, policies on school budget, policies on financial control and policies on financial management, were on a five-point Likert scale where numbers 1, 2, 3, 4, and 5 represented strongly disagree, disagree, not sure, agree, and strongly agree respectively.

The response format on the study variable practices in financial management was a four-point Likert scale denoted with always (1), sometimes (2), not sure (3) and never (4).

The study also considered, under factors influencing school financial management policies and practices in Kwekwe District secondary schools, availability of documents to guide financial management practices in these secondary schools. Secondary school officials in Kwekwe District secondary schools were also asked to indicate how helpful these documents were in relation to their financial management practices. The researcher felt that there was a significant association of availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. The study also investigated capacity building initiatives on Kwekwe District secondary schools, School Development Committees.

The researcher carried out a reliability test to determine the degree of consistency of the close-ended questionnaires which were used to collect quantitative data. The Cronbach's alpha measurement was used to test if the close-ended questionnaires were able to return the same data when administered on similar respondents but from different study populations. The researcher employed the Cronbach's Alpha measurement being aware that Cronbach's Alpha were arbitrary values. Improper use of these values could lead to situations in which either a test or scale could be wrongly discarded or wrongly criticised for not generating trustworthy results (Peters, 2014; Tavakol & Dennick, 2011).

Taber (2018) revealed that there are a wide range of qualitative descriptors that have been used by different authors to interpret calculated Cronbach's alpha values. Identified interpretations were excellent for alpha values (0.93–0.94), strong for alpha values (0.91–0.93), reliable for alpha values (0.84–0.90), robust for alpha values (0.81), fairly high for alpha values (0.76–0.95), high for alpha values (0.73–0.95), good for alpha values (0.71–0.91), relatively high for alpha values (0.70–0.77), slightly low for alpha values (0.68), reasonable for alpha values (0.67–0.87), adequate for alpha values (0.64–0.85), moderate for alpha values (0.61–0.65), satisfactory for alpha values (0.58–0.97), acceptable for alpha values (0.45–0.98), sufficient for alpha values (0.45–0.96), not satisfactory for alpha values (0.4–0.55), and low for alpha values (0.11).

Munge, Kimani and Ngugi (2016) carried out a similar study in public secondary schools in Nakuru in Kenya. They carried out a reliability test using the Cronbach's alpha coefficient (α). The instrument was considered reliable upon all the study variables returning alpha values equal to 0.7 ($\alpha = 0.7$) or greater than 0.7 ($\alpha > 0.7$). Their budget management variable had 8 items ($\alpha = 0.820$). Financial control variable 5 items ($\alpha = 0.851$). Financial management variable 7 items ($\alpha = 0.811$). They had an average reliability ($\alpha = 0.827$).

The Cronbach's alpha measurement used in the study on Kwekwe District secondary schools (Table 33) revealed acceptable internal consistency based on Taber's (2018) submissions. Table 33 shows the reliability test results. The instrument was considered reliable upon all the study variables returning alpha values equal to 0.46 ($\alpha = 0.46$) or greater than 0.46 ($\alpha > 0.46$). Based on Taber's (2018) submissions, school budget study variable consisted of 11 items ($\alpha = 0.46$) and was acceptable. Financial control study variable consisted of 12 items ($\alpha = 0.53$) and was acceptable. The financial management study variable consisted of 13 items ($\alpha = 0.59$) and was satisfactory. Practices study variable consisted of 12 items ($\alpha = 0.74$) and was relatively high, availability of documents on the financial management study variable consisted of 12 items ($\alpha = 0.86$) and was reliable, and assistance on financial management obtained from documents study variable consisted of 11 items ($\alpha = 0.90$) and was reliable.

Table 33: Reliability test results

Study Variable	Test Items	Alpha Coefficients
School Budget	11	0.463
Financial Control	12	0.527
Financial Management	13	0.590
Practices	9	0.735
Availability of documents on financial Management	12	0.864
Assistance on financial management obtained from documents	11	0.897
Average Reliability		0.6793

4.3.1 Descriptive Findings and Discussions

This section provides the results of descriptive analyses and associated discussions. The findings were presented using two descriptive statistics, which were mean (M), and Standard

deviations (SD). Table 34 shows the key used to aid the interpretation of means (M) and Standard Deviation (SD).

Table 34: Key to interpretation mean and standard deviation

Mean	Interpretation
1.00 - 1.80	Strongly disagree
1.81 – 2.60	Do not agree
2.61 – 3.40	True to some extent
3.41 – 4.20	Agree
4.21 – 5.00	Strongly agree

4.3.2 Policies on school budget

The study sought responses from 61 sampled respondents including supervisors, school heads, deputy school heads, senior teachers, heads of departments, School Development Committees treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons with respect to policies on school budget in Kwekwe District secondary schools of Zimbabwe. The relevant responses were assessed, analysed, and are presented in Table 35.

Table 35: Descriptive statistics for policies on school budget

	N	Min	Max	Mean	Std Dev
School has a School Development Plan (SDP)	61	2	5	4.28	0.686
The Head prepares the budget with the assistance of the Finance Sub-Committee	61	1	5	4.20	0.891
Finance committee seeks submissions from teachers, school departments and other relevant parties when drafting the school budget.	61	2	5	4.33	0.701
School Development Committees lacks knowledge on drawing a school budget	61	1	5	2.59	1.334
School budget allocations are decentralised to individual user departments	61	1	5	3.62	1.003
Inflation is a challenge on school budgets	61	1	5	4.59	0.804
Budgeting process involves setting targets upon which performance is measured against	61	1	5	4.08	0.862
Teachers lack interest in drawing a school budget	61	1	5	2.75	1.150
Most members of the School Development Committees lack interest in drawing a school Budget	61	1	5	2.75	1.299
Expected finances are matched with expected expenditures in schools	61	1	5	3.70	1.101
Ministry of Education reduces the amount budgeted for by the school when approving school budgets.	61	1	5	3.08	1.406

The findings illustrated that respondents agreed that secondary schools in Kwekwe District of Zimbabwe had School Development Plans. Respondents in Kwekwe District also agreed that school Heads prepared budgets with the assistance of the Finance Committee. They also agreed that the Finance Committee sought submissions from teachers, school departments and other relevant parties when drafting the school budget. Findings in Kwekwe District revealed that schools were adhering to section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 which requires the State and all institutions and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them. They were also adhering to section 47(1) of the Public Finance Management Act 22.19 which required the accounting authority for a specified public entity to submit for approval at least thirty days before the start of the financial year a budget of estimated revenue and expenditure for that financial year and an annual plan relating to that public entity.

Statutory Instrument 144 of 2019 (Treasury instructions) also requires participation by citizens in public finance management processes. Ezeh and Ogara (2020) had similar findings in their studies on impact of financial management on effective school administration in Enugu education zone in Nigeria. Ezeh and Ogara's (2020) respondents agreed that a financial plan was made at the beginning of every session at their schools and there was effective implementation of budget at their schools.

The results of this study, however, contradicted Bhattacharya and Gowramma's (2018) studies in India who investigated issues and problems faced by the School Management and Development Committee (SMDC) in improving the quality of secondary school education system. Of the sample, (20%) reported that there was lack of government (administrative) support to prepare School Development Plans (SDPs) and lack of funds to execute School Development Plans. Chukwu et al. (2019) advocate for participatory budget formulation process by positing that harmonious cooperation between school heads, government, teachers and the community during budget preparation and implementation processes enhances efficiency and effectiveness in teaching and learning processes. Nelius and Onyango (2022) also carried out studies in Tanzania to examine challenges facing School heads in controlling finances among Bukombe District public secondary schools. Their studies had 28% respondents submitting that there was poor accountability and transparency in the schools because of poor involvement of teachers and school board members in budget formulation and implementation. Respondents further revealed that some school heads made school procurement decisions without consulting school stakeholders.

Similarly, Rusmiyatun's (2020) study in Indonesia revealed that budgeting preparation process for elementary schools in Purworejo District, Indonesia adhered to participatory principles. Budget preparation process involved school stakeholders, who included school principals, teachers, education personnel, school committees and parents' representatives. Some schools in Purworejo District, Indonesia also invited alumni, business and industry to the budget formulation process.

Respondents in Kwekwe District secondary schools agreed that budgeting process involved setting targets against which performance was measured. Respondents agreed that expected finances were matched with expected expenditures in schools. It is argued that a budget in Kwekwe District secondary schools served as a document for financial control of inputs, setting

priorities, managing ongoing activities, planning, and can assist in ensuring accountability in the use of funds (Dwangu & Mahlangu, 2021; Ezeh & Ogara, 2020; Zinyama & Nhema, 2016).

Decentralisation of school financial management is based on the belief that the state alone cannot manage schools and that the state should share its powers with other stakeholders on a partnership basis, particularly with those close to the schools (Dibete & Potokri, 2018; Mukhtiar & Razia, 2023). These findings revealed that secondary schools in Kwekwe District adhered to the requirements of section 28(1) of the Public Finance Management Act 22:19 which required budgets to state for each vote of expenditure a statement of the classes of outputs expected to be provided from that vote and the performance criteria to be met in providing those outputs.

Respondents in Kwekwe District also agreed that inflation was a challenge on school budgets. Similarly, Robina, Benard and Jack (2018) observed that newly appointed heads in Kenya experienced school budget challenges emanating from inflation. Respondents in Kwekwe District also admitted that it was true to some extent that teachers lacked interest in drawing a school budget and that most members of the School Development Committee lacked interest in drawing a school budget. Behaviours of teachers and School Development Committees in Kwekwe District contradicted the requirements of Section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 and part V Section 31(3) of Statutory Instrument 144 of 2019 (Treasury Instructions) which requires budgeting process to be participatory in nature.

Similarly, Mohapi and Chombo's (2021) study on Governance collaboration in schools, the perceptions of principals, parents and educators in rural South Africa revealed that school governors meeting attendance was a challenge for teacher governors, parent governors and principals. Meetings were neither appropriately conducted nor attended as scheduled. Governors always presented excuses when invited to attend meetings. Further, Bhattacharya and Gowramma's (2018) study in India to establish issues and problems faced by the School Management and Development Committee (SMDC) in improving the quality of secondary school education system had 32% of the study sample reporting that SMDC members lacked knowledge to prepare School Development Plans (SDPs). From the results, 14% of Bhattacharya and Gowramma's (2018) study sample reported that there was lack of participation by parents and teachers when preparing SDPs. On the same note, Connolly, Farrell, and James's (2017) study on stakeholder model of public boards and third sector

institutions in England and Wales revealed that although staff governors in School Governing Boards (SGBs) provided useful knowledge and insights in meetings, there were instances where they played very passive role and made limited contributions. Staff governors were reluctant to ask their school principal who was also their chief executive to account for school resources.

Respondents to close ended questionnaires in secondary schools within Kwekwe district disagreed that they lacked knowledge to draw budgets for their schools. They, however, admitted that it was true to some extent that Ministry of Education reduced the amount they budgeted for when approving their budgets. Statutory Instrument 135 of 2019 also requires fees and levies charged to be set at a level not higher than the cost of the most efficient method of providing the service. Section 47(1) of the Public Finance Management Act 22.19 requires the accounting authority for a specified public entity to submit for approval at least thirty days before the start of the financial year a budget of estimated revenue and expenditure for that financial year and an annual plan relating to that public entity.

Statutory Instrument 135 of 2019 in Zimbabwe requires affected parties to be adequately consulted and provided with an opportunity to be heard when drafting new fees or levies. Statutory Instrument 135 of 2019 further requires fees or levies charged to reflect the value of the service to the person paying for it and not a wider group of beneficiaries who contribute to the costs of the service. Furthermore, Section 21 (1) of the Education Amendment Act, 2006 and section 13(5) of Statutory Instrument 135 of 2019 require the Secretary for Primary and Secondary Education in Zimbabwe to approve schools' budgets before schools start collecting the fees and levies. The Secretary for Primary and Secondary Education in Zimbabwe probably reduced budgets on fees and levies which were higher than the value of educational service to be provided to the pupils paying the fees and levies.

The findings showed that secondary schools in Kwekwe District of Zimbabwe were knowledgeable about drawing school budgets, they could identify negative factors that affected the budget and had strategies in place for managing their school budget. School Development Committees in Kwekwe District had the knowledge to meet the requirements of section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 which require the State and all institutions and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them.

Munge, Kimani and Ngugi's (2016) studies on factors that influenced financial management in public secondary schools in Nakuru in Kenya also revealed that the schools in Kenya were able to manage their budgets. Their respondents agreed that public secondary schools set specific, measurable, achievable, realistic and time-bound objectives, that secondary schools kept monthly records of income generated, that budget making was guided by clear goals, that secondary schools identified sources of finances, that expected finances were matched with expected expenditures, that schools clearly outlined their expected expenditures and that secondary schools kept records of all expenditures.

Munge, Kimani and Ngugi's (2016) respondents disagreed that secondary schools outsourced professional input in budget making. The findings indicated that public secondary schools in Nakuru County in Kenya and secondary schools in Kwekwe District were able to properly manage their budgets. These findings however differed from Chan, Xu and Shu's (2016) study on educational finance practices in China which revealed that most of the schools in China used a primitive system of developing educational budgets. Schools officials were instead of drawing zero-based budgets merely adjusting the revenue and expenditure items of previous years. This practice ignored the real needs of the schools.

4.3.3 Financial control policies

The study sought responses from 61 sampled respondents including supervisors, school heads, deputy school heads, senior teachers, and heads of departments, treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect of financial control in secondary schools in Kwekwe District of Zimbabwe. Financial control policies are meant, to prevent and reduce errors and fraud, to provide reliable financial data, to safeguard assets and records, to evaluate operational efficiency through budgets, and to provide organisational control and adherence to prescribed policies and regulations (Dwangu & Mahlangu, 2021; Ezeh & Ogara, 2020; Raman *et al.*, 2022). The relevant responses from school officials in Kwekwe District secondary schools were assessed, analysed, and are presented in Table 36.

Table 36: Descriptive statistics for financial control policies

	N	Min	Max	Mean	Std Dev
There is appropriate supervision of junior staff by their seniors.	61	1	5	3.89	0.968
Finance committees audit their income and expenditure every month.	61	1	5	3.62	0.916
All school members with financial responsibilities have a clear understanding of their respective roles.	61	1	5	3.48	1.163
Accounts department does NOT produce statements of income and expenditure on time.	61	1	5	2.44	1.133
All monies received are expended on purposes for which they were intended.	61	1	5	3.43	1.217
Actual expenditure is compared with budgets and explanations for the variances are obtained.	61	1	5	3.64	1.001
Schools face challenges in maintaining an asset Register	61	1	5	2.84	1.319
Schools face challenges in maintaining a stock control Register	61	1	5	2.89	1.212
A registered auditor/auditing firm audits schools' finances every year	61	1	5	3.74	1.210
Schools maintain up to date security items register	61	2	5	3.89	0.858
Expenditures are supported by payment vouchers	61	2	5	4.33	0.851
Expenditures are supported by comparative schedules.	61	2	5	3.97	0.983

Respondents to close-ended questionnaires agreed that there was appropriate supervision of junior staff by their seniors and that Finance Committees audited their income and expenditure every month. This contradicted Nnebedum and Ofojebe's (2019) study on capacity building needs of school principals for financial management in federal unity schools in South-east Nigeria. Nnebedum and Ofojebe's (2019) study revealed that school principals needed capacity building on school budget preparation, auditing, accounting, preparation of school annual financial statement, financial investment opportunities for school alternative source of income, inspection of receipts for proper recording, supervision of bursar's activities, inspection of vouchers before endorsement, estimation of the cost of implementation of a school budget plan, and presentation of financial report to the Ministry of Education. The Constitution of Zimbabwe Amendment (No 20) Act 2013, Public Finance Management (Treasury Instructions), 2019 and Statutory instrument 135 of 2019 (Public Finance Management (General) Regulations, 2019) expect School Development Committees in Zimbabwe as receivers of revenue, to supervise and enforce the punctual collection and disposal of revenue and other public moneys.

Findings from close-ended questionnaires in Kwekwe District secondary schools concurred with Okoye and Okorji's (2021) study on financial management practices adopted by Principals for effective administration of secondary schools in Anambra State in Nigeria. Their studies revealed that the cash management practices applied by principals for effective school administration included keeping an accurate account of financial inflows to school, keeping accurate receipts of cash expenditure in school and regularly checking on bursary activities to minimise fraud. Okoye and Okorji's (2021) study respondents, however, disagreed that the cash management practices applied by principals for effective school administration included instructing bursars to report financial transactions on a quarterly basis. In the case of Kwekwe District secondary schools, respondents submitted that it was true to some extent that Accounts departments did not produce statements of income and expenditure on time. This contradicted the submission that there was appropriate supervision of junior staff by their seniors and that Finance Committees audited their income and expenditure every month.

Respondents agreed that all school members with financial responsibilities had a clear understanding of their respective roles. The findings in Kwekwe District secondary schools contradicted Sharma's (2020) findings in Sikkim State in India and Dibete and Potokri's (2018) findings in Maraba Circuit in South Africa. Sharma (2020) carried out a study on problems and constraints faced by SMC in Sikkim State in India. Majority of respondents revealed that SMCs were not able to fulfil their duties because they were not aware of their exact roles. It was further revealed that parent members of SMCs lacked proper knowledge and control over finances although they had keen interest in the functioning of their schools. Dibete and Potokri's (2018) study in selected no-fee paying schools in Maraba Circuit in South Africa revealed that School Governing Board chairpersons, finance officers, and School Governing Board treasurers did not understand their roles and responsibilities in relation to financial management in schools. Their study however revealed that school principals in the selected schools had a clear understanding of their roles and responsibilities with regard to school financial management.

The findings in Kwekwe District also revealed that respondents agreed that expenditures were supported by payment vouchers. Respondents also submitted that expenditures were supported by comparative schedules. Public Finance Management (General) Regulations, 2019 (Statutory Instrument 135 of 2019) in Zimbabwe requires custodians of public funds to exercise reasonable care to prevent and detect unauthorised, irregular, fruitless and wasteful

expenditure, and to implement effective, efficient and transparent processes of financial and risk management. Public Finance Management (Treasury Instructions), 2019 that is Statutory Instrument 144 of 2019 in Zimbabwe, requires schools, as part of expenditure documentation and validation, to write payment vouchers when they process payments.

Okoye and Okorji (2021) carried out studies on financial management practices adopted by Principals for effective administration of secondary schools in Anambra State in Nigeria. Principals disagreed that they thoroughly cross-checked vouchers before endorsement. School bursars agreed that Principals thoroughly cross-checked vouchers before endorsement. Public Finance Management (Treasury Instructions), 2019 in Zimbabwe have it as a policy requirement regardless of the procurement method adopted that the procurement processes for goods, non-consultancy services and works should have, authorised internal requisition, requests for quotation (RFQ), a purchase order and a payment voucher/invoice verification as attachments. Similarly, School Service Fund manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe requires school Finance Committees to complete payment vouchers when making payments.

Comparative schedules during procurement processes are in line with the Constitution of Zimbabwe Amendment (No 20) Act 2013 and Public Procurement and Disposal of Public Assets Act 22:23, which require procurement to be effected in a manner that is transparent, fair, honest, cost-effective and competitive. It is also a policy requirement for School Development Committees to ensure competition among bidders and fair and equitable treatment of all bidders. Ndou and de-Heer Menlah (2015) and, Rangongo, Mohlakwana & Beckmann (2016) argue that some of the causes of poor financial management in some South African schools were poor monitoring and control of school funds arising from weak enforcement of existing legislation. This is in addition to virement of school funds, non-adherence to school budgets, lack of finance policies, lack of finance committee structures, and lack of internal control measures. Use of comparative schedules addresses these policy requirements on procurement.

Respondents in Kwekwe District secondary schools agreed that they maintained security items register. This means that they adhered to Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund manual, Administration and Finance circular minute number 6 of 1994 which requires School Development Committees as

receivers and collectors of revenue to maintain records of stamps, instruments and other security items.

Respondents to close ended questionnaires agreed that it was true that their schools faced challenges in maintaining an asset register. They also agreed that it was true to some extent that their schools faced challenges in maintaining a stock control register. It was also true to some extent that Accounts departments did not produce statements of income and expenditure on time. Findings in Kwekwe District revealed that although respondents submitted that they were knowledgeable about financial control activities in schools, they did not implement these controls effectively. This had the effect of negatively affecting policies on financial management in Kwekwe District secondary schools. Munge, Kimani and Ngugi's (2016) study on factors influencing financial management in public secondary schools in Nakuru in Kenya revealed that financial controls positively and largely enhanced financial management in the surveyed schools. Similarly, Bashaija *etal's* (2020) study n Micro Finance Institutions in Rwanda revealed that a unit change in financial controls brought about change in the financial stability of the micro finance institution.

Secondary schools in Kwekwe District struggled to adhere to Section 308 of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 which requires every person who is responsible for the custody or control of public property to safeguard the property to ensure that it is not lost, destroyed, damaged, misapplied or misused. Schools struggled to adhere to Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019) which requires schools to keep proper assets records. The records should ensure a clear distinction between fixed assets and inventories. Schools in Kwekwe District struggled to adhere to Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe which require schools to maintain separate noncurrent assets registers and stock registers.

All stocks of materials belonging to the school must be controlled in stock control registers. Stock records must be checked and book balances verified against physical stock check at least once a month by the school Head. Movable assets purchased, manufactured in the school or donated to the school and their subsequent disposal must be recorded in the movable asset

register. The movable asset register must be physically checked at least once a year by the school Head or the person delegated by the school Head.

4.3.4 Policies on Financial Management

The researcher sought responses from 61 sampled respondents including supervisors of school financial management and implementers of financial management in schools. The relevant responses were assessed, analysed, and are presented in Table 37.

Table 37: Descriptive statistics for financial management

	N	Min	Max	Mean	Std. Dev.
School has enough cash to meet its Obligations	61	1	5	1.80	.997
Fees charges are appropriate to cover the costs of running departments	61	1	5	2.23	1.296
Fees are dully collected	61	1	5	2.56	1.311
Fees are dully banked	61	2	5	4.25	.767
Outstanding bills are dully paid	61	1	5	3.08	1.215
Schools increase fees from time to time	61	1	5	3.02	1.258
Some of the schools' operations are run on debt.	61	1	5	3.18	1.176
Schools have clear financial performance indicators	61	1	5	3.51	.960
Development projects are adequately Financed	61	1	5	2.15	.946
Schools experience unbudgeted Expenditure	61	1	5	3.44	1.148
schools experience fruitless expenditure	61	1	5	2.64	1.096
schools experience wasteful expenditure	61	1	5	2.43	1.040
School projects are completed timeously	61	1	5	2.30	1.054

Respondents disagreed that secondary schools in Kwekwe District had enough cash to meet their obligations as and when they fell due, that fees charged by secondary schools in Kwekwe District were appropriate to cover the costs of running departments and that secondary schools in Kwekwe District duly collected fees. Respondents however agreed that secondary schools duly banked collected fees.

Schools in Zimbabwe are, according to Statutory Instrument 135 of 2019, School Services Fund Manual and Administration and Finance Circular minute number 6 of 1994, required to develop and implement appropriate processes that provide for the identification, collection,

recording, reconciliation and safeguarding of revenue and information about revenue. The School Finance Committee is also expected to keep the bank account in credit. Receipted money should be banked before use. School Service Fund manual in Zimbabwe requires school money to be immediately banked by the school Head or school deputy Head when it reaches \$200.00 or more. Findings in Kwekwe District secondary schools revealed that funds available to schools were inadequate because fees charged were not enough to cover school running costs and also because fees were not promptly collected. Schools safeguarded fees collected as cash by promptly banking it.

Respondents to close ended questionnaires submitted that it was true to some extent that outstanding bills in their schools were duly paid. They also agreed that their schools increased fees frequently. Respondents agreed that schools experienced unbudgeted expenditure and that schools had clear financial performance indicators. Respondents disagreed that school development projects were adequately financed and that school projects were completed timeously. Public Finance Management Act 22.19 in Zimbabwe submits that employees of public entities are responsible for the effective, efficient, economical and transparent use of the financial and other resources of the public entity. The results showed that secondary schools in Kwekwe District had inadequate funds available to them. Schools had to increase fees from time to time in order to duly pay outstanding bills and also to finance developmental projects which were inadequately financed.

Respondents to close ended questionnaires agreed that it was true to some extent that their schools experienced fruitless expenditure and wasteful expenditure. Public Finance Management (General) Regulations, 2019 (Statutory Instrument 135 of 2019) and Public Finance Management Act 22.19 requires employees of a public entity to take effective and appropriate steps to prevent any irregular expenditure and fruitless and wasteful expenditure and any under-collection of revenue due.

Ndhlovu *et al.*'s (2020) study in Chegutu District secondary schools of Mashonaland West province in Zimbabwe revealed that some of the reasons for poor financial management in Chegutu District secondary schools were that some School Development Committees members were illiterate on financial matters and this caused delays in decision-making. School heads also lacked knowledge on financial matters because they were appointed based on their teaching experience, academic and professional qualifications, and not on the basis of their

training in financial management or their working knowledge in financial management. Insufficient knowledge on financial policies, income and expenditure procedures by School Development Committees members resulted in some school heads overriding their decisions on items to be procured. This in turn frustrated School Development Committees members who sometimes ended up absenting themselves from crucial meetings where their signatures were required. This contributed to poor implementation of policies on financial management policies in schools.

Respondents also submitted that it was true to some extent that some school operations in Kwekwe District secondary schools were run on debt. This contradicted policy requirements. Administration and finance circular minute number 6 of 1994 in Zimbabwe requires the Finance Committee to ensure that no debts are incurred or orders are placed in anticipation of fees not yet collected or receipted. Munge, Kimani and Ngugi (2016) carried out a similar study on factors influencing financial management in public secondary schools in Nakuru in Kenya. Their respondents agreed that public secondary schools in Nakuru County increased fees from time to time. Respondents also agreed that some of the public secondary schools' operations in Nakuru County were run on debt. Respondents agreed that public secondary schools in Nakuru County had clear performance indicators. They also agreed that there were times when there was misdirection and misallocation of funds in public secondary schools' in Nakuru County.

Respondents in Nakuru County were non-committal in respect to the view that development projects were adequately financed. This implied that some schools in Nakuru County had adequate development finance while others did not have. Respondents disagreed (that all school projects in Nakuru County were completed timeously. Furthermore, respondents disagreed that public secondary schools in Nakuru County were able to finance all their activities. This implied that finances available to public secondary schools in Nakuru County were generally inadequate. Similarly, findings in Kwekwe District secondary schools showed that although School Development Committees in the secondary schools had knowledge on financial management, the finances available to them were generally inadequate.

4.3.5 Practices in Financial Management

The study asked respondents to indicate how often their schools performed practices on school financial management. Table 38 shows the scale used to interpret data on mean and standard

deviation on practices in financial management in secondary schools within Kwekwe District of Zimbabwe.

Table 38: Key to interpretation of mean and standard deviation

Mean	Interpretation
1.00 – 1.80	Always practiced
1.81 – 2.60	Sometimes practiced
2.61- 3.40	Not sure
3.41 -4.20	Do not practice

Table 39 shows Kwekwe District secondary school officials' submissions on practices in financial management in their schools.

Table 39: Descriptive statistics for practices in financial management

Task	N	Min	Max	Mean	Std. Dev
Presentation of the budget to parents before the beginning of the year	61	1	2	1.21	.413
Submission of annual and individual procurement plans to the Secretary by 31 January	61	1	4	2.59	1.146
Putting all procurements to tender	61	1	4	1.74	.772
School procurement committee manages all Procurements	61	1	3	1.57	.694
Payments are authorised by finance committee	61	1	3	1.16	.489
Drawing of bank reconciliation statements	61	1	3	1.31	.593
Annual physical check of movable assets	61	1	4	1.62	.662
Monthly checks of stocks by school Head	61	1	4	1.85	.813
Monthly certification of main cash book by school Head	61	1	4	1.49	.788

Respondents in Kwekwe District secondary schools submitted that they always presented school budgets to parents before the beginning of the year. Secondary schools in Kwekwe District adhered to the Constitution of Zimbabwe Amendment (No 20) Act 2013, Statutory Instrument 135 of 2019 and Statutory Instrument 144 of 2019 in Zimbabwe which require budget formulation to be a participatory process that involves all stakeholders. Similarly, Rusmiyatun's (2020) study in Indonesia revealed that the budgeting process for elementary school level in Purworejo District, Indonesia was participatory in nature. Budget preparation involved school stakeholders, who included school principals, teachers and education personnel, school committees and parents' representatives.

Similarly, Scott and Enu-Kwesi (2018) submitted that District Assemblies (DA) in Ghana prepared their budgets by encouraging participation by stakeholders. Chan et al. (2016) argue that major components of sound educational finance practices are educational forecasting, budgeting, accounting, cash managing and auditing. This, however, contradicted Nelius and Onyango's (2022) findings on challenges facing school Heads in controlling finances among Bukombe District public secondary schools in Tanzania. Their study had 28.2% of respondents submitting that there was poor involvement of teachers and school board members in budget formulation and implementation in Bukombe District public secondary schools. The situation in Kwekwe District secondary schools revealed that there was transparency and accountability on school financial matters in these schools.

The study on Kwekwe District secondary schools also revealed that the secondary schools did not submit annual and individual procurement plans to the Secretary by 31 January. Secondary schools in Kwekwe District failed to adhere to the Public Procurement and Disposal of Public Assets Act Chapter 22:23 which requires schools to submit procurement plans to the Secretary of Primary and Secondary Education by 31 January of each year. Financial illiteracy, fraud, corruption, inability to comprehend languages in policy documents and lack of training contribute to poor financial management practices in organisations (Ciaran, 2018; Dwangu & Mahlangu, 2021; Ndhlovu *et al.*, 2020; Ngwenya & Maushe, 2017). Poor financial management practices lead to embezzlement, diversion of funds from prioritised projects and misappropriations of school funds (Nelius & Onyango, 2022; Ngwenya & Maushe, 2017; Nyakanyanga, 2019).

The study also looked into accounting and cash financial management practices in Kwekwe District secondary schools. Respondents submitted that procurements were always put to tender, that school procurement committee managed all procurements, that payments were always authorised by Finance Committee and that they always drew bank reconciliation statements. The study on Kwekwe District secondary schools revealed that the secondary schools had sound accounting and cash financial management practices. Sipahioglu (2023) submits that the ability of schools to function successfully and to carry out education in a healthy and efficient manner is directly related to the management of financial resources.

A study by Mang'ana, Ndyetabula and Hokororo (2023) on financial management practices and performance of agricultural small and medium enterprises in Tanzania revealed that working

capital management practices and financial management practices had a significant positive influence on both financial and organizational performance. Sound accounting and financial management practices in Kwekwe District secondary schools had the possible impact to have a significant positive influence on both financial and secondary schools' performance. Dobson et al.'s (2018) studies on School Governing Boards in England revealed that School Governing Board members with appropriate skills indirectly contributed to improving school performance and educational outcomes of pupils because their appropriate school financial management skills enhanced sound financial management practices in their schools.

This study also investigated self-auditing in these secondary schools. Respondents submitted that secondary schools in Kwekwe District always had monthly certification of the main cash book by the school Head. Respondents also submitted that secondary schools in Kwekwe District sometimes carried out annual physical checks of movable assets. They also submitted that secondary schools in Kwekwe District sometimes had monthly checks of stocks by the school Head. These findings revealed that Kwekwe District secondary schools faced challenges in maintaining an asset register and maintaining stock control registers. Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require stock records to be checked and book balances verified against physical stock check at least once a month by the school Head. They also require the movable asset register to be physically checked at least once a year by the school Head or the person delegated by the school head.

Ezeh and Ogara's (2020) studies on the impact of financial management on effective school administration in Enugu Education Zone in Nigeria revealed that budget control had positive effect on the provision of instructional materials in schools. The study concluded that poor financial management was a major reason that derailed effective management of schools due to overspending or under spending. The study also pointed out that incompetency in procurement, inadequate and irregular auditing, lack of accounting supportive documents and records and also inability to prepare end of year financial statements were some of the financial challenges facing school administration in Enugu Education zone in Nigeria.

The study revealed that practices in financial management by secondary schools in Kwekwe District were most consistent with policy requirements in terms of budgeting, accounting and

cash financial management practices. Financial management practices were, however, not always consistent with policy requirements in terms of submission of procurement plans to the Secretary of Primary and Secondary Education and auditing (controls) of movable assets and stocks by secondary schools officials in Kwekwe District.

4.3.5 Documents available for use in guiding financial management

The study investigated the availability of documents to guide financial management policies and practices in Kwekwe District secondary schools and assistance to manage school finances obtained from the documents. This was done in order to explore factors influencing financial management policies and practices and challenges posed by documents in financial management policies and practices in Kwekwe District secondary schools.

4.3.5.1 Availability of documents to guide financial management

The study on Kwekwe District secondary schools investigated availability of documents to guide financial management in schools. Table 40 shows the availability of documents to guide financial management policies and practices in Kwekwe District secondary schools.

Table 40: Availability of documents to guide financial management

Document	Available and adequate	Available but not adequate	Not Sure	Not Available
	N %	N %	N %	N %
Constitution of Zimbabwe Amendment (No. 20) Act 2013	38 (62.3%)	10 (16.4%)	12(19.7%)	1 (1.6%)
Public finance management Act 22.19	31 (50.8%)	7 (11.5%)	19 (31.1%)	4 (6.6%)
Public procurement and disposal of public assets Act 22.23	26 (42.6%)	11(18%)	18(29.5%)	6(9.8%)
Education Act 25:04	39 (63.9%)	10 (16.4%)	10(16.4%)	2(3.3%)
Statutory instrument 87 of 1992	37(60.7%)	10(16.4%)	13(21.3%)	1 (1.6%)
Administration and finance circular minute No 6 of 1994	34(55.7%)	12 (19.7%)	12 (19.7%)	3 (4.9%)
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)	22(36.1%)	10(16.4%)	19 (31.1%)	10(16.4%)
Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019]	21(34.4%)	9(14.8%)	18(29.5%)	13 (21.3%)
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)	15 (24.6%)	12 (19.7%)	22(36.1%)	12(19.7%)
Financial management training manual for the non-finance education Managers	30(49.2%)	12(19.7%)	13(21.3%)	6(9.8%)
Accounting officer's instructions (P 70)	20(32.8%)	12(19.7%)	20 (32.8%)	9 (14.8%)
School Development Committees Handbook	40(65.6%)	16(26.2%)	3(4.9%)	2(3.3%)

The findings revealed that Kwekwe District secondary schools had various documents to guide financial management in their schools. This concurred with Ndhlovu, *etal's* (2020) findings when they investigated influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. Participants submitted that the Ministry of Primary and Secondary Education distributed manuals and circulars on managing school finances to their schools so that they could refer to them for guidance.

Within this pool of available and adequate documents in Kwekwe District secondary schools as reported by more than 50 % of the respondents were, School Development Committees Handbook (65.6%), Education Act 25:04 (63.9%), Constitution of Zimbabwe Amendment (No. 20) Act 2013 (62.3%), Statutory Instrument 87 of 1992, (60.7%), Administration and Finance Circular Minute No 6 of 1994, (55.7%), and Public Finance Management Act 22.19 (50.8%).

Respondents reported documents that were not available in Kwekwe District secondary schools of Zimbabwe. The documents reported by more than 10% of the respondents were, Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019] (21.3%), Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations) (19.7%), Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018) (16.4%) and Accounting Officer's instructions (P 70) (14.8%).

Absence of these documents in schools means lack of proper guidance in terms of drawing up procurement plans as contained in Statutory Instrument 5 of 2018. Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018) provides for the drawing of annual and individual procurement plans. Absence of Statutory Instrument 5 of 2018 positively linked to the results of this study which had (37.1%) of the respondents admitting that their schools lacked knowledge on drawing annual procurement plans and (36.1%) admitting that their schools lacked knowledge to draw individual procurement plans. Furthermore, section 11(1) of Statutory Instrument 144 of 2019 gives a framework for drawing a school budget. Absence of Statutory Instrument 144 of 2019 in Kwekwe District schools probably explains observations made where 37.7% of the respondents admitted that their schools did not have a framework on the structure of an annual budget.

Some of the respondents to close ended questionnaires submitted that they were not sure about the availability of Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations) (36.1%), Accounting Officer's instructions (P 70) (32.8%), and the Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018) (31.1%). Furthermore, they were not sure about the availability of the Public Finance Management Act 22.19 (31.1%), Public Procurement and Disposal of Public Assets Act 22.23 (29.5%), and Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019] (29.5%).

These responses suggest that these schools operated without referring to documents on financial management policies and practices. This explains the findings in this study that secondary schools in Kwekwe District were not using documents on financial management though they were aware that their availability improves their practice. Oyedele and Chikwature (2016) carried out a similar study in Zimbabwe on the obligation of School Development Committees in teacher retention in Buhera District primary schools in Manicaland Province. Oyedele and Chikwature's (2016) studies in Buhera District primary schools in Manicaland revealed that about 90% of the participants were ignorant of the existence of Statutory Instrument 87 of 1992 although they were aware of its bits and pieces.

Dibete and Potokri's (2018) study in South Africa on whether School Governing Boards in the selected schools complied with policy frameworks when managing their finances revealed that the policy framework and applicable legislation in place in South Africa included South African Schools Act 84 of 1996 (SASA), Prescripts of financial management, the Public Finance Management, Act 1 of 1999 (PFMA), the National Norms and Standards for School Funding (NNSSF), and the South African Constitution. Principals' responses indicated that the policies they used included the Public Finance Management Act 1 of 1999 (used by five), the South African Schools Act 84 of 1996 (used by four), the Constitution (used by one) and Prescripts of financial management (used by four), treasury regulations (used by one) and their budget (used by two). One principal was not using any of the required legal policies in managing the school finances. South African Schools Act 84 of 1996 (SASA) and the Prescripts of financial management were the documents most often referred to because they had detailed and hands on contents (Dibete & Potokri, 2018). School principals also often referred to parts of the Public Finance Management Act 1 of 1999 (PFMA).

4.3.5.2 Assistance to manage school finances obtained from documents

The study on Kwekwe District secondary schools also investigated the assistance to manage school finances that the schools obtained through the use of school financial management policy documents. Table 41 shows assistance to manage finances obtained from documents.

Table 41: Assistance to manage finances obtained from documents

Document	Very Helpful	Helpful	Not sure	Somewhat Helpful	Not Helpful
	N (%)	N (%)	N (%)	N (%)	N (%)
Constitution of Zimbabwe Amendment (No. 20) Act 2013	27(44.3%)	8 (3.1%)	19(31.1%)	6(9.8%)	1(1.6%)
Public finance management Act 22.19	37(60.7%)	12(19.7%)	9(14.8%)	3(4.9%)	-
Public procurement and disposal of public assets Act 22.23	33(54.1%)	10(16.4%)	14(23%)	4(6.6%)	-
Education Act 25:04	32(52.5%)	17(27.9%)	9(14.8%)	3(4.9%)	-
Statutory instrument 87 of 1992	32(52.5%)	14(23%)	12(19.7%)	3(4.9%)	-
Administration and finance circular minute No 6 of 1994	37(60.7%)	12(19.7%)	10(16.4%)	2(3.3%)	-
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)	29(47.5%)	10(16.4%)	18(29.5%)	4(6.6%)	-
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)	26 (42.6%)	14(23%)	19(31.1%)	2(3.3%)	-
Financial Management Training Manual for the Non-finance education Managers	36 (59%)	12 (19.7%)	10(16.4%)	3 (4.9%)	-
Accounting officer's instructions (P 70)	32 (52.5%)	8 (13.1%)	18 (29.5%)	3 (4.9%)	-
School Development Committees Handbook	43 (70.5%)	12 (19.7%)	6 (9.8%)	-	-

Most of the respondents believed that the documents listed in Table 41 were very useful in financial management in schools. School Development Committees Handbook (70.5%), Public Finance Management Act 22.19 (60.7%) and Administration, and Finance Circular Minute No. 6 of 1994 (60.7%) were identified as the most valuable documents in the financial management of the schools. Similarly, Dibete and Potokri's (2018) study on whether School Governing Boards in selected no-fee schools in Maraba Circuit in South Africa complied with policy frameworks when managing their finances revealed that the policy documents used by Principals included the Public Finance Management, Act 1 of 1999 (used by five), the South

African Schools Act 84 of 1996 (used by four), the Constitution (used by one) and Prescripts of financial management (used by four), treasury regulations (used by one) and their budget (used by two). One principal was not using any of the required legal policies in managing the school finances. South African Schools Act 84 of 1996 (SASA) and the Prescripts of financial management were the documents most often referred to because they had detailed and hands on contents (Dibete & Potokri, 2018).

Results showed that 36 (59%) respondents indicated that the Financial Management Training Manual for the Non-finance Education Managers was very helpful in managing school finances, while 32 (52.5%) of the respondents indicated that the Education Act 25:04, Statutory Instrument 87 of 1992, and Accounting Officer's instructions (P 70) were very helpful in managing school finances. However, 19 (13.1%) respondents were not sure of the usefulness of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 and Statutory Instrument 135 of 2019 in guiding financial management policies and practices in schools.

The findings indicate that although the Constitution of Zimbabwe Amendment (No 20) Act 2013 was available and adequate in schools, some of the schools were not using it to guide financial management policies and practices in their schools. Only three documents were reported to be very helpful by over 60% but less than 75% of the respondents. These findings point to non-use of these documents to guide financial management policies and practices in schools though some of these documents were available and adequate in schools.

Ndhlovu *et al.* (2020) had the same findings when they studied influential factors to financial management in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe. Their study revealed that although Ministry of Primary and Secondary Education periodically distributed policy circulars and manuals to help schools in managing finances, some of the School Development Committees members with low level of education could not understand financial management concepts in these documents because of the terminology used in the policy documents. Furthermore, schools in Zimbabwe were operating in a problematic environment where the principal Act guiding financial management in Zimbabwe, the Public Finance Management Act 22:19 was not aligned to the supreme law, the Constitution of Zimbabwe Amendment (No. 20) Act 2013 (AFRODAD, 2019).

4.3.5.3 Availability of financial management documents

The researcher used Chi-square test to investigate association of availability of financial management documents and the assistance obtained from these documents in secondary schools within Kwekwe District of Zimbabwe. The researcher achieved this by testing the research hypothesis, that, there is a significant association of availability of financial management documents and the assistance obtained from these documents in secondary schools within Kwekwe District of Zimbabwe. To test this hypothesis, the researcher conducted a Chi-square statistic test to test for independence or associations between the variables. Table 42 shows cross-tabulation between documents on financial management and assistance obtained from the documents.

Table 42: Cross-tabulation between documents on financial management and actual practice

			Doc financial management category			Total
			Not available	Somewhat helpful	Available & adequate	
practice category	no	Count	20	14	9	43
		Expected Count	14.8	16.9	11.3	43.0
		% within Doc fin man category	95.2%	58.3%	56.3%	70.5%
	yes	Count	1	10	7	18
		Expected Count	6.2	7.1	4.7	18.0
		% within Doc fin category	4.8%	41.7%	43.8%	29.5%
Total		Count	21	24	16	61
		Expected Count	21.0	24.0	16.0	61.0
		% within Doc fin man category	100.0%	100.0%	100.0%	100.0 %

The cross-tabulation above shows that 95.2 % of the respondents agreed that the unavailability of documents that guide financial management affected actual practices in financial management. Findings also revealed that 43.8% of the respondents agreed that available and adequate documents were good for practice in financial management, with 41.7% of study respondents also concurring with this assertion. This concurred with Ndhlovu,*etal's* (2020) findings on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. Participants submitted that the Ministry of Primary and Secondary Education distributed manuals and circulars on managing school finances so that they could refer to them for guidance. These manuals and policy circulars influenced the way schools formulated their budgets because they gave clear steps to be followed.

4.3.5.4 Actual financial management practices

The researcher used Chi-square test to investigate association of availability of financial management documents and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. The researcher achieved this by testing the research hypothesis, that, there is a significant association of availability of financial management documents and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe. To achieve this hypothesis, the researcher conducted a Chi-square statistic test to test for independence or associations between the variables. Table 43 shows cross-tabulation between availability of documents on financial management and the actual financial management practices in secondary schools within Kwekwe District of Zimbabwe.

Table 43: Cross-tabulation between assistance from school finances documents and actual practices

			School Finances Documents			
			Not helpful	Somewhat helpful	Helpful	
practice	No	Count	22	15	6	43
		Expected Count	19.7	14.1	9.2	43.0
		% within Sch Fin Doc	78.6%	75.0%	46.2%	70.5%
	Yes	Count	6	5	7	18
		Expected Count	8.3	5.9	3.8	18.0
		% within Sch Fin Doc	21.4%	25.0%	53.8%	29.5%
Total		Count	28	20	13	61
		Expected Count	28.0	20.0	13.0	61.0
		% within Sch Fin Doc	100.0%	100.0%	100.0%	100.0%

The study found no association between actual practices and the usefulness of documents for managing school finances. Among the respondents, (78.6%) (Table 42) did not associate actual practices with the usefulness of documents for managing school finances. For these respondents, documents such as the Constitution of Zimbabwe Amendment No. 20 Act 2013, Public Finance Management, Education Act 25:04, Statutory Instrument 87 of 1992, and the School Development Committees Handbook, among others, were not being used to assist practices in financial management in Kwekwe District secondary schools of Zimbabwe although they were known to be useful documents to guide financial management in schools.

Ndhlovu,*etal* (2020) had the same findings when they studied influential factors to financial management in Chegutu District secondary schools of Mashonaland West Province in, Zimbabwe. Their studies revealed that although Ministry of Primary and secondary Education periodically distributed policy circulars and manuals to help schools in managing finances,

some of the School Development Committee members with low level of education could not understand financial management concepts in these documents because of the terminology used in the policy documents. Table 44 shows a cross-tabulation of results on the availability of documents to guide financial management and actual practices, and the use of documents to guide financial management and actual practices.

Table 44: Chi-square cross-tabulation results

	Chi-Square	Df	Sig level
Availability of Doc Financial management Practice	.590	2	.001
Use of school Finances Doc* Practice	.406	2	.076

The results showed partial support for Hypothesis 1. A significant association was found between the availability of documents to guide financial management and actual practices. In other words, practices in financial management were dependent on available documents to guide and support actual practices in financial management in Kwekwe secondary schools of Zimbabwe. There was no significant difference found between actual practices and the use of documents for managing school finances in Kwekwe secondary schools. This result implied that actual practices in financial management were independent of documents on managing school finances.

The results also implied that secondary schools in Kwekwe District were not using documents on financial management although they were aware that their availability improved their practice in financial management. The findings in Kwekwe District of Zimbabwe were similar to Oyedele and Chikwature's (2016) findings when they conducted studies on the obligation of School Development Committees in teacher retention in Buhera District Primary Schools in Manicaland Province in Zimbabwe. Their study was on a population of school heads, School Development Committees members and senior teachers. The researchers carried out an interview to establish whether School Development Committees were conversant with the contents of Statutory Instrument 87 of 1992. About 90% of the participants were ignorant about the existence of Statutory Instrument 87 of 1992. Participants were however aware of some of the requirements of the instrument. This showed that School Development Committees had no full exposure to the document although they were aware of bits and pieces of its contents.

4.4 Capacity building on financial management policies and practices

The study on Kwekwe District secondary schools also investigated the assistance in understanding financial management policies and practices that School Development Committees members got from District Schools Inspector, District Accountant, Internal auditors, School cluster and non-governmental organisations. Table 45 shows the results.

Table 45: Capacity building on school financial management

Supervisor(s)/Organisation	Often	Not sure	Rarely	Never
	N (%)	N (%)	N (%)	N (%)
District Schools Inspector	30 (49.2%)	9 (14.8%)	18 (29.5%)	4 (6.6 %)
District Accountant	38 (62.3%)	5 (8.2%)	13 (21.3%)	5 (8.2%)
Internal Auditors	28 (45.9%)	10 (16.4%)	17 (27.9%)	6 (9.8%)
Schools Cluster	8 (13.1%)	16 (26.2%)	21 (34.4%)	16 (26.2%)
Non-Governmental Organisations	10 (16.4%)	11 (18%)	12 (19.7%)	28 (45.9%)

Findings of the study revealed, in rank order, that school officials in Kwekwe District secondary schools often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspector (49.2%), Internal Auditors (45.9%) Non-Governmental Organisations (16.4%) and finally school cluster (16.4%). Findings showed that Ministry of Primary and Secondary Education in Zimbabwe, school clusters and non-governmental organisations rarely conducted capacity building programs for school heads, School Development Committees members and school bursars. This suggests that school officials in Kwekwe District secondary schools were not receiving adequate capacity building for them to execute their financial management policies and practices roles effectively.

Ndhlovu,*etal* (2020) carried out a similar study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. The study revealed that capacity building programmes by the Ministry of Primary and Secondary Education in Zimbabwe to enhance financial management skills of school heads, School Development Committees members and school bursars were not successful. Participants to the study submitted that Ministry of Primary and Secondary Education in Zimbabwe did not regularly hold capacity building programmes for school heads, School Development Committees members and school bursars. Insufficient time was allocated to capacity building workshops whenever they were held. Some of the School Development Committees members with low levels of education submitted that the terminology used in capacity building

programmes hindered their understanding of financial management concepts. Training sessions were rarely conducted.

Zimbabwe introduced clustering of schools following a World Conference on Education for All held in Jomtien, Thailand in 1990 (Boonstoppel & Chikohomero, 2011). Secondary schools in Kwekwe District of Zimbabwe rarely received assistance to enable them to understand financial management policies and practices from Schools Cluster (21, 34.4%). Myende *et al* (2018) observed that successful novice rural principals in South African schools enhanced successful financial management policies and practices in their schools by establishing financial management committees (FINCOM) made up of teacher representatives, parents from the School Governing Board, treasurers and chairpersons of all other committees found in the school. Myende *et al.* (2018) observed that these successful novice principals involved all stakeholders in developing school based documents that clarified issues on, the role of the School Governing Board, the role of financial management committees, financial planning processes, and handling of financial irregularities in schools.

4.5 Challenges in financial management

The researcher sought to identify how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested. The researcher also tested the hypothesis that, challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe significantly predicted the actual practices in financial management in the secondary schools.

4.5.1 Challenges in financial management in Kwekwe District secondary schools

Respondents were asked to indicate how they disagreed or agreed with statements in the close-ended questionnaire on financial management challenges in their schools. Table 46 and Figure 5 show respondents' responses on challenges in school financial management expressed as percentages and graphically.

Table 46: Financial management challenges in Kwekwe District secondary schools

	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10
Strongly Disagree	19.70%	11.50%	19.70%	27.90%	23.00%	13.30%	18.00%	14.80%	16.40%	13.10%
Disagree	27.90%	34.40%	47.50%	45.90%	23.00%	26.70%	36.10%	36.10%	29.50%	36.10%
Total	47.60%	45.90%	67.20%	73.80%	46.00%	40.00%	54.10%	50.90%	45.90%	49.20%
Not sure	9.80%	18.00%	11.50%	11.50%	21.30%	31.70%	26.20%	11.50%	16.40%	14.80%
Agree	32.80%	32.80%	19.70%	13.10%	26.20%	26.70%	18.00%	36.10%	34.40%	32.80%
Strongly Agree	9.80%	3.30%	1.60%	1.60%	6.60%	1.70%	1.60%	1.60%	3.30%	3.30%
Total	42.60%	36.10%	21.30%	14.70%	32.80%	28.40%	19.60%	37.70%	37.70%	36.10%

Key

D1=Lack of appropriate human expertise on school financial management

D2=Internal auditors not consistent in reviewing compliance of schools with the regulations.

D3=Schools not adhering to policy guidelines on financial management

D4=Schools not having a clear policy framework on financial management

D5=Individuals in school management committees with different motives

D6=Divisions in schools

D7=Corruption in schools

D8=Lack of framework on structure of an annual budget

D9=Lack of knowledge to draw an annual procurement plan

D10=Lack of knowledge to draw an individual procurement plan

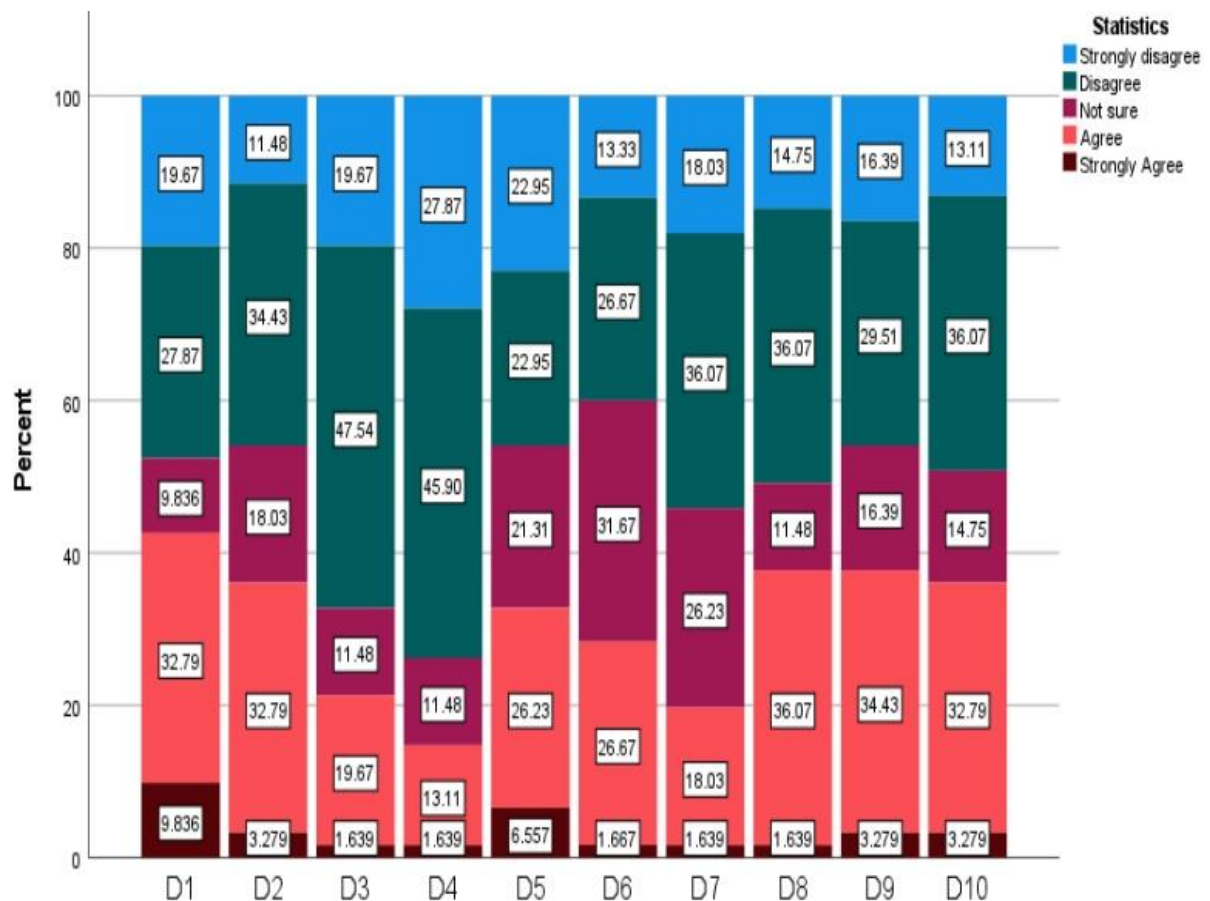


Figure 5: Financial management challenges in secondary schools within Kwekwe district

Key

- D1=Lack of appropriate human expertise on school financial management
- D2=Internal auditors not consistent in reviewing compliance of schools with the regulations.
- D3=Schools not adhering to policy guidelines on financial management
- D4=Schools not having a clear policy framework on financial management
- D5= Individuals in school management committees with different motives
- D6= Divisions in schools
- D7=Corruption in schools
- D8=Lack of framework on structure of an annual budget
- D9=Lack of knowledge to draw an annual procurement plan
- D10=Lack of knowledge to draw an individual procurement plan

School officials in Kwekwe District secondary schools agreed that financial management challenges existed in their schools as evidenced by 42.6% of them who agreed that their schools lacked appropriate human expertise on school financial management. Relatedly, 37.1% respondents admitted that their school lacked knowledge on drawing annual procurement

plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. Similarly, Robina, Benard and Jack (2018) observed that newly appointed heads in Kenya experienced school budget challenges emanating from inadequate financial skills among financial management school officials, negative influence from sponsors and other stakeholders, employment of unqualified accounts clerks in schools, inflation and poor levy payment by parents.

On cooperation in Kwekwe District secondary schools, findings indicated that individuals in school management committees with different motives (32.8%) and divisions in the schools (28.4%) affected school financial management. Findings in Kwekwe District secondary schools contradicted Dlomo, Buthelezi, Hlengiwe, and Ajani's (2022) findings in iLembe District schools in KwaZulu-Natal Province of South Africa. Findings from semi-structured interviews with Finance Committee members, School Governing Boards and Principals revealed that Principals, School Governing Boards, and School Finance Committees had cooperative relationships based on mutual trust and understanding. The findings in Kwekwe District secondary schools however concurred with Connolly, Farrell, and James's (2017) findings on school Governing Boards in England and Wales. They observed that some parents in England and Wales School Governing Boards pursued their own ulterior motives such as to bring about a specific change within the school or to promote their own children's interests.

Connolly, Farrell, and James (2017) also submitted that there were numerous reports on power struggles between school principals and parent governors in England and Wales which were attributed to principals' privileged position of knowing policies and regulations compared to the parent governors. Khuzwayo's (2019) study in South Africa revealed that conflict existed when partners went beyond their roles and responsibilities and encroached into each other's areas of responsibility. School Governing Board formations were full of tensions, power struggles, betrayal, corruption, nepotism, moral degradation and self-enrichments. Schools experienced existence of conflict between school heads and School Development Committees members, and between teachers and parents because of the absence of love, shared sense of meaning, respect and transparency in their partnership

On compliance to financial management policies and auditing, respondents (37.7%) admitted that there was lack of a framework on the structure of an annual budget. This suggested that secondary schools were not aware of the existence of Statutory Instrument 135 of 2019 in

Zimbabwe that gave a framework on the structure of the budget which required a budget document to contain expenditure estimates for the next financial year with information on current year estimates and previous year actual and may have performance information related to such expenditures. The budget document should also contain revenue estimates for the next financial year with information on the current year revenue estimates and the previous year actual. However, respondents disagreed (73.8%) that their secondary schools did not have a clear policy framework on financial management. They also disagreed (67.2%) that their schools did not adhere to policy guidelines on financial management and further disagreed (54, 1%) on the existence of corruption in their schools. In contrast, Nyoni (2017) says that bribing constitutes 25%, nepotism 14%, embezzlement 22%, fraud 16% and extortion 10% of corrupt practices in Zimbabwe. Ngwenya and Maushe (2017) also agree that fraud and misappropriation of public funds are rampant in Zimbabwean schools.

Sithole (2020) wrote an article in *The Standard* of 15 March, 2020 about a secondary school Head in Masvingo province who corruptly sold a school vehicle to himself. Similarly, Rangongo, *etal* (2016) submitted that there was rampant corruption in South African public schools. The corruption was characterised by misuse of money collected from learners, collusion, kickbacks, inflating prices and signing of blank cheques. Nyakanyanga (2019) also submits that there are corrupt practices in Zimbabwean schools, which are characterised by collusive and corrupt conduct during procurement processes, staff borrowing produce from school income-generating projects and never settling their debts, and under receipting of fees by school bursars. In addition, another corrupt practice includes rampant abuse of travelling and subsistence allowances by most staff who create unnecessary journeys in order to get travelling and subsistence allowances.

School officials in Kwekwe District secondary schools also disagreed (45.91%) that internal auditors were not consistent in reviewing compliance of schools with regulations. This means that internal auditors in Kwekwe District secondary schools were consistent in the way they reviewed schools' compliance to regulations. Mzenzi and Gaspar (2015) posit that external auditing can enhance accountability when the scope is widened to provide relevant information, and also when audit recommendations are implemented by responsible officials. A study by Zhuwau and Shumba (2018) on influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe showed that auditing of the secondary schools was inadequate. In a majority of the schools, auditing had not taken place for more than 10 years.

School officials in Kwekwe District secondary schools disagreed that internal auditors were not consistent in reviewing compliance of schools with regulations probably because they had never been audited or because they were rarely audited by internal auditors.

4.6 Challenges with financial management policies

The researcher tested a hypothesis on how challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe predicted actual practices in financial management in the secondary schools within Kwekwe District of Zimbabwe. The researcher conducted multiple regression analysis in order to answer the hypothesis.

4.6.1 Preliminary data analysis

The researcher tested for the significance of the Pearson correlation to establish relationships between study variables. Pearson correlation (r) was employed due to its ability to measure linear relationships between variables. The study variables included the dependent variable actual practices in financial management and the independent variables policies on school budget, financial control policies, policies on financial management and challenges faced by School Development Committees. Table 47 presents a correlational analysis.

Table 47: Financial management policies and challenges faced

		Actual Practices	Financial Control	School Budget	Financial Management	Challenges faced by School Development Committees
Actual practices	Pearson Correlation	1	-.393**	.018	-.051	.377**
	Sig. (2-tailed)		.002	.889	.696	.003
	N	61	61	61	61	60
Financial Control Policies	Pearson Correlation		1	.121	.028	-.353**
	Sig. (2-tailed)			.352	.828	.006
	N			61	61	60
Policies on School Budget	Pearson Correlation			1	-.096	-.148
	Sig. (2-tailed)				.463	.260
	N				61	60
Policies on financial management	Pearson Correlation				1	.177
	Sig. (2-tailed)					.175
	N					60
Challenges faced by School Development Committees	Pearson Correlation					1
	Sig. (2-tailed)					
	N					
**, Correlation is significant at the 0.01 level (2-tailed).						

The researcher ran the Pearson correlation to examine the relationship between challenges with school financial management policies (school budget, financial control and financial management) faced by School Development Committees in secondary schools in Kwekwe District of Zimbabwe and the actual practices in financial management in the secondary schools. There was significant but negative correlation between actual practices in financial management and financial control policies. The correlation between actual practices in financial management and financial control policies was moderately strong and statistically significant. The direction of the correlation was, however, negative.

This meant that as actual practices in financial management increased, financial control policies decreased. One would expect financial control policies to increase as practices in financial management increase. The significant negative correlation implied that there were challenges in terms of implementation of financial control policies in Kwekwe District secondary schools. Bashaija *et al.* (2020) carried out a study on the effects of financial controls on financial

stability of micro finance institutions in Rwanda. Their study revealed that a unit change in financial controls brought about a unit change in the financial stability of the micro finance institutions in Rwanda.

In addition, there was significant positive correlation between actual practices in financial management and challenges faced by School Developmental Committee. As schools faced challenges such as lack of appropriate human expertise in school financial management, absence of a framework for the structure of an annual budget, and lack of knowledge on drawing annual and individual procurement plans, they increased efforts to achieve practices such as having procurement authorised by the Finance Committee, and School Development Committees presenting the school budgets to parents before the beginning of the year. They also ensured the drawing of bank reconciliation statements. The implication of this finding was that School Development Committees in Kwekwe District took measures to mitigate against financial management challenges in their schools.

No significant relationship was found between actual practices in financial management and policies on school budget, and practices in financial management and policies on financial management. Munge, Kimani and Ngugi's (2016) study in Public secondary schools in Kenya revealed that budget management and financial controls significantly influenced financial management in public secondary schools. As budget management became more effective, financial management in public secondary schools was enhanced by making budget management more effective. Public secondary schools in Kenya adhered to the laid down internal procedures on expenditures and were able to set realistic budgets.

Stepwise is important for searching, locating, and choosing the independent variable within the correlation matrix that has the largest Pearson correlation to the dependent variable (Wang & Chen, 2016) and this is placed into a regression analysis called model 1. Thereafter, it goes back into the correlation matrix and looks for the next highest predictor of the dependent variable controlling for the variance in the first predictor that was included in the model. This is done sequentially, and it keeps going back into the correlation matrix looking for the next significant contributor and once it finds a non-significant predictor, it stops the analysis (Ing & Lai, 2011). For this study, the stepwise method stopped after locating the factors, financial control policies, challenges with school financial management policies and policies on

financial management to be significant predictors of actual practices in financial management in secondary schools in Kwekwe District of Zimbabwe (Table 48).

Table 48: Financial control policies

Model	Variables Entered	Variables Removed	Method
1	Financial Control policies	.	Stepwise (Criteria: Probability-of-F-to-enter \leq .050, Probability-of-F-to-remove \geq .100).
2	Challenges with school Financial management Policies	.	Stepwise (Criteria: Probability-of-F-to-enter \leq .050, Probability-of-F-to-remove \geq .100).
3	Policies on Financial Management	.	Stepwise (Criteria: Probability-of-F-to-enter \leq .050, Probability-of-F-to-remove \geq .100).
a. Dependent Variable: Actual Practices			

Model 1 excluded policies on school budget because the study found it to be a non-significant predictor of practices in financial management in secondary schools in Kwekwe District secondary schools. Policies on school budget as presented in Table 49.

Table 49: Excluded policies on school budget variable

Model		Beta In	T	Sig.
1	School Budget	.127 ^d	1.151	.255
a. Dependent Variable: Actual Practices				

4.6.2 Regression analysis for overall model

To ascertain whether policies on school budget, financial control policies, and policies on financial management, and challenges with school financial management policies were predictors of actual practices in financial management in secondary schools in Kwekwe District, the researcher carried out multiple regression analysis. The model summary (Table 50), ANOVA Table (Table 51), and Coefficients Table (Table 52) present the results.

Table 50: Regression weights for overall model

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.592 ^a	.351	.316	3.087
a. Predictors: (Constant), Financial Control, Challenges faced by School Development Committees, Financial Management				
b. Dependent Variable: Tot Actual practices				

It was found that financial control policies, challenges with school financial management policies, and policies on financial management (Table 49) had significant positive relationship with actual practices in financial management in secondary schools in Kwekwe District in Zimbabwe. These factors explained 35.1% variability in predicting actual practices of financial management in secondary schools in Kwekwe District. The findings highlighted the importance of financial control policies, policies on financial management and challenges with school financial management policies contributing to actual practices in financial management in secondary schools.

Ezeh and Ogara's (2020) study on the impact of financial management on effective school administration in Enugu Education Zone in Nigeria revealed that school Principals' fund management had a positive effect on the coordination of schools in Enugu Education Zone. Their findings also revealed that budget control had positive effect on the provision of instructional materials in schools. The study concluded that incompetency in procurement, inadequate and irregular auditing, lack of accounting supportive documents and records and also inability to prepare end of year financial statements were some of the financial challenges facing school administration in Enugu Education zone in Nigeria.

Table 51: Regression weights for overall model

<i>ANOVA results</i>						
		Df				
Model		Sum of Squares		Mean Square	F	Sig.
1	Regression	288.283	3	96.094	10.084	.000 ^d
	Residual	533.650	56	9.529		
	Total	821.933	59			
a. Dependent Variable: Actual Practices						
b. Predictors: (Constant), Financial Control policies, Challenges faced by School Development Committees, Policies on Financial Management						

The ANOVA results showed in Table 51 indicated significant influence of finance control policies, challenges with school financial management policies and execution of policies on financial management on actual practices in financial management. Therefore, financial control policies, challenges with school financial management policies and policies on financial management investigated in the study were critically important in enhancing actual practices in financial management in secondary schools in Kwekwe District of Zimbabwe.

Table 52: Significant test results for overall model

Model		Unstandardized		Standardized		Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta	T	
1	(Constant)	24.571	4.620		5.319	.000
	Financial Control policies	-.214	.083	-.298	-2.568	.013
	Challenges Faced B School Development Committees	.184	.057	.381	3.235	.002
	Policies on Financial Management	on-.159	.071	-.246	-2.227	.030

Dependent variable: Actual practices

Table 52 indicates the interpretation of the findings as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Y = Actual practices

β_0 = Constant

X_1 = Financial control policies

X_2 = Challenges with school financial management policies

X_3 = Policies on financial management

ε = Error term

$\beta_1, \beta_2, \beta_3$ = Regression coefficients of independent variables.

$$Y = -24.571 + -.214X_1 + .184X_2 + -.159X_3$$

The regression coefficient results revealed that a change by 1 unit in actual practice in financial management was as a result of changes by - 0. 214 units in financial control policies, 0.184 unit in challenges with school financial management policies and -0.159 units in execution of policies on financial management, while holding (24.571) constant. It was revealed that financial control policies, challenges with school financial management policies and policies on financial management significantly influenced actual practices in financial management in secondary schools in Kwekwe District of Zimbabwe. In combination, the three factors were found to significantly influence practices in financial management in the district.

A study by Zada, Yukun and Zada (2021) on the effect of financial management practices on the development of small-to-medium size forest enterprises in Pakistan revealed a significantly strong positive correlation between financial management practice and firm growths. The study revealed that an increase in the conduct of working capital management, financial reporting, accounting information systems, investment decisions, and financing practices was positively associated with financial performance and organisation growth.

Similarly, a study by Mang'ana, Ndyetabula, and Hokororo (2023) on financial management practices and performance of agricultural small and medium enterprises in Tanzania revealed that working capital management practices and financial management practices had a significant positive influence on both financial and organisational performance of the surveyed agro enterprises. The study, revealed that accounting, financial reporting practices and capital budgeting management practices had insignificant influence on the performance of agricultural small and medium enterprises in Tanzania.

The study on Kwekwe District secondary schools also investigated strategies to enhance effective financial management policies and practices in the secondary schools in the district.

4.7 Strategies for enhancing effective financial management policies and practices

Respondents were asked to rank strategies to enhance effective financial management policies and practices in schools in the order in which the listed strategies should be introduced in schools from 1 to 10, with 1 as the most important and 10 as the least important strategy. Table 53 shows the ranking of the strategies based on their mean.

Table 53: Strategies for enhancing effective financial management policies and practices

Strategies	Mean	Rank
Introducing an electronic financial management framework for schools	5,64	6
Capacity building of parents in school financial management	6,82	9
Capacity building of School heads/Deputy heads in financial management	3,56	1
Capacity building of School Development Committee in school financial management	3,80	2
Having a module on school financial management in teacher training curriculum at university level and Diploma level.	5,49	5
Auditing of schools annually	5,10	3
Submission of monthly reports to the Ministry of Education	7,26	10

Appointment of School Heads/Deputy Heads with financial management literacy	5,77	7
Appointment of School Development Committee members with appropriate skills	5,98	8
Ministry of Primary and Secondary Education deploying to every school Bursars/Accounts clerks trained in school financial management	5,43	4

Respondents recommended strategies to enhance effective financial management policies and practice in schools. They proposed a hierarchical order as follows: capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, and auditing of schools annually. Next, was deployment by the Ministry of Primary and Secondary Education of bursars/accounts clerks trained in school financial management, and having a module on school financial management in the teacher training curriculum at universities and teachers' colleges. The respondents recommended the last strategies as introducing an electronic financial management framework for schools, appointment of school heads/deputy heads with financial management literacy, appointment of School Development Committee members with appropriate skills, capacity building of parents in school financial management, and submission of monthly reports to the Ministry of Primary and Secondary Education.

Capacity building of School Heads/Deputy Heads on financial management ranked first and capacity building of School Development Committee on school financial management ranked second. This suggested that School Heads, Deputy Heads and School Development Committees in Kwekwe District were in dire need of capacity building in terms of financial management policies and practices. This also suggested that respondents were aware that capacity building of school heads/deputy heads and School Development Committees was an effective strategy to enhance effective financial management policies and practices in schools.

This concurred with respondents' submissions where 42.6% of them agreed that their schools lacked appropriate human expertise on school financial management policies and practices. Capacity building of parents in school financial management ranked second from last. Myende *et al* (2018) observed that sound financial management practices in South African schools existed in schools headed by principals who had capacitated themselves with financial management skills. In addition, Myende *et al* (2018) observed that successful novice rural principals in South African schools enhanced successful financial management policies and practices in their schools by establishing financial management committees (FINCOM) made

up of teacher representatives, parents from the School Governing Board, treasurers and chairpersons of all other committees found in the school.

Myende *et al* (2018) observed that successful novice principals in South African rural schools also involved all stakeholders in developing school based documents that clarified, the role of the School Governing Board, the role of financial management committees, financial planning processes, and handling of financial irregularities in schools. Similarly, in the United Kingdom, a National Governors' Association for school governors and trustees of state funded schools (Eurydice, 2019) supported local governor associations and School Governing Boards by providing information, advice, guidance, research, training and platforms for regional and national conferences (Agnew, 2019). The association published guides known as National Governance Association (NGA) guide which supported governing boards and clerks in their vital roles in running school affairs in areas such as financial management (Agnew, 2019; NGA, 2018).

The benefits of capacity building were also realised in Zimbabwe. Tarisayi (2016) carried out a study on grants in Zimbabwean schools, opportunities and challenges. Participants in the study revealed that their schools were no longer implementing school development projects haphazardly because they had been taught, during School Improvement Grant (SIG) workshops, how to produce five-year School Development Plans (SDPs). Schools were prior to the implementation of the School Improvement Grant (SIG) workshops implementing development projects haphazardly. This was because they did not have any school development planning training. School Improvement Grant (SIG) workshops trained all stakeholders, school heads, teachers, parents and pupils on drafting School Development Plans (SDPs) and this cascaded to the whole community.

Participants revealed that training that was brought by School Improvement Grant workshops empowered school stakeholders in developing School Development Plans (SDPs). Respondents in Kwekwe District secondary schools were therefore aware that capacity building of School Heads/Deputy Heads and School Development Committees on school financial management would enhance effective financial management policies and practices in secondary schools in Kwekwe District of Zimbabwe.

Respondents to close-ended questionnaires on strategies to enhance effective financial management policies and practices in secondary schools in Kwekwe District ranked auditing

of schools annually on position 3. School officials in Kwekwe District secondary schools appreciated the role of auditing as a tool to enhance financial controls and school effectiveness and efficiency. Mzenzi and Gaspar (2015) in their study of external auditing and accountability in the Tanzanian local government authorities observed that audit reports helped stakeholders who were not directly involved in the affairs of the organisation to hold executives accountable and reduce information gaps between stakeholders and executives.

Sebidi, Aina and Kgwete's (2023) studies in South Africa revealed that although school financial management officials had limited knowledge and understanding of auditing processes and procedures, they all appreciated the need to have audited financial reports. They submitted that positive audit reports gave parents trust in supporting schools financially. Positive audit reports attracted more learners due to the availability of resources. They also submitted that audit reports assisted stakeholders in planning, monitoring and leading financial management procedures and processes in their schools. Similarly, Zhuwau and Shumba's (2018) study on the influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe, revealed that more frequently audited schools surpassed infrequently audited schools in terms of financial performance measured by improvement in learning environment, pass rate, and standards.

Introducing an electronic financial management framework for schools ranked sixth in terms of submissions of respondents to the close-ended questionnaire on strategies to enhance financial management policies in Kwekwe District secondary schools. This suggested that use of electronic financial management framework was not of high priority in Kwekwe District secondary schools. This was the situation observed by Muema (2015) in Tanzania that accountability and efficient management of school finances in some schools improved as a result of introducing information and communication technologies (ICTs) into school financial management systems. Chimbunde, Musaniwa, Chingwanangwana and Jakachira (2023) carried out a study on voices of School Development Committee members on school governance and digitalisation of education in Zimbabwe.

The study was a case study involving 24 participants from eight high schools in Harare. The participants included School Development Committees chairpersons, school heads, and deputy heads. Findings of the study using semi-structured interviews and document analysis revealed that school finances would continue to be mismanaged if digital infrastructures and training of

School Development Committees in digital skills is not done. Low prioritisation of introducing electronic financial management framework for schools in Kwekwe District secondary schools concurs with Dzvimbo, Zimhondi, Masimba, and Zhanda's (2020) findings in Zimbabwe in a study on "Education as a tool for nation building: the case of Zimbabwe's new curriculum". Their study revealed that only (25%) of the schools in the study had internet connectivity and utilised internet banking services.

Use of ICT in school financial management in seventy five percent of the schools faced challenges emanating from unavailability of communication network connectivity and infrastructure. Besides lack of connectivity and infrastructure, ninety percent (90%) of Dzvimbo, Zimhondi, Masimba, and Zhanda's (2020) respondents in schools were elderly and above forty five years of age and they were not computer literate and could not readily adopt ICT in the management of school funds. Most of the respondents also lacked experience in internet use.

Quantitative findings from close-ended questionnaires in Kwekwe District secondary schools had respondents ranking Ministry of Primary and Secondary Education deploying to every school bursars/accounts clerks trained in school financial management on position 4, appointment of School Heads/Deputy Heads with financial management literacy on position 7 and appointment of School Development Committee members with appropriate skills on position 8 as strategies to enhance effective financial management policies and practices in the secondary schools. In Tanzania, Nelius and Onyango (2022) examined challenges facing school heads in controlling finances among Bukombe District public secondary schools. The study revealed that School Heads lacked budgetary skills and their District Education officers suggested that appointment of school heads should give preference to those who had experience in leadership and prior knowledge on budgetary and accounting procedures.

School Governing Boards of academy schools in England were, in accordance with the 2015 regulations, constituted on the Stakeholder Plus model (skills-based model), which required membership into the School Governing Board to be based on possession of skills that could drive the school forward (Connolly et al., 2017; DfE, 2015). In terms of the skills-based model, school governors in England were expected to have adequate financial skills because they had a collective responsibility to make important financial decisions in the school and were answerable to parents and the wider community (Agnew, 2019).

Quantitative findings from close-ended questionnaires in Kwekwe District secondary schools also had respondents ranking introducing a module on school financial management in teacher training curriculum at university level and diploma level on position 5. Similarly, participants in a study carried out by Myende,*etal* (2020) on school financial management capacity-building programmes for Eswatini principals expressed that financial management in their schools could have been saved from their trial and error practices if they had been trained in school financial management before being appointed as principal.

4.8 Chapter Summary

The chapter on quantitative data analysis and interpretation looked into the demographic profile of respondents, sources of school finances, descriptive statistics on, policies on school budget, financial control policies, policies on financial management, challenges with school financial management policies and descriptive statistics on actual practices in financial management. The study also tested the hypothesis on the association of availability of financial management documents and the actual financial management practices in secondary school within Kwekwe District of Zimbabwe. Furthermore, the study tested the hypothesis on school management policies (school budget, financial control, and financial management) and financial management challenges in predicting actual practices in financial management in secondary schools within Kwekwe District of Zimbabwe. The chapter also presented strategies to enhance effective financial management policies and practices in secondary schools in Kwekwe District.

The study observed that parents, the donor community and the government were the major sources of school finances in secondary schools in Kwekwe District. School Development Committees in Kwekwe District secondary schools were knowledgeable about drawing a budget, they could identify negative factors that affected the budget and had strategies in place for managing their school budget. They were also knowledgeable about financial controls for their schools though they did not execute some of these activities effectively. In addition, they were knowledgeable about financial management for their schools, but had in adequate financial resources availed to them to execute their duties

Availability of adequate documents that guide financial management is good for practice in financial management. However, the study found no significant difference between practices and the use of documents in secondary schools. Secondary schools in Kwekwe District were not using available financial management documents in the execution of school financial management duties though they were aware that these could improve their practices in financial management. Financial controls, financial management and challenges faced by secondary schools in Kwekwe District influenced actual practices in financial management.

The study also observed that policies on school budget did not have a relationship with actual practices in financial management in secondary schools. The study revealed that financial control policies, challenges faced by School Development Committees, and financial management significantly influenced actual practices in financial management in Kwekwe District secondary schools. The study found that in combination, the three factors influenced financial management significantly.

There were financial management challenges in secondary schools in Kwekwe District of Zimbabwe. These emanated from lack of appropriate human expertise in school financial management, lack of a framework for the structure of an annual budget, lack of knowledge of drawing annual procurement plans, lack of knowledge to draw individual procurement plans, individuals in school management committees with different motives, and divisions in the schools. However, respondents disagreed that secondary schools in Kwekwe District did not have a clear policy framework on financial management, they did not adhere to policy guidelines on financial management, and that there was existence of corruption in their schools.

Respondents recommend capacity building of school heads/deputy heads and School Development Committees on school financial management, auditing of schools annually, the Ministry of Primary and Secondary Education deploying bursars/accounts clerks trained in school financial management, and having a module on school financial management as part of teacher training at universities and teachers' colleges.

Chapter 5: Qualitative Data, Presentation, Analysis and Interpretation

5.0 Introduction

The previous chapter presented quantitative findings to the research questions (see Chapter 1 Section 1.4) on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe using close-ended questionnaires on school officials in Kwekwe District secondary schools. This chapter presents and analyses data from interviews on financial management policies and practices in secondary school within Kwekwe District of Zimbabwe. This chapter presents qualitative findings from interviews on the stated research questions in Chapter 1, section 1.4.

The goal of the study was to explore financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. The researcher used Atlas Ti version 22 to manage and support the qualitative analysis of the data from the interviews with secondary school leadership in Kwekwe District secondary schools. The use of this qualitative software facilitated the virtual findings of the study, the software networked and projected the qualitative data for a better understanding of participants' understanding of, and opinions on financial management policies and practices in secondary schools under study. The study used a structured and systematic scientific technique of interpretation to present the data. Furthermore, the study discussed the results in line with research questions as presented in section 1.4 in Chapter 1. The chapter covered the data analysis procedure, profile of study participants, findings linked to research questions, and chapter summary.

5.1. Process for data analysis

The researcher used individual face-to-face interviews to obtain data for this qualitative study. The data were analysed using information from a total of 19 participants, including school Heads (3), school Deputy Head (1) School Development Committee Chairpersons (3), School Development Committee Vice-Chairperson (1), School Development Committee Treasurers (4), Senior Teachers (2), Heads of Department (2) District Schools Inspector (1), District Accountant (1), and Internal Auditor (1). These individuals were sampled from respondents who answered close ended questionnaires during the quantitative phase. Statements were made by assigning pseudonyms for each participant (P), and pseudonyms were used during the narrative findings. Findings were bolstered by direct quotations in order to convey the

participants' views (Sipahioglu, 2023). Below is a description of the procedures for analysing the data acquired for this investigation. Table 54 shows analytical process for data analysis employed in the study on Kwekwe District secondary schools.

Table 54: Analytical process for data analysis

Step	Method	Explanation
1	Organising data	The researcher transcribed, sorted, and prepared the interviews data for data analysis.
2	Review of transcripts	The researcher reviewed the data. This was to ensure that the researcher got familiar with the data collected and to make sure that, the collected data reflected the direction of the study.
3	Stage one coding	Initial emerging themes were labelled and then categorised.
4	Stage two final coding	The coding process was used to sort related data in a way that related headings with similar content were grouped. These formed the categories under the themes regarded as sub-themes.
5	Representation of data	A thematic analysis was then used to present the findings. The findings in the themes were represented through Atlas Ti version 22 in figures and network linkages, followed by thematic presentations of participants' verbatim words. Likewise, the presentations of findings were aligned to research questions.

In this study, the interview transcripts were analysed using Atlas-Ti version 22. Atlas-Ti is a software that specialises in evaluating qualitative data. The transcript was auto-coded using a text search tool to depict participants' understanding and views about financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe in order to inform educational policies and practices on financial management. The researcher sought the assistance of a specialist to analyse data using Atlas Ti version 22. The specialist used text search tool which allowed familiarity with participants' voices and comments they made.

The coding procedure used apply coding, axial, and in-vivo coding. Transcripts were read thoroughly in order to achieve apply coding, and to extract possible labels or tags to explain the meaning arising from the data. This means that meaning was assigned to a piece of text (that is a keyword or combination of words termed a code). Apply coding helped to organise raw data transcripts into categories, which were transformed into descriptive multi-dimensional preliminary frameworks for analysis.

Axial coding was used to group related codes. Axial coding is the technique of linking codes together during data processing. In-vivo coding was very useful since it allowed coding of participants' words without editing them, which meant non-modification of their exact words. Quick coding was also used to code previously coded terms. At the end of the coding process, the codes were divided into code families, which were also referred to as sub-themes.

5.2. Participants' profiles

The researcher purposively selected nineteen (19) participants from four secondary schools in Kwekwe District of Zimbabwe. The composition of the schools included one boarding school in a rural area, one boarding school in an urban area, one day-school in a rural and one-day school in an urban area. The researcher selected participants purposively because of their roles in financial management practices in schools. Participants were purposively drawn from schools that participated in the quantitative phase using close-ended questionnaires. This gave a purposive sample which included school Heads (3), school Deputy Head (1) School Development Committee Chairpersons (3), School Development Committee Vice-Chairperson (1), School Development Committee Treasurers (4), Senior Teachers (2), Heads of Department (2) District Schools Inspector (1), District Accountant (1), and Internal Auditor (1) who were identified as P1,P2,P3.....P19.

5.3 Findings related to research questions

As indicated in Chapter 1 (see Section 1.4) this chapter presents the findings of stated six research questions in Chapter 1. Table 55 presents the themes and subthemes derived from the qualitative findings for data analysis, interpretation, and discussion in the study.

Table 55: Study themes and sub-themes

Theme	Sub-Themes
1. Scope of financial management policies and practices	1.0 Sources of financial resources in schools 1.1 Parents 1.2 Government 1.3 Entrepreneurial activities 1.4 Alumni 1.5 non-governmental organisations 1.6 Communities.
2. Factors influencing school financial management policies and practices	2.1 Policies on school budget 2.2 Financial control policies 2.3 Policies on Financial Management 2.4 Practices in financial management 2.5 Documents available for use in guiding financial Management 2.6 Capacity building on understanding financial management policies and practices
3 Challenges in financial management policies and practices	3.1 Challenges in sourcing of school finances 3.2 Poor accounting for income 3.3 Lack of financial management knowledge 3.4 Poor maintenance of movable asset registers and stock control registers 3.5 Flouting of procurement procedures 3.6 Irregular auditing of schools by government auditors 3.7 Linguistic accessibility of financial management policies in documents
4. Strategies to enhance effective financial management policies and practices	4.1 Solutions to challenges of sourcing school finances 4.2 Solutions to challenges on guiding policy documents 4.3 Solutions to poor financial management in schools 4.3.1 Capacity building 4.3.2 Auditing of schools 4.3.3 Engaging qualified school bursars and accounts clerks 4.3.4 Inclusion of module on financial management in colleges 4.3.5 Introducing an electronic financial management system 4.3.6 Introducing policy on minimum qualifications of School Development Committees members

5.4 Scope of financial management policies and practices

The theme on the scope of financial management policies and practices yielded description of the sources of finance and challenges in the sourcing of school finances. These were linked to challenges on financial management policies and practices in schools, solutions to the challenges, external assistance for knowledge in financial management policies and practices, and documents guiding policies and practices in financial management.

5.4.1 Sources of financial resources in schools

Participants were asked to identify the sources of financial resources in their schools. Six (6) main codes emerged as shown in Figure 6. These included parents, projects, government, non-governmental organisations, alumni, and communities. Qualitative findings from interviews agreed with quantitative findings in Kwekwe District secondary schools which revealed that in terms of fees payments respondents 73.8% said fees were always from parents, 23.0% reported that fees were always from donor community, 11.5% reported that fees were always from government, 8.2% reported that fees were always from school projects, 4.9 % reported that fees payments were always from responsible authority and 1.6% reported that fees were sometimes from alumni. What follows is the discussion of each of these sub-themes.

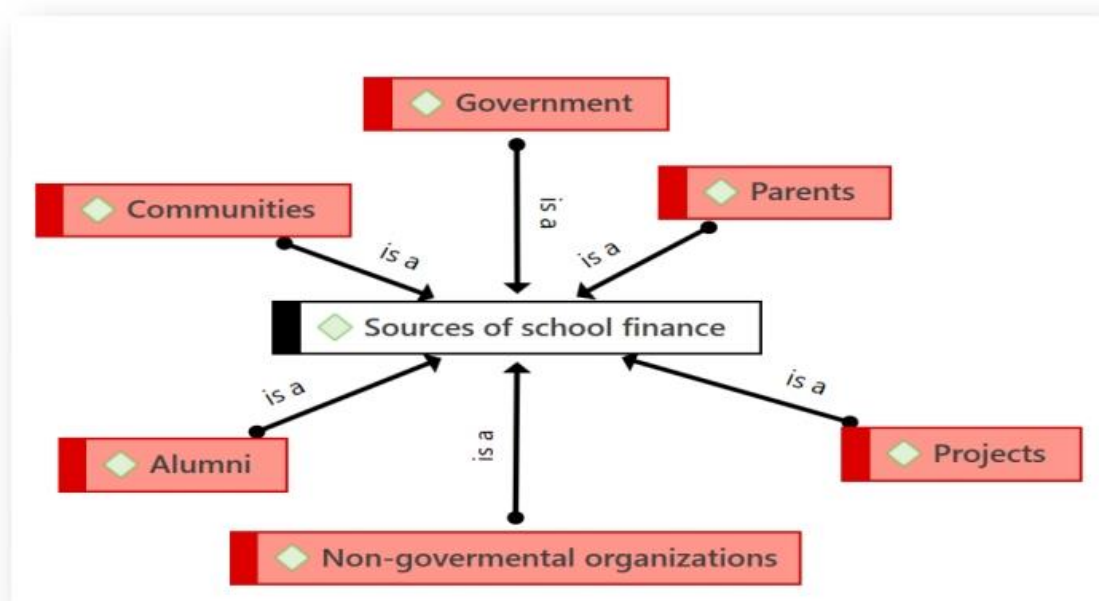


Figure 6: Sources of school finance

5.4.1.1 Parents' contribution to financial resources

The findings of this study showed that parents and guardians were the major sources of school finances. The statements submitted by participants P1, P14, and P18 showed the evidence as indicated in the excerpts below.

I want to rank school fees as number 1 and I am going to take non-governmental organisations as number 2, Number 3 is BEAM, number 4 is projects, number 5 is school improvement grant, 6 rehabilitations, and the last but not least which is civics (P1)

Sources largely, school fees from parents, then there are a few learners who are sponsored by some organisations, otherwise, the bulk of the money comes from school fees from our parents. (P14).

We get our finances strictly from the levies paid by parents, we also get our finances from government grants from time to time. The parents are at times assisted by donors, who are our partners at Rhinoceros secondary high school (P18)

Based on the above evidence, sources of school finance in Kwekwe District secondary schools were mainly parents through payment of their children's fees and levies. These findings concurred with quantitative findings using close ended questionnaires on Kwekwe District secondary school officials. Quantitative findings had the highest number of respondents (73.8%) submitting that their school finances always came from parents. Findings in Kwekwe District secondary schools also concurred with Cherotich, Atoni and Munyua's (2020) findings on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya. Cherotich, Atoni and Munyua's (2020) studies revealed that parents, non-governmental organisations, income generating projects and alumni were sources of school finances. Their study further revealed that, school fees from parents were the main source of school income. Participants in open-ended interviews in Kwekwe District also cited government as another source of school finances.

5.4.1.2 Government's contribution to financial resources

The government contributed to school finances in Kwekwe District by giving grants, assisting vulnerable pupils with Basic Education Assistance Module (BEAM) funds, and giving educational assistance to veterans of the liberation struggle, their spouses, and dependants. Participants also highlighted government contributions to school finances through BEAM

funds and War veterans' educational assistance. On BEAM funds, Participants P1 and P5 had this to say:

Sources of finance in our secondary schools, the main one is the school fees the ones, which are paid by the parents. They also get funds from the government, which is BEAM, which caters for those vulnerable pupils. (P1)

Our first source of finance in our secondary schools are parents who pay fees and levies ...however they are not the only ones, government also provides assistance, through BEAM, Basic Assisted Education Module to learners who are vulnerable, orphans and vulnerable learners.... (P5)

It also came out from Participants P8 and P10 that besides BEAM, the government paid fees for those who were involved in Zimbabwe's war of liberation including their dependants:

I also want to mention that some parents get their funding of school fees from the War Veterans Association which is the government project. (P8)

Sources of finances at Kudu high school, basically.... we receive school fees from parents. Secondly, we have school projects.... We have non-governmental organisations... BEAM from the government as well as the War Veteran's Association...challenges especially from the government side where we have the war veterans' funds usually, they take time to release, to pay for the beneficiaries. (P10)

Secondary schools in Kwekwe District had BEAM and War Veterans fund as alternative sources of school finances. Qualitative findings from interviews with school officials agreed with quantitative findings from close-ended questionnaires where 11.5% respondents revealed that their schools always received finances from the government. Participants in open-ended interviews submitted that the government paid fees and levies for the poor and vulnerable school pupils under the Basic Education Assistance Module (BEAM) programme and War Veterans fund. Basic Education Assistance Module (BEAM) was introduced in Zimbabwe in 2001 as part of the Enhanced Social Protection Project (ESPP) (Harvey *et al.*, 2012).

Basic Education Assistance Module (BEAM) was introduced as a social safety net aimed at alleviating worsening social conditions that were causing the poor to suffer as a result of escalating prices of basic commodities, retrenchments, high unemployment rates, high rate of school children dropping out of school, and high interest and inflation rates (Marongwe, 2007). Quantitative findings from close-ended questionnaires and qualitative findings from interviews

with school officials agreed that the government was not the major source of school finances in Kwekwe District secondary schools. These findings differ from Chan , Xu and Shu's (2016) studies in Zhejiang and Jiangsu provinces in China .Chan , Xu and Shu's (2016) studies revealed that Central Government contributed 45.5% of the local school revenues in China. Provincial administration contributed 30.5% of school the school revenue, and the rest 24% of the school revenues were from local governments and private donations such as those from voluntary community contributions.

Findings in Kwekwe District were similar to Aina's (2020) and Mestry' s (2020) observations in South Africa .These observed that Amended National Norms and Standards for School Funding (ANNSSF) policy of 2006 provided for more funding by the government to poorer schools (quintiles 1, 2 and 3) than to quintiles 4 and 5 schools. School governing Boards (SGBs) in more affluent schools received reduced state funding and were obliged to supplement state funding. Similarly, in Zimbabwe the government paid fees and levies for the poor and vulnerable school pupils under the Basic Education Assistance Module (BEAM) programme and War Veterans fund. Furthermore, the government of Zimbabwe paid School Improvement Grant (SIG) to impoverished primarily schools and satellite secondary schools in Zimbabwe (Tarisayi, 2016). The Ministry of Primary and Secondary Education established the School Improvement Grants (SIGs) with support from United Nations Children's Fund (UNICEF) since 2013. The School Improvement Grants (SIG) were a component of the Education Transition Fund (up to 2015) and then the Education Development fund (2016-2020) (Smith et al., 2021). Participants in Kwekwe District secondary schools also submitted that they had entrepreneurial activities as sources of school finance.

5.4.1.3 Entrepreneurial activities' contribution to financial resources

Participants cited income-generating projects as another source of school finances. All the participants from the four schools interviewed were engaged in one project or the other to raise funds for the running of the school. The projects mainly engaged in were horticulture, maize production, and gardening, poultry, and tuck-shops ventures. This was evident in the opinion of Participants P4 and P8 who said that:

We also have small projects in the garden, we plant maize and a few crops. We also have a poultry project where we have broiler chickens and roadrunners. We have goats. We also usually have a tuck-shop where

we sell some goods to get some money to help together with the fees that parents pay. These are the projects that we have. (P4)

The school has a running tuck-shop where they sell various things to get revenue into the school. Here and there, we also have some projects that are done in the school to bring in some funds. Projects like chicken production, gardening produce which are also sold to some members of staff. (P8)

Participant P13's school was involved in cattle rearing, maize production, and egg production, and operated a tuck-shop. This was seen in the words of participant P13 who said:

We do have a farm about 1 000 hectares where we have beef head ranging from 28 to 35 and also, we run some horticultural production unit at the school where we produce vegetables, onions and tomatoes...any surpluses are for sell and the rest provide for dh services. We also run a very thriving egg production unit of 300 layers and most of the eggs if not in the DH they are sold, particularly this period when the students are on forced vacation due to Covid-19. The school also has a tuck-shop where they do some sales on items that are produced from fashion as well as food and nutrition unit... apart from the parents' fees, the three highlighted projects are the main sources of finance for the school.

Further findings indicated that projects do not only provide funding but also contribute towards supplementing teachers' incomes and the feeding of students, particularly those in the boarding schools. Participants P15 and P16 had this to say:

We run school projects, poultry particularly. We have layers, we also have broilers. We also have a garden project where we grow some vegetables, a variety of them but these are largely for the consumption of our learners, they are for the kitchen. (P15)

The school has got some projects which it is doing so as to supplement the fees and to enable the school to have some activities that can be operating outside the school fees like feeding pupils when they go out and maybe helping teachers supplementing their small amounts that they get from their salaries in the form of motivational appraisals. That is what we do and again we try to cut costs, since we have the chicken projects, poultry projects we actually raise our own poultry then we give it to the dining, we have the garden where we produce vegetables to supplement our budget so we are not just seated. We have cattle at the farm, we also do a bit of some farming in our farm where we have beans and some other crops that we get like maize to supplement the school budget. (P16)

The findings from interviews in Kwekwe District secondary schools agreed with findings from close-ended questionnaires in the quantitative phase where respondents (8.2%) revealed that their schools always received finances from school projects. Qualitative findings from

interviews expanded on the quantitative findings from interviews by revealing that their schools engaged in projects such as tuck-shops, farming, and a poultry project. Schools in Kwekwe District did not only raise money from the projects but also fed learners residing in the boarding schools. These findings suggest that entrepreneurial activities were an important source of finances in Kwekwe District secondary schools.

Similarly, Nyangaresi, *etal's* (2016) study on influence of school-based income-generating projects on students' retention rate in secondary education in Kenya revealed that government and parents were constrained in financing education. Donor funding was unreliable since it kept on shifting conditions and this affected most households' ability to have their children in school. Nyangaresi, *etal's* (2016) studies revealed that the majority of schools under study were engaged in income generating projects as a way of supplementing the school budget, and thus improving student retention rates in schools. Schools also used income from the projects to supplement students' tea break, lunch, supper, and buying uniform for the bright but needy students. Participants also cited alumni as sources of finance in Kwekwe District secondary schools of Zimbabwe.

5.4.1.4 Alumni's contribution to financial resources

Alumni was another source of finance identified by participants in this study. Although findings indicated that funds from alumni were not regular, the funds assisted schools to fund particular events such as speech and prize giving days and to pay school creditors. Participants P14 had this to say:

Former students... we have that organization for former students, at times they assist us particularly when we contact them, we tell them about our problems they do assist. Like last year, for instance at the beginning of the pandemic, they really assisted us with some money which we used to pay for our electricity bill.

Alumni assisted the running of some schools during Covid-19 induced lockdowns. Similarly, Namusisi and Buluma's (2022) case study in Uganda revealed that alumni association raised funds that were used to run the school during Covid-19 lock down. Participant P15 and P4 also said:

Our former students have their association called ROSA... They also come in handy when we have a project, for example, we want help from them, but they usually help us during speech and prize giving day. They have a committee that makes sure that the event is very successful... they also help us in supporting learners who face problems with school fees payment. Sometimes we can come up with tuition of a learner from form one up to 'A' level whenever we approach them, they usually are forth coming. (P15).

Most of them are seated at home...We have two former students who are in Dubai and they usually contribute on prize giving days, they also help out with small projects. (P4)

Findings of the study indicated that alumni contributions to secondary schools in Kwekwe District came whenever the schools approached them for assistance. The finances were mostly in the form of donations to school special functions such as speech and prize giving, and school small projects. Qualitative findings from interviews with school officials agreed with quantitative findings where 1.6% respondents revealed that sources of school finances were sometimes from alumni.

Findings in Kwekwe District secondary schools agreed with Barus and Guchi's (2023) library research in Indonesia on the effectiveness of financial management in Islamic Educational Institutions. Barus and Guchi's (2023) library research revealed that school financial resources in Islamic Educational Institutions in Indonesia came from the government, the community, and students' parents and from alumni. Funds from alumni were just like in Kwekwe District secondary schools' nominal and normally came in the form of books, learning tools and equipment meant to assist the school. Furthermore, participants in Kwekwe District cited non-governmental organisations as sources of school finance.

5.4.1.5 Non-governmental organisations' contribution to financial resources

Findings of the study indicated that schools received funds from non-governmental organisations such as Plan International, Campaign for Female Education (CAMFED), and Red Cross. For example, Participant P4 said:

We have Plan international, CAMFED, and the other one in Bulawayo. CAMFED has helped us build a hostel for the girls. Plan international has also helped us with the beds for the girls all of them and they are 25. Therefore, these two organisations have been helping a lot.

Similarly, Participant P8 had this to say:

We have organisations such as CAMFED. We have ChildLine... we have Plan International, we have the Red Cross and then we have the Lions Club. All these play a role in the upbringing of children in our school, particularly those underprivileged.

Participant P18 also shared the same submissions and had this to say:

Donors who are our partners at Rhinoceros secondary high school sometimes assist our parents. Our major donor is Plan International, which has almost 150 learners they support, followed by CAMFED supporting the girl child.

Findings of this study showed that secondary schools in Kwekwe District of Zimbabwe had donors who assist the disadvantaged pupils. Notable donors were Plan International, Campaign for Female Education (CAMFED), Lions Club and Red Cross. Qualitative findings from interviews with school officials agreed with quantitative findings from close ended questionnaires where respondents 23% said that their schools always received school finances from donor community. Similarly, Cherotich, Atoni and Munyua's (2020) studies on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya, identified parents, non-governmental organisations, income generating projects and alumni as sources of school finances. In addition, participants cited communities as sources of school finance in Kwekwe District secondary schools.

5.4.1.6 Communities' contribution to financial resources

Findings of the study indicated that secondary schools in Kwekwe District of Zimbabwe also got financial support from their local community. The support came from commodity donations from individuals, and the business community such as shop owners and banks. Participants P11, P13, and P15 expressed views relating to the role of communities.

We also get some sponsorship or donations from the corporate sector and from our political figures within the community. (P11)

Donors and well-wishers here and there they also provide some form of funding. (P13)

Our community is very supportive, especially the business community. Whenever we ...need funding... they're always forthcoming, especially the banks when we have our events, we usually mobilise our business community. The major event for which we usually approach them is the speech and prize- giving day. They can also help with the donation of prizes... those who run butcheries help with meat or whatever commodities they can donate, but the community is quite forthcoming...We also have some individuals who have learners that they sponsor, for example, the local Member of Parliament, the local chief in the area, they also sponsor some learners. (P15)

As part of the source of finances coming from the community, an interesting finding was that teachers were also sources of school finances. This was seen through the views of participant P15 who expressed that sources of finance at their school included, “*business communities, and then followed by individuals, even teachers, sometimes.*”

Quantitative findings from close-ended questionnaires had 4.9 % respondents revealing that they always received their school finances from the responsible authority. However, participants in open-ended interviews revealed that their schools received their school finances from the community. Results of this study revealed that secondary schools in Kwekwe District of Zimbabwe had parents, government, alumni, non-governmental organisations , projects and the community as sources of finance. The community included shop owners, politicians, corporate world, teachers and local leadership. Similarly, Rusmiyatun (2020) submitted that schools in Indonesia besides receiving School Operational Assistance (BOS) fund from the Central Government and school grants/School Financial Management Assistance Funds (PDPS) from the district government, schools Indonesia received voluntary donations from students' parents, alumni and the business world.

In England and Wales, the Taylor Report (1977) in line with the Stakeholder Theory recommended that the interests of the teaching staff, parents and others such as past pupils needed to be reflected in the constitution of School Governing Boards (Connolly *et al.*, 2017). The report argued that these groups contributed towards the establishment of a partnership in schools based on their common interests. Similarly, findings in Kwekwe District secondary schools revealed that fees and levies were agreed upon in a parents’ extraordinary meeting before they were charged and collected. Section 31(3) of Statutory Instrument 144 of 2019 (Treasury Instructions) requires the budgeting process to be participatory in nature with all stakeholders involved in public finance management getting involved in the budget formulation exercise.

Chukwu,*etal* (2019) advocated for participatory budget formulation process by positing that harmonious cooperation between school heads, government, teachers and the community during budget preparation and implementation processes enhances efficiency and effectiveness in teaching and learning processes. Additional sources of school finances in Kwekwe District secondary schools came from income generating projects, non-governmental organisations, alumni, the community and the government. This was in line with the Governance Theory (Stoker, 1998) and Stakeholder Theory (Freeman, 1984). Stakeholders are groups of people whose support to the organisation is vital for its survival and success (Nwanji & Howell, 2019). Both the Stakeholder Theory (Freeman, 1984) and Governance Theory (Stoker, 1998) concur on the involvement of actors and institutions that are drawn from both government and beyond.

5.5. Factors influencing school financial management policies and practices

As indicated in Chapter 1 (see Section 1.4) research question (RQ) 2 sought to explore factors influencing school financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. The qualitative phase in the study involved open-ended interviews with school officials. The study sought responses from 19 purposively sampled participants including supervisors, school heads, deputy school heads, senior teachers, and heads of departments, treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect to budget preparation, financial controls, financial management and practices in financial management in secondary schools within the Kwekwe District of Zimbabwe.

The researcher assessed and analysed relevant responses. The analysis yielded factors influencing school financial management policies and practices as a theme for this research question and six sub-themes also emerged. The sub-themes were, policies on school budget, financial control policies, policies on financial management, practices in financial management, documents available for use in guiding financial management, and capacity building on understanding policies and practices in financial management. Table 56 shows the theme on factors influencing school financial management policies and practices and its sub-themes.

Table 56: Factors influencing financial management

Themes	Sub-Themes
Factors influencing school financial management policies and practices	2.1 Policies on school budget 2.2 Financial control policies 2.3 Policies on Financial Management 2.4 Practices in financial management 2.5 Documents available for use in guiding financial management 2.6 Capacity building on understanding financial management policies and practices

What follows next is an analysis of each of the subthemes

5.5.1 Policies on school budget

The researcher sought responses from 19 sampled respondents including supervisors, school heads, deputy school heads, senior teachers, and heads of departments, treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect to school budgets. This section looked into drawing of the school budget in relation to School Development Plans (SDPs), participatory budgeting process and challenges faced when drawing school budgets.

5.5.1.1 Adherence to policy requirements

Interviews with secondary school officials in Kwekwe District secondary schools sought to investigate whether secondary schools in Kwekwe District had School Development Plans (SDPs). Participant P5 revealed that all secondary schools in Kwekwe District had School Development Plans (SDPs). Lack of adequate funds was the major drawback in the implementation of School Development Plans in Kwekwe District secondary schools. Participant P5 had this to say:

All schools yes now they have School Development Plans...They are quite good as I read and I sign them, but the problem comes on the implementation of the plan. The implementation of the plan is heavily linked to funding of the school. What has been planned to be done is in anticipation of the revenues

coming into the school... but as I have said earlier on, funding does not come as easy as possible. You find that planning is done correctly, but the implementation plan fails on the ground.

Participant P12 echoed the same sentiments by positing that instability of the economy affected the drawing of School Development Plans at their school and had this to say:

This time we are doing short-term plans, the reason is inflation. We are living in a highly inflationary environment so if we talk of a five-year plan, I think that money will be almost useless by the time we get to the fifth year.

Participant P13 also submitted that they had five-year School Development Plans (SDPs) and 10 to 25 years development plans although instability of the economy posed challenges, and had this to say:

...not 5-year only they go beyond that I think from what we are planning we go to 25 years. So far, we have installed some solar, which I think has a lifespan of around 15 to 25 years. Therefore, we definitely practice that....finances become a little short in that you can't really predict the value of the Zimbabwean dollar tomorrow. In that regard we really can under plan or over plan due to the instability of our economy that is the main challenge. We can't plan to say that within 10 years we would have raised 20 million that will be used to do such a structure or such a project.

Participant P8 also highlighted that they had a School Development Plan (SDP) and a departmental development plan at their school, and had this to say:

We have one actually even for our department. We have our own Sports Department Development Plan...It was based on analysing or maybe gap analysis in terms of what we need to achieve as a department and looking at what is not there that we require to be in the department.

These findings on interviews with school officials in Kwekwe District concurred with quantitative findings with school officials using close ended questionnaires. Respondents to close ended questionnaires agreed that secondary schools in Kwekwe District of Zimbabwe had School Development Plans. Tarisayi's (2016) study in Zimbabwe on grants in Zimbabwean schools, opportunities and challenges revealed that some schools in the country had been taught during School Improvement Grant (SIG) workshops on how to produce five-year School Development Plans (SDPs). An investigation by Ezeh and Ogara (2020) on impact of financial management on effective school administration in Enugu education zone in Nigeria had

respondents agreeing that financial plans were made at the beginning of every session and that there was effective implementation of budgets at their schools.

Contrary to submissions by participants P5, P8, P12 and P13, participant P6 revealed that their school did not have a School Development Plan (SDP) and had this to say:

No, we don't have that one, because I am sure it is the system, it is a very good question, which I think must be looked into, for future's sake. It is like when you take over, it's a takeover hand over, and this is done yearly. I also find one year is not good enough, two years is best... Yes, I think that could be looked into... the 5-year plan we should be working in that manner, but I find now or even when we took over, there isn't any 5-year plan.

Participant P7 shared the same sentiments that the previous committee had not handed over a School Development Plan (SDP) to them and had this to say:

No, I just had one at Rhodes... Here I haven't seen any, we never did it and given that we have not worked, we were elected on the 1st of March and began working on 15th March 2020 and on the 30th Covid 19 stopped everything.

Participant P1 also submitted that some secondary schools in Kwekwe District did not take School Development Plans seriously and had this to say:

...drawing of 5-year Development Plans by schools is not taken seriously, especially in those schools who are not getting any funds from non-governmental organisations. You know like when SIG comes in, that is School Improvement Grant, they ask, where is your plan? Where is your school operational plan? How are you going to be running your school for the next 5 years? So, they make sure they produce, but for those schools who are not getting anything I don't want to lie, they are not focusing on that.

Findings of this study revealed that whereas some secondary schools in Kwekwe District drew School Development Plans, there were some secondary schools in the district that operated without School Development Plans to guide their operations. Bhattacharya and Gowramma's (2018) study in India on issues and problems faced by the School Management and Development Committee (SMDC) in improving the quality of secondary school education system had similar findings. Twenty percent (20%) of their study sample reported that they lacked government (administrative) support to prepare School Development Plans (SDPs). They also reported that they lacked funds to execute School Development Plans.

Findings of this study revealed that some of the secondary schools in Kwekwe District operated with School Development Plans (SDPs) while some did not. Economic instability affected the drawing of School Development Plans by some secondary schools in Kwekwe District of Zimbabwe. Section 36 of the Education Amendment Act, 2006 in Zimbabwe provides for the establishment of School Development Committees which are empowered to manage school financial resources (The Education Act [Chapter 25:04], 2006). Statutory Instrument 87 of 1992, School Services Fund (SSF) manual and Administration and Finance circular minute number 6 of 1994 mandates the School Development Committees Finance sub-committee to take charge of all financial affairs in the school.

Section 47(1) of the Public Finance Management Act 22.19 requires the accounting authority for a specified public entity to submit for approval at least thirty days before the start of the financial year a budget of estimated revenue and expenditure for that financial year and an annual plan relating to that public entity. School Development Committees in Zimbabwe are expected in terms of Mathema and Thabela's (2021) School Development Committee handbook to draw School Development Plans (SDPs). Mathema and Thabela's (2021) School Development Committees Handbook further requires School Development Plans whether short term or medium term or long term to ensure effective use of school budgets and resources and to provide an opportunity for all stakeholders to make their input.

5.5.1.2 Participatory budget formulation

Section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires the State and all institutions and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them. Similarly, Part V Section 31(3) of Statutory Instrument 144 of 2019 (Treasury Instructions) requires the budgeting process to be participatory in nature with all stakeholders involved in public finance management getting involved in the budget formulation exercise.

Quantitative findings on policies on school budget concurred with qualitative findings using open-ended interviews with school officials. Respondents in Kwekwe District disagreed that they lacked knowledge on drawing a school budget. Qualitative findings from interviews with school officials also revealed that School Development Committees in Kwekwe District secondary schools were able to draw school budgets. Participant P1 submitted that secondary

schools in Kwekwe District were knowledgeable about the drawing of a school budget, and had this to say:

Budgets are easy to draw. You know School Development Committees, their duties are not to draw the budget. The budget is drawn by, like in a school, you go to different departments, you ask their needs, they give you their needs and you come up with a budget. Their duty is to come in and approve the budget... The budgets, I want to say they are really good because these are the same budgets, which are being used to increase their fees so they go through scrutiny from this office. We send them to Provincial Office, they go through the audit and their fees are passed based on those budgets... Therefore, on yearly basis we want all schools, whether you have changed or it's the same, but we want to have a budget in place.

Participant P5 also confirmed that secondary schools in Kwekwe District were able to draw school budgets because of prior training to draw the school budgets, and had this to say:

...as I said earlier on, we train them, they are trained in this area, and they are trained on how to draw the budget. Before it is acceptable by us here, they go through the Accountant, the Accountant scrutinizes the budget to see to it that it is properly drawn. She is the one who makes recommendations on what needs to be corrected... school budgets are quite good.

Participant P3 also confirmed that secondary schools in Kwekwe District were able to draw their budgets. The only challenge was that they did not follow their budgets.

They know how to budget. I don't want to lie. Some can draw up a budget correctly, but they don't follow their budget. That is the problem we are having in schools. They deviate from their budget... they know very well, they are not supposed to deviate from the budget but they deviate. You go to a school you find they purchase some of the items, which are not in the budget, and you ask them why did you purchase these items that are not in the budget? And you don't get a satisfactory answer.

Participant P3's submissions concurred with quantitative findings from close-ended questionnaires. Respondents agreed that schools experienced unbudgeted expenditure. Quantitative findings from close-ended questionnaires and qualitative findings from open-ended interviews with school officials in Kwekwe District concurred with Munge, Kimani and Ngugi's (2016) studies in Kenya. Munge, Kimani and Ngugi's (2016) studies revealed that public secondary schools in Nakuru properly managed their budget without any external assistance. Participants in this study also revealed that the budget formulation process in the

secondary schools under study was participatory in nature. Participant P18, for instance, had this to say:

The school is run through departments, each department is asked to make a presentation of their expectation for the 12 months period. All these come together, and they are aggregated. We are saying there is involvement of the HODs and obviously, the HODs would have liaised with the teachers in the department. We are talking about the same thing for all the departments at the school. Even the parents eventually the side of the parents where they have their ancillary staff that's going to be paid salaries that are based on National Employment Council recommendation. So, you aggregate all that. You also take into account the input from the Ministry. The Ministry has Better Schools Programme, which is financed by schools. You also consider requirements of the National Association of Secondary School Heads and so on. They also come in because they also tell you how much they want per kid and that is going to be integrated into the final budget that you come up with.

Participant P11 also submitted that the budget formulation process at their school was participatory in nature and had this to say:

We then have our budget preparation, which will involve the School Development Committees, school management, teachers and the parents. We identify projects that we need at the school, and how much is involved and once that is identified, we can come up with a figure of fees to be paid to cater for those identified projects.

Findings of this study also revealed that the school Finance Committee sought submissions from teachers, school departments and other relevant parties when drafting the school budget. Participant P14 had this to say:

First is to make a compilation of what we need. We sit down in a meeting of course. We discuss first with the teachers, we agree on what they need to go to the School Development Committees. We also agree on what we need, and we find quotations and then compare with the income that we have. We will finally sit down and say, we prioritise to say, for this term or this period, what we can manage is ABCD. We come up with a budget for the things that we need for a particular term...After we agree with the committee, we invite parents to a budget meeting, we present the budget, and they discuss it. They also make their contributions. At times we may remove x, y, z or even add though not much. After a day with the parents, then we send it to the Ministry for approval and then we invoice pupils the approved fees and levies per child.

Similarly, participant P17 submitted that the school finance committee sought submissions from teachers, school departments and other relevant parties when drafting the school budget. Participant P17 had this to say:

When making a budget we have School Development Committees committee and the admin staff, we have HODs they all get involved when making the school budget. The HODs discuss with their teachers and find out what is needed. Then the admin also does the same. We combine with what the School Development Committees would have compiled like repairs, payment of ancillary staff... We meet up with the parents and discuss at the annual general meeting. We discuss and they give their ideas on what can be done for things to move forward. After that, it's taken to the District Office in Kwekwe... if the school wants an increment, the school applies seeking for permission from the authorities so that it's given the go ahead. If the authorities do not approve, then there is no increment. They are the ones to suggest how much should be the increment.

Participant P17 noted that the school presents its school budget in an annual general meeting. This contravenes policy, which requires a budget presentation a year prior to the implementation of a budget. An annual general meeting focuses on the Chairman's report, School Head's report, presentation of audited financial statements, and election of new office bearers. Participants in this study also revealed that the School Head prepared the budget with the assistance of the finance sub-committee. Participant P7 had this to say:

The school admin in most cases makes a request and says we would want to do this project, how do you see it? We might come here and do meetings where we discuss projects that we and parents want. We ask finance committee to draw a budget and we discuss the budget in a parents meeting. Ministry approves our budget. We then collect the money.

Participants also submitted that school budget allocations were decentralised to individual user departments. Participant P13 for instance submitted that:

Each department at the school is a cost centre therefore, they provide say for example agriculture they would provide their cropping program their requirements for example the projects they are running. Let's go to chemistry we look at chemicals for experiments things like that, all those come and each department provides each unit and costs.

Similarly, participants P10 and P16 submitted that individual departmental budgets were collated to come up with a school budget and had this to say:

The School Development Committees is involved, in budgeting. It starts with the departments. They have 11 departments at Kudu high school and those departments come up with their departmental budgets, which are then taken to School Development Committees, the full council meetings deliberate on those aspects then we come up with one budget and we present it to parents for approval. (P10)

Teachers are involved, the departmental heads they bring up their departmental requirements to the bursar...When we come up with the figures, we do a built-up type of budget we look at the requirements of the school we cost the requirements of the school then we divide by the number of our school children. We come up with the fees then we call the parents for a meeting then we discuss that with the parents. (P16)

Findings in this study also revealed that secondary schools in Kwekwe District were required to collect approved fees. Participant P8 for instance posited that:

... parents adopt the figures. Mainly the budgets contribute towards the final fees for the school. Then the school would also make an application to the Provincial Education Secretary, Permanent Secretary through the Provincial Education Director for approval of the fees.

Findings further revealed that secondary schools in Kwekwe District were able to draw their budgets because of the training they received, and their budgets went through approval by parents and the Ministry of Primary and Secondary Education before they charged fees. The Ministry of Primary and Secondary Education approved fees and levies based on properly crafted school budgets. The School Development Committees did not have sole responsibility for school budgets in Kwekwe District secondary schools but considered inputs from different stakeholders. Ochanda, Musau, and Mbuva's (2023) studies on public primary schools in Kakamega, Kenya revealed that budgeting skills had a positive and statistically significant effects on accountability of public primary schools in Kakamega, Kenya.

Ochanda, Musau, and Mbuva's (2023) findings in Kenya implied that good budgeting skills in Kwekwe District secondary schools enhanced the schools' ability to properly account for school finances thereby resulting in the realisation of the schools' strategic goals. Qualitative findings from interviews with school officials in Kwekwe District secondary schools concurred with quantitative findings from close-ended questions with school officials. Respondents to the close-ended questions in Kwekwe District secondary schools agreed that school Heads prepared budgets with the assistance of the Finance subcommittee and that the Finance

committee sought submissions from teachers, school departments and other relevant parties when drafting the school budget. The findings showed that secondary schools in Kwekwe District adhered to the requirements of the Constitution of Zimbabwe Amendment (No 20) Act 2013 and Statutory Instrument 144 of 2019 (Treasury instructions) which required participation by stakeholders in the budget formulation process.

5.5.2 Financial control policies

The study sought responses from 19 sampled participants including supervisors, school heads, deputy school heads, senior teachers, and heads of departments, treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect of financial control policies in their secondary schools. Participant P1 gave examples of financial control practices in their schools and said:

.... we have lots of internal controls in the system, and probably people won't know that this is a control measure.... Because having a cash book on its own is an internal control, having a budget is an internal control, having the receipt book and why we have someone to master that receipt book is an internal control, sitting in a meeting deliberating on how much you got, how are we going to spend it is an internal control, the assets registers, the stock registers all those are internal controls. So, on internal controls the government has done great on that

Interviews with school officials in Kwekwe District secondary schools revealed that financial control policies in Kwekwe District secondary schools were fraught with many challenges which were then presented under findings on research question 3 (see Chapter 1 Section 1.4). Research question 3 sought to investigate how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested. The sections that follow describe the findings on financial control policies in Kwekwe District secondary schools of Zimbabwe.

5.5.2.1 Financial control policies on income and expenditure

Findings from interviews with school officials in Kwekwe District secondary schools revealed that supervisors in these secondary schools did not appropriately supervise their junior staff. Participants P2 and P11 submitted that secondary schools in Kwekwe District lacked appropriate supervision of junior staff:

There is lack of supervision by senior management as most documents supposed to be signed as proof that they have been checked will not have evidence of being ever checked. Monies collected are not posted to the relevant columns in the main cashbook. So, when expenditure is done, it is done on the strength of the cash book balance and not bank balance...Security items register is not well maintained as some items supposed to be in the register are not recorded(P2)

Lack of supervision because the bursar would collect some fees. Let's say for Mr P1, he has received \$100 and he will issue the top receipt written \$100 but on the fast copy it is written \$10 so \$90 has disappeared into thin air and the headmaster doesn't have the chance to check all those entries and may not discover that up until maybe the auditors come in and so that kind of system would encourage theft at the school...laxity of the school managers particularly the headmaster himself. They tend to leave everything to the bursar. The headmaster is a stranger to the bursar's office. He doesn't know what's going on, he doesn't know the cashbooks, the journals, the receipt books or whatever and how much has been collected per day, per week, he is not aware, how much was banked per week, he is not aware. All he has to say on the finance meeting day to the bursar is, don't forget to bring the bank balance. (P11)

Participant P5 also submitted that there was inadequate supervision of junior staff by school heads in schools and had this to say:

That depends on the head, but in government schools' certain heads do so but not all.... that one is a failure on the part of the heads. You find that it is failure to supervise when funds are stolen from the school...Financial supervision is limited in schools and, financial adherence, no matter how you teach them there are always some loopholes.

Participant P1 submitted that supervisors failed to effectively supervise their juniors because they were less knowledgeable about financial issues than their juniors, and had this to say:

.... if a person is promoted to become a head or deputy head, they need to go for a training in financial management so that they know. Imagine you are the school head and I am the clerk with the knowledge and you must come to me each time you want advice this is not proper, it should be the other way round

Similarly, participant P14 confirmed that the school bursar was more knowledgeable than him as the school head and had this to say:

Fortunately, for a school like this one, we have a bursar who is an accountant. He knows. So, he becomes my chief advisor to say this we should do it this way and that way. In the absence of the bursar, I see some challenges in schools, because we don't have the necessary training yet we need to run large sums of money.

Participant P18 also submitted that they left everything to the accounts department because they, as supervisors, lacked financial knowledge to even understand what they were made to sign for, and had this to say:

The issue of management of assets, the cashbook that I have talked about, we leave it to the accounts person. If you are told to sign, we should sign for what we know, we should have the information readily available...School is about finance and you really have to know in order to run a school...

Respondents to close-ended questionnaires agreed that finance committees audited their income and expenditure every month. They also agreed that all school members with financial responsibilities had a clear understanding of their respective roles. Participant P3 clarified the contradiction between quantitative findings from close-ended questionnaires and qualitative findings from interviews by submitting that:

Audits by Finance Committee members will depend on the 'calibre' of the elected Chairperson and Vice, otherwise it will be done by the Head and Deputy alone Some teachers do not want to participate ... probably because they want to avoid the collective blame when things go wrong.

Submissions by participant P3 revealed that some of the finance committees in Kwekwe District secondary schools did not carry out monthly audits of their income and expenditure because they lacked financial knowledge and skills. Participants in this study also revealed that internal auditors rarely audited schools because they were understaffed. Participant P1 had this to say:

There is this issue whereby the system and the schools are just too many for the auditors to visit. I have seen schools, which have not been visited by the auditors for about 20 years, and heads come and go, come and go, come and go. It's unfortunate that when the audit come it comes to a person who thought no audit will ever come to my school, they will be doing I mean whichever way to run the school that is the problem.

Findings from interviews with school officials in Kwekwe District secondary schools revealed that school heads and internal auditors as supervisors of financial management policies and practices in Kwekwe District secondary schools did not effectively supervise their juniors. In addition, findings revealed that supervisors were sometimes less knowledgeable than their juniors whom they were supposed to supervise in terms of school financial management.

This contradicted quantitative findings from close-ended questions on secondary school officials in Kwekwe District secondary schools who submitted that there was appropriate supervision of junior staff by their seniors. Findings from interviews with school officials in Kwekwe District secondary schools concurred with Nnebedum and Ofojebe's (2019) studies on capacity building needs of school principals for financial management in federal unity schools in South-east Nigeria. Nnebedum and Ofojebe's (2019) study revealed that school principals needed capacity building on school budget preparation, auditing, accounting, preparation of school annual financial statements, financial investment opportunities for school alternative source of income, inspection of receipts for proper recording, supervision of bursar's activities, inspection of vouchers before endorsement, estimation of the cost of implementation of a school budget plan, and presentation of financial report to the ministry of education.

Quantitative findings from close-ended questions on Kwekwe District Secondary Schools officials had respondents who submitted that Finance committees in their schools audited school income and expenditure every month and that it was true to some extent that Accounts department did not produce statements of income and expenditure on time. This concurred with secondary school officials' submissions during interviews Participant P17 had this to say:

We have what we call the bank statement we get the chance to look at it, finding out if the money that was signed for is the same as the one in the bank statement. That's what we look at... The School Development Committees sits for a meeting and come up with the things that needs to be purchased then it goes to the finance committee. They then check using the bank statement to see if that money is available. If the money is not available, we prioritise and purchase the urgent things with the available money that's how we operate.

Participant P4 also submitted that they audited issued receipts and had this to say:

The receipts. Isn't, its usually two copies the one that remains in the office and the one that goes to the students? At the end of the week, we call the students and tell them to bring us the receipts and we go through with the finance committee to make sure everything adds up.

Results of this studies showed that some of the secondary schools in Kwekwe District secondary schools audited their income or expenditure. Submissions from Participant P17 revealed that some of the secondary schools in Kwekwe District used the bank statement and

not the cashbook to determine the availability of school finances. This confirmed that supervisors in some of the secondary schools in Kwekwe District secondary schools could not supervise cashbook entries by their juniors.

Qualitative findings from interviews with school officials in Kwekwe District secondary schools revealed that some of the secondary schools in Kwekwe District hired auditing firms to audit their school finances. The Public Finance Management Act 22.19 and Statutory Instrument 87 of 1992 in Zimbabwe requires every school to prepare annual financial statements of the school concerned and submit such statements to the Secretary of Primary and secondary education. The Comptroller and Auditor-General or any independent auditing firm audits the annual financial statements. Participant P10 revealed that auditing firms audited their end of year financial statements, and had this to say:

End of year financial statements are important because they will lead into the next budget so since they lead into the next budget they will in a viable economic environment give you indications of whether the moneys that you collected were used dutifully, whether the moneys you collected were low and it also justifies why you should raise the level of let's say of levies... in a government school audit is usually mandatory.

Participant P13, also submitted that their school was audited annually and had this to say:

We have sat in this board for more than 3 terms now we have been audited and we are waiting for the 4th time to be audited and the auditor's reports were encouraging. Loopholes will always exist but I think from the reports we are in the right direction.

Participant P17 also submitted that an auditor audited their school books and had this to say:

We called an auditor, he came and audited our books and everything balanced. The advantage is that the auditor always has new ideas and he will be informing us on what is really required by the policies. He will be telling us that although the books have balanced, the way we are writing them is not the correct way. The auditor took a short period although he was supposed to take a long period. In the report, there is somewhere he said that if the government had sent him, he would have arrested us because he was saying some things were missing. When the clerk checked for those things, she found out that they were there, and not that we put them after he had gone.

Submissions by participants in Kwekwe District secondary schools revealed that people in charge of finances in these schools appreciated the role of auditors in financial controls. This study also revealed that government internal auditors rarely audited secondary schools in Kwekwe District. Participant P5 submitted that government internal auditors could not audit all schools annually because they were under- staffed. Participant P5 had this to say:

Normally, auditors they come into check if funds are properly utilised in schools. But because of the high number of schools, they cannot even finish up all the schools in a single year but here and there we call them to audit schools which we cite after we move to supervise schools... We also move with our District Accountant to look at the books of accounts so that after noticing some areas of concern she can call for a meeting to assist these school heads. But here and there only when problems do arise when we think that something is not being properly done, there is an urgent issue in the school that financial management is not being properly done, we normally call auditors to check for us... My recommendation is that there should be an increase in auditing in our schools ...the frequency of visits to check on proper handling of finances is not adequate in schools. There should be an increase in audits in schools.

Similarly, participant P19 submitted that auditing firms audited their school frequently. Government internal auditors rarely audited their school. Participant P19 had this to say:

The School Development Committees from time-to-time hires auditors, to go through their books and give them advice. Here and there the government sends its internal auditors but it's once in a while of late the responsible authorities has now shown interest in assisting the school not just this school but all the schools within their administration. (P19)

Findings in this study revealed that secondary schools in Kwekwe District were frequently audited by auditing firms. This concurred with quantitative findings using close-ended questionnaires in Kwekwe District secondary schools where respondents agreed that a registered auditor/auditing firm audited their schools' finances every year. Mzenzi and Gaspar (2015) posit that external auditing can enhance accountability when the scope is widened to provide relevant information, and also when audit recommendations are implemented by responsible officials. Kwekwe District secondary schools were rarely audited by internal auditors appointed by the Public Service Commission. Section 308(4) of the Constitution of Zimbabwe amendment (No 20) Act 2013 requires an Act of Parliament to make provisions for the speedy detection of breaches relating to the misuse of public funds/property, loss, damage and misplacement of public property. Internal auditors in Zimbabwe are in terms of section 80

of the Public Finance management Act 22.19 appointed by the Public Service Commission to any Ministry or any reporting unit of a Ministry in Zimbabwe.

The study on Kwekwe District secondary school also investigated whether actual expenditure was compared to the budget. Participant P11 submitted that their school finance committee compared expenditure to the budget and had this to say:

You compare your expenditure to your budget, you will need to ascertain whether you are operating within the budget or you are overspending. If you are overspending, you need to correct that as quickly as possible

Similarly, participant P14 posited that their school Procurement Committee compared their intended expenditure to the budget before recommending an expenditure. Participant P14 had this to say:

It is chaired by the Deputy Head we also have some HODs in the committee....They sit down. They discuss looking at the quotations visa Vis our budget. They are doing well except for challenges that I have pointed out earlier on inflation. You agree today to say this is what we want to buy, then when you go to town to make the payment, you find the prices have changed so it becomes a problem.

Findings in this study revealed that some secondary schools in Kwekwe District compared actual expenditure to the budget. They had mechanisms in place to ensure that schools expended all monies received on intended purposes. Inflation, however, affected School Development Committees' practices on comparing expenditure to school budgets in a negative manner. Findings from interviews with school officials in Kwekwe District concurred with quantitative findings from close-ended questionnaires.

Respondents to close-ended questionnaires in Kwekwe District secondary schools agreed that actual expenditure in their schools was compared with budgets and explanations for the variances were obtained. Respondents also submitted that Finance committees in their schools audited school income and expenditure every month. Okoye and Okorji's (2021) study on financial management practices adopted by Principals for effective administration of secondary schools in Anambra State in Nigeria revealed that Principals' financial management practices included keeping an accurate account of money in flow to school, keeping accurate receipts of cash expenditure in school and regularly checking on bursary activities to minimize fraud.

Their respondents however disagreed that the cash management practices applied by Principals for effective school administration included instructing bursars to report financial transactions on quarterly basis.

Interviews with secondary school officials in Kwekwe District secondary schools investigated supporting documents to expenditure. Participants in this study submitted that payment vouchers supported expenditures in their schools. Participant P13 for instance submitted that their schools signed payment vouchers online and had this to say:

All payment vouchers are signed by the chairperson and the Vice Chairperson which means all purchases that have to be paid at any hour or minute I will be looking at it. I have the pin for payments. As I stand now, I have the account there and the whole committee sees what transactions have been made and by how much...I just open my computer... there is no payment that passes without my signature... we are using ZB online, e wallet and CBZ online cash transactions... comparatives are scrutinised by all members and they put their signatures on the comparatives for approval. They check to see if the figures given are a true reflection of what the suppliers have written.

Similarly, participant P17 highlighted the availability of payment vouchers to support all purchases at their school and had this to say:

Usually, the person who checks the books is the Treasurer, if there is a complaint the Treasurer is the one to tell us that when I checked the books, I found that this item was bought and we never agreed to do so. He checks the vouchers too, we sometimes give him a chance to go to school and check the books... Any receipts and any documents should be attached so that it becomes self-explanatory so that we don't look for people asking them about any receipts when everything is attached together.

Findings from interviews with secondary school officials in Kwekwe District revealed that some of the secondary schools in Kwekwe District had payment vouchers to support their expenditures. Qualitative findings from interviews with secondary school officials in Kwekwe District secondary schools concurred with quantitative findings from close-ended questionnaires. Respondents to close-ended questionnaires agreed that expenditures in their schools were supported by payment vouchers. Respondents also submitted that expenditures were supported by comparative schedules. Participants in this study submitted that they sought quotations and drew comparative schedules. Participant P13 had this to say about procurement processes at their school:

It is very transparent, they...use those comparatives and the comparatives are scrutinised by all members and they put their signatures on the comparatives for approval. They check to see if the figures given are a true reflection of what the suppliers have written.

Participant P10 also submitted that the procurement committee sourced quotations and drew comparative schedules. Participant P 10 had this to say:

The procurement committee sources quotations. They draw comparative schedules and then choose a supplier based on the information on the comparative schedule and the Finance Committee will approve.

Participant P11 also submitted that their Procurement Committee compiled comparative schedules and had this to say:

We have the departments, the HODs would submit their requirements to the Finance Committee, then the finance committee to the procurement committee.... The procurement committee is the one which is given the list of requirements then they have to source quotations around from the suppliers. After collecting quotations, they have the comparison tables set up and they may identify the best supplier according to the price and the type of product...The procurement will do its part but is not the ultimate authority. It is goes to the Finance Committee which should scrutinise all the quotations, comparison tables and if they may in the interest of ... confirming certain purchases, visit even one or two suppliers and confirm the existence of the products there and to see how they are manufactured. Because they are these other people who are nicknamed today, briefcase companies. They ask you to place orders and say please give me your order for the school furniture...But if you visit him, there's nothing not even a hammer or hacksaw or some nails... He's a broker... but has registering himself as a furniture manufacturer.

Qualitative findings from interviews with school officials in Kwekwe District secondary schools and quantitative findings from close ended questionnaires with the secondary schools' officials revealed that some of the secondary schools compiled payment vouchers when processing payments. Public Finance Management (Treasury Instructions), 2019 have it as a policy requirement regardless of the procurement method adopted that the procurement processes for goods, non-consultancy services and works should have as attachments, authorised internal requisition, requests for quotation (RFQ), a purchase order and a payment voucher/invoice verification.

Similarly, School Service Fund manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require school Finance Committees to complete payment

vouchers when making payments. The interviews and close-ended questions also revealed that expenditures were supported by comparative schedules. In a related study in Anambra State in Nigeria Okoye and Okorji (2021) carried out studies on financial management practices adopted by Principals for effective administration of secondary schools. The secondary schools in Anambra State in Nigeria prepared payment vouchers and Principals disagreed that they thoroughly cross-checked vouchers before endorsement. School bursars agreed that Principals thoroughly cross-checked vouchers before endorsement.

The interviews and close-ended questions also revealed that expenditures were supported by comparative schedules. Comparative schedules during procurement processes are in line with the Constitution of Zimbabwe Amendment (No 20) Act 2013 and Public Procurement and Disposal of Public Assets Act 22.23 which require procurement to be effected in a manner that is transparent, fair, honest, cost-effective and competitive. The Constitution of Zimbabwe Amendment (No 20) Act 2013 and Public Procurement and Disposal of Public Assets Act 22.23 also require procurements to be done in a manner that promotes competition among bidders. The policy documents also require bidders to be treated in a fair and equitable manner.

5.5.2.2 Financial control policies on maintenance of security items

The researcher asked participants about how they maintained security items registers, movable asset registers and stock registers. Participant P1 submitted that some secondary schools in Kwekwe District were trying their best in terms of recording assets and stock, and had this to say:

You tell them that if you buy an asset, you must enter it somewhere, you must put a mark on it, you must record it. If it is stolen, you must quickly come and report. We have had reports of a few things stolen from our schools. It means they know what they are supposed to be doing. Even stocks they record somewhere. You might find faults here and there but the idea is there, taking into cognisance that most of our schools don't have qualified clerks and qualified accountants, but they are trying.

Participant P16 confirmed that they had asset registers that their school maintained and had this to say:

We have got the assets register then we physically check for those items against the assets register that we have at the school to make sure that what is in the register do exist at school. That is what we do.

Further submissions by officials in Kwekwe District secondary schools revealed that financial control policies on maintenance of security items registers, asset registers and a stock control register in Kwekwe District secondary schools were fraught with many challenges which were then presented under findings on research question 3 (see chapter 1 section 1.4). Research question 3 sought to investigate how challenges on policies and practices in financial management in secondary schools within Kwekwe district of Zimbabwe manifested. A study by Okoye and Okorji (2021) on financial management practices adopted by the Principals for effective administration of secondary schools in Anambra State in Nigeria had school principals agreeing that their school committee regularly inspected school inventory.

Section 308 of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 requires every person who is responsible for the custody or control of public property to safeguard the property to ensure that it is not lost, destroyed, damaged, misapplied or misused. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund manual, Administration and Finance circular minute number 6 of 1994 requires School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items in security items registers. The stamps, face value instruments and other security items should be kept in safes or strong-rooms under the control of the responsible officer. School heads should at the close of each month, and at regular intervals, examine the stock of stamps, face value instruments and other security items in the custody of their collectors.

Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019) requires schools to keep proper assets records that ensure a distinction between fixed assets and inventories. Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require schools to maintain separate noncurrent assets registers and stock registers. These policy documents also require Accounting Officers to institute adequate controls to safeguard both noncurrent assets and stocks against abuse and misappropriations. They require all stocks of materials belonging to the school to be controlled in stock control registers. Stock records must be checked and book balances verified against physical stock check at least once a month by the school head.

Movable assets purchased, manufactured or donated to the school and their subsequent disposal must be recorded in the movable asset register. The movable asset register must be physically checked at least once a year by the school head or the person delegated by the school head. The study further investigated issues of policies on financial management. The section that follows describes issues of policies on financial management in Kwekwe District secondary schools.

5.5.3 Policies on Financial Management

The study sought responses from 19 sampled participants including supervisors, school heads, deputy school heads, senior teachers, and heads of departments, treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect to policies on financial management. Document analysis and interviews with school officials in Kwekwe District secondary schools revealed that policies on financial management in Kwekwe District secondary schools were fraught with many challenges which were then presented under findings on research question 3 (chapter 1 section 1.4). Research question 3 sought to investigate how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested. The sections, which follow describe the findings on banking of fees and frequency of fees reviews in Kwekwe District secondary schools.

5.5.3.1 Banking of fees and levies

An effective financial management system has clearly defined responsibilities of financial manager(s), a clearly outlined budget that is aligned with the school's goals, an effective monitoring system, an effective financial control procedure, a precise and suitable recording system, an appropriate procurement method and effective bank account operations with proper reconciliations of bank balances and accounting records (Aina, 2020). Section 4.3 of Administration and Finance circular minute number 6 of 1994 directs the head of a school to make sure that all money received by the school is banked into the school account before use. School officials in Kwekwe District secondary schools who participated in interviews submitted issues to do with policies on banking of fees and levies in Kwekwe District secondary schools. The excerpts below provide the evidence.

We have tried by all means to avoid pilferage of fees by introducing the plastic money system, where we give the account number. Since we prepare an invoice, it is good to have the school account number there, then the parent will just go to the identified bank with the account number to pay the fees in there. It also indicates whether it is for development levy or tuition, or for science subjects... Once they have deposited their money, they will bring their receipt of payment from the bank to the bursar's office who will then reconcile with the bank statements that are produced and against each people's name. Another receipt is generated from the bursar's office to ensure that everything is above board...any monies that have been received in cash they should be banked before sunset. Those should be some of the things that are pushed by the school managers to ensure that they have been done. It is the duty and responsibilities of the headmaster before he knocks off to say right Mr Bursar today you have been receipting some school fees can you bring the receipt book. He runs through to see how much has been collected and how much has been banked. (P11)

We don't take cash for now, we encourage the use of swipe machines, cash at the bank or bank transfers. (P13)

The study revealed that some of the secondary schools in Kwekwe District received fees and levies as direct deposits. This concurred with quantitative findings using close-ended questions where respondents agreed that fees were duly banked. Qualitative findings from interviews with Kwekwe District school officials also revealed that some of the secondary schools in Kwekwe District received fees and levies as cash which they immediately banked. Excerpts below provide the evidence.

If a student comes with cash, we take it and we give a receipt and the money is taken to the bank...There is a treasurer and a clerk. By the end of the day the finance committee and the head make sure that the money is taken to the bank because the money is not supposed to spend the night at school. We don't have a safe and therefore cannot keep it because something might happen and we lose the money...We follow the receipt book and the receipt numbers...At the end of the week, we call the students and tell them to bring us the receipts and we go through with the finance committee to make sure everything adds up. (P4)

Findings in this study revealed that although some secondary schools in Kwekwe District enforced prompt banking of school finances either as direct deposits or physically taking the money to the bank, some schools used the money before banking. The school Head in Zimbabwe is, according to section 4.3. of the Administration and Finance circular Number 6 of 1994, required to ensure that all cash receipted at the school is kept at a secure place until it is banked intact. School Services Fund manual in Zimbabwe requires school money to be

immediately banked by the school head or school deputy Head when it reaches \$200.00 or more. The school Finance Committee is expected to keep the school bank account in credit and receipted money should be banked before use. The researcher also asked participants in this study about how they reviewed their fees and levies.

5.5.3.2 Fees reviews by Kwekwe district secondary schools

Participants in this study revealed that Kwekwe District secondary schools used budget reviews to apply for fees and levies. Participant P1 for instance had this to say:

The budgets I want to say they are really good. Why? Because these are the same budgets which are being used to increase their fees so they go through scrutiny from this office, we send them to Provincial Office, they go through the audit and their fees are passed based on those budgets. So, on yearly basis we want all school fees whether you have changed or it's the same but we want to have a budget in place.

Participants in this study submitted that inflation contributed to their schools increasing fees and levies from time to time. Participant P16 had this to say:

Parents are generally poor they don't have good sources of income some are civil servants their salaries are a bit low some are working in private sectors where salaries are still low and now because of these rising prices schools always need some top ups or they always run short of funds to complete their projects so that is a very big challenge.

Participant P12 also submitted that there were times when approved fees were in adequate and they had to apply for fees increases. Participant P12 had this to say:

The budget we will be having, but subject to review...let's say we have applied for money for a project that we call project plan or project budget if the money that we receive does not meet the target we can always go back to our bosses the Regional Director with a new application to top up so that we meet our financial needs

Findings of this study revealed that secondary schools in Kwekwe District increased fees from time to time because of inflation. This corroborated quantitative finding using closed questionnaires where respondents to closed questionnaires agreed that their schools increased fees from time to time. They also agreed that inflation was a challenge on school budgets. Munge, Kimani and Ngugi (2016) carried out a similar study on factors influencing financial

management in public secondary schools in Nakuru in Kenya. Their respondents agreed that public secondary schools in Nakuru county increased fees from time to time.

Findings in this study revealed that School Development Committees in Kwekwe District secondary schools did not have adequate financial resources to sustain operations in their schools. Fees and levies were in some schools duly banked. The study also revealed that secondary schools in Kwekwe district increased fees from time to time because of inflation. Chinyoka and Mutambara (2020) examined the challenges of revenue generation in state universities in Zimbabwe. Their study revealed that state Universities in Zimbabwe faced challenges such as a political environment with limited leadership stability, limited government funds to support income-generating projects, limited fiscal space and equipment to support income-generating projects and high inflation rates.

5.5.4 Practices in financial management

The study sought responses from 19 sampled participants including supervisors, school heads, deputy school heads, senior teachers, and heads of departments, treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect to financial management practices in secondary schools in Kwekwe District secondary schools of Zimbabwe. Nkundabanyanga, Akankunda, Nalukenge, and Tusiime (2017) posit that financial management practices are processes that include planning and controlling, accounting, cash flow management, capital budgeting/appraisal, and working capital management. Working capital management are practices that allow schools to meet their daily operations while remaining liquid. The sections which follow describe Kwekwe District secondary schools' officials' submissions on financial management practices in their secondary schools.

5.5.4.1 Drawing School Development Plans and budgets

Kwekwe District secondary school officials submitted that their planning activities involved drawing School Development Plans and budgets. The statements submitted by participants P19, P4, and P7 showed the evidence as indicated in the excerpts below:

We have our budget and our sort of annual plan in terms of what we want to acquire. We have a 5-year Development Plan. (P19)

We first look at what we want to do that year, then we find out how much is needed and then we get the amount that we would want from the parents. That's what we do every time we don't just increase the fees without the budget...School Development Committees, teachers, headmaster, village heads, chief, and councillor we all get involved. After that we have a meeting with the parents and we inform them. We then discuss how much each student must pay so that whatever project we would have discussed can be accommodated. We always start with the budget and we budget together. (P4)

We sit down with the admin and they tell us school requirements in general whatever they perceive they might want to have at the school. We look at that and we agree on those things then we start to budget for them according to the school requirements. We ask finance committee to draw a budget and we discuss the budget in a parents meeting. Ministry approves our budget. We then collect the money. In most cases we say the money should be handled by the school and we employed a clerk who receipts and we also have an accountant who oversees whether it is done properly. If we are withdrawing that person should also assist and see if we are doing the right thing...It's signed for and in most cases those who sign include the chairman because he is one of the signatories, the head, vice-chairman and deputy head. (P7)

Part V Section 31(3) of statutory instrument 144 of 2019 (Treasury Instructions) requires the budgeting process to be participatory in nature with all stakeholders involved in public finance management getting involved in the budget formulation exercise. Section 47(1) of the Public Finance Management Act 22:19 requires the accounting authority for a specified public entity to submit for approval at least 30 days before the start of the financial year a budget of estimated revenue and expenditure for that financial year and an annual plan relating to that public entity. Mathema and Thabela's (2021) School Development Committees Handbook that was issued by the Ministry of Primary and Secondary Education in Zimbabwe requires every school development committee to have an operational school development plan (SDP).

5.5.4.2 Application for fees and levies approvals

Kwekwe District secondary school officials further submitted that their financial management practices involved application for fees and levies approval by the Secretary of Primary and Secondary Education, invoicing approved fees and levies, receipting and banking collected fees and levies. The statements submitted by participants P11 and P4 showed the evidence as indicated in the excerpts below:

We send out a newsletter to the parents with the invoices, like at Kudu high school, we've got a new system where everything is computerised. We just punch a button and an invoice is produced against the name of the child then we send that with a newsletter to the parents, so that they have ample time to prepare for the payment before the schools open. It has stipulated figures of fees to be paid ... we have tried by all means to avoid pilferage of fees by introducing the plastic money system, where we give the account number... Since we prepare an invoice, it is good to have the school account number there, then the parent will just go to the identified bank with the account number to pay the fees in there. It also indicates whether it is for development levy or tuition, or for science subjects. It is all identified there, then they deposit the monies. Once they have deposited their money, they will bring their receipt of payment from the bank to the bursar's office who will then reconcile with the bank statements that are produced against each pupil's name. Another receipt is generated from the bursar's office to ensure that everything's above board. (P11)

If a student comes with cash, we take it and we give a receipt and the money is taken to the bank... by the end of the day the finance committee and the head make sure that the money is taken to the bank because the money is not supposed to spend the night at school. We don't have a safe and therefore cannot keep it because something might happen and we lose the money. (P4)

Similarly, Chukwu *et al.* (2019) posit that a budget requires preparation stage, approval stage, execution stage and evaluation stage.

5.5.4.3 Recording income and expenditure in a cashbook

Findings from interviews with school officials in Kwekwe District secondary schools revealed that the schools recorded receipted income and expenditure in a cash book. The statements submitted by participants P10, and P3 showed the evidence as indicated in the excerpts below:

Usually, we use the cashbook which has the receipts and the payments side where we record financial transactions. After receiving those monies, we have to first of all have the procurement committee and we sit and write how to spend that money and then the Finance Committee can authorise what the procurement committee would have suggested. (P10)

They engage in receipting of revenue receipt, budgeting, procurement processes, payments for goods and services, maintenance of cash books, stock registers and other relevant documentation. What I can say is maintenance of the cash book of course they don't do 100% but it is better, the way that they keep their cashbook is better. The assets they now code the assets but they used not to code the assets, budgeting, they try but it is not 100% as well. (P3)

Section 5.7 in School Services Fund Account (SSF) manual and section 7.0 in Administration and Finance Circular minute number 6 of 1994 require the School Development Committee to purchase a cashbook with at least 14 columns spread across two pages. Monies received and banked are recorded on the receipt side. Monies spent are recorded on the payment side.

5.5.4.4 Management of procurements and authorisation of payments

Findings from interviews with school officials in Kwekwe District secondary schools revealed that procurements in Kwekwe District secondary schools were managed by the schools Procurement Committees. Procurements were authorised by the Finance Committee. Kwekwe District secondary schools receipted their income. Income and expenditure were recorded in a cash book. The statements submitted by participants P11, and P2 and P10 showed the evidence as indicated in the excerpts below:

We have got the tender system, which is in place where we have got the Finance Committee which will have to ensure that everything that is to be bought, has to go through the Finance Committee. The finance committee is composed of School Development Committees, the school administration members and the senior staff at the school and if these have to buy anything, they need to have quotations first, three quotations, that is government requirement. (P11)

Procurement committee identify, looking for different quotations, right and making recommendations ... We make recommendations within the procurement committee so that it is given to the relevant authorities with the recommendations. (P2)

The Procurement Committee sources quotations. They draw comparative schedules and then choose a supplier based on the information on the comparative schedule and their Finance Committee will approve. (P10)

Participants in this study further submitted that procurement processes in their schools involved verification of goods received and recording the goods in asset registers. Finance Committees in Kwekwe District secondary schools were responsible for drawing the school budget, authorising procurements and keeping financial records. The statements submitted by participants P10, and P8 showed the evidence as indicated in the excerpts below:

The Finance Committee is there to approve expenditure at this school. They also come up with the school budget, and they also draw and keep school financial records. (P10)

The Finance Committee would then take recommendations from the Procurement Committee to authorise for payment. Now, I'm sure we have not had challenges from the Finance committee because most things would be deliberated at procurement level... When we buy items, they are also shown to the members of the procurement committee to also ascertain that what they have authorised has been delivered and in correct quantities. The bursar's office would also come to acquit or to account for the items and record in their inventory and at the same time the buying department would also make an inventory of those items. (P8)

Section 18 of the Public Procurement and Disposal of Public Asset Act [Chapter 22:23] provides for the establishment of an Evaluation (Procurement) Committees in schools. The Evaluation (Procurement) committees has the responsibility to use the Request for Quotations method on goods, construction works and services within their prescribed thresholds. Section 3.3 of the School Services Fund manual stipulates that no financial transaction in the school should takes place without the authority of the Finance Committee.

Findings of this study also revealed that financial management practices in Kwekwe District secondary schools involved annual physical checks of movable assets and monthly checks of stocks by school heads. The statements submitted by participants P8, P9 and P 4 showed the evidence as indicated in the excerpts below:

Usually, it's not the head directly but other members of the admin. They maybe let's say monthly or probably at the end of the term. They just want to ascertain whether what we have in our stocks and in our registers balance. (P8)

First, I get quotations from 3 sources usually for comparison's sake, then after that we bring those quotations to the finance committee. There, after selection of first supplier according to what we want exactly, then I will then be allocated that money and I will go and buy for the department... there after I enter into department records as assets. Thereafter, then the head usually checks on the availability of the inventory on termly basis...its head or deputy who actually checks the inventory. (P9)

We deal with the delivery notes and we check if everything is there. Then we put them in the right places again when distributing we follow the right channel., I do that every 2 or 3 weeks ...I use the document, we have register for assets and it's the one I use to see if everything is there. (P4)

Findings of the study revealed that some secondary schools in Kwekwe District recorded assets and stock in assets and stock registers. Public Finance Management (Treasury Instructions),

2019 (Statutory Instrument 144 of 2019), School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require schools to maintain separate noncurrent assets registers and stock registers.

5.5.4.5 Drawing and auditing of Annual Financial Statements

Findings of this study also revealed that financial management practices in Kwekwe District secondary schools involved preparations of end of year financial statements, auditing of the financial statements and holding Annual general meetings. The statements submitted by participants P14 and P11 showed the evidence as indicated in the excerpts below:

Every year you get new things, new ideas from the audit reports. So, they're quite beneficial. We have these before we hold our AGM. Books are audited then we present the audited statements to the parents It's only after the auditors have seen your books that you will notice a mistake. Otherwise, without involving the auditors, we will continue making that mistake unknowingly and then you never know what may happen in the end. So, it's always an advantage to have books audited. (P14)

We call Annual General Meetings, where we select a School Development Committee, which will be responsible for running the affairs of the School Development Committees. For the current period and ones before, we have done that. (P11)

Public Finance Management Act 22.19 in Zimbabwe, provides for the preparation of monthly, quarterly and annual financial statements by schools. Public Finance management Act 22.19 and Statutory Instrument 87 of 1992 further requires the Comptroller and Auditor-General or any independent auditor to audit the annual financial statements of schools which shall be presented at a parents' Annual General Meeting.

This study revealed that financial management practices in Kwekwe District secondary schools involved, drawing of School Development Plans, drawing of budgets, presentation of the budgets to parents, applications for fees and levies approval by Secretary of Primary and Secondary Education, invoicing pupils, receipting of school income, maintenance of the cashbook, putting procurements to tender, management of procurements, authorisation of expenditure by Finance Committee, receiving goods and services, maintenance stock and asset registers, preparation of financial statements, auditing of school accounts and holding Annual General Meetings.

Findings from interviews further revealed that some secondary schools in Kwekwe District faced challenges in maintaining stock control registers and movable asset registers. It was also revealed that some of the secondary schools operated without procurement committees. These challenges were presented as answers to research objective 3 (see chapter 1 section 1.3) on ways in which financial management challenges in secondary schools within Kwekwe District of Zimbabwe manifested.

Qualitative findings from interviews with secondary school officials in Kwekwe District secondary schools corroborated and expanded quantitative findings from close-ended questionnaires. School officials in Kwekwe District secondary schools submitted that they always presented school budgets to parents before the beginning of the year. They also submitted that procurements were always put to tender, that the school procurement committee managed all procurements, that payments were always authorised by the Finance Committee and that they always drew bank reconciliation statements. Respondents also submitted that secondary schools in Kwekwe District always had monthly certification of the main cash book by the school Head, that their secondary schools sometimes carried out annual physical checks of movable assets and that their secondary schools sometimes had monthly checks of stocks by the school Head.

Rusmiyatun's (2020) study in Indonesia revealed a similar process for elementary schools in Purworejo District in Indonesia. The budget preparation process by stakeholders in Purworejo District in Indonesia involved drawing of income plans and expenditure budget based on income from School Operational Assistance (BOS) funds and school grants/School Financial Management Assistance Funds (PDPS) funds. This involved formulation of school budget needs by school stakeholders, who included school principals, teachers and education personnel, school committees and parents' representatives. Some schools also invited alumni, business and industrial world.

This stage was then followed by invitation of parents to a meeting to approve the budget before it was sent to the next stage which required approval at sub-district coordinator level by the supervisor of each school. The approved budget at sub district coordinator level was then sent for validation at the Education, Youth and Sports Office of Purworejo Regency. Schools began

implementing the expenditure budget after it had been approved at the Education, Youth and Sports Office of Purworejo Regency.

5.5.5 Documents available for use in guiding financial management

Open-ended interviews with school officials in Kwekwe District secondary schools investigated availability of policy documents to guide financial management in these schools. The researcher also investigated the usefulness of policy documents in terms of guiding Kwekwe District secondary schools' practices in financial management. Participant P1 had this to say:

The School Development Committees manual they have it... and they have ... Financial Management for the non-finance education managers... every school have got this book. Like I told you the School Development Committees manual, the circular minute number 6 of 1994 is the most used and the Public Financial Management Act, they must be using that as well ... they even use the Constitution.

These findings concurred with the quantitative findings from close-ended questions. School Development Committees Handbook, Public Finance Management Act 22:19, and Administration, and Finance Circular Minute No. 6 of 1994 were identified by respondents to close-ended questions as the most valuable documents in Kwekwe District secondary schools. Participant P12 confirmed existence of Administration and finance circular minute number 6 of 1994, Public procurement and disposal of public assets Act 22:23, Treasury instructions and School Services Fund manual in their school. Participant P 12 had this to say:

Financial instruments in our case we usually rely on circular minute number 6 of 1994. It is mandatory that the School Development Committee is given at least that circular so that they access their operation procedures...we always also use Treasury instructions, the procurement document in public sector, we also have SSF management document.

Participant P3 indicated that although schools received documents to guide them on financial management policies and practices, less than half of these schools were using the documents probably because heads and deputy heads lacked training in financial issues. School heads did not also avail finance documents to parent members of the School Development Committee probably because they did not want School Development Committees parent members to be knowledgeable on financial issues. Participant P3 had this to say:

There is Treasurer's Instructions, there are circulars like SI 87 of 1992, there is Admin and Finance circular 6 of 1994, there is Procurement and disposal of public Assets Chapter 22:23, there is the national Constitution, these are the documents they are supposed to use...There are so many documents but I only mentioned these because these are the major documents they are supposed to use....I don't want to lie, some of the schools they use but I can say not even half of the schools are using these documents.

Maybe the reason is because you know what...when I joined the Ministry in 1982 heads used to be trained before they were appointed, deputy heads used to be trained when they were appointed, but these days they are not trained before they are appointed, maybe that is the reason why they don't use the documents. They don't have enough training...the problem is I am sure it's because of the headmasters they are supposed to give these people financial documents which are supposed to help them, the circulars, but they don't give them and they don't even know how to control their finances, these School Development Committees people. Maybe the heads are doing it deliberately, because they don't want them to know the truth. They don't know because each person is supposed to be given a copy, when they join the School Development Committees committee, but they are not given.

Participant P8 also concurred that there were several documents to guide financial management policies and practices in their school, but did not witness any being given to parent School Development Committees members to go and read. Participant P8 believed that the documents were useful in guiding practices in financial management in schools.

We refer particularly to the Finance and Admin hand book which also guides in terms of how funds should be planned for and used in school, the Treasury Instructions, SFF manual handbook amongst others...I think all the documents are quite helpful in terms of planning for finances in the school...Availing I am sure it's a challenge, but I know they are in the school, so, they have access to the documents from the school, but I don't remember having them maybe issued the documents to take along with them.

Participant 5 reported that there were several documents available, and that training of school heads and School Development Committees was an ongoing exercise that had been disturbed by Covid-19.

Oh yes, we have got several documents...Ministry provided Statutory Instrument, ...which guide the establishment of the School Development Committees...and also the Ministry has provided through UNICEF books on management that look at issues of financial management. Ministry has provided training here and there. We have school leadership training manual whereby leadership here we are talking about school heads and all School Development Committees. We were supposed to launch

training for these people in schools on school leadership and financial management. We could not do this because of Covid-19.

Based on the above evidence, findings in this study revealed that secondary schools in Kwekwe District had documents to guide their financial management policies and practices. Findings from interviews concurred with quantitative findings from closed questions that were completed by school officials in Kwekwe District secondary schools. The Constitution of Zimbabwe Amendment (No. 20) Act 2013, Public finance management Act 22.19, Administration and finance circular minute No 6 of 1994, Public procurement and disposal of public assets Act 22.23, Education Act 25:04, Statutory instrument 87 of 1992, Public Procurement and Disposal of Public Assets (General) Regulations, 2018(Statutory Instrument 5 of 2018), Statutory Instrument 135 of 2019 (Public Finance Management, General) Regulations), School Development Committees Handbook, Financial management training manual for the non-finance education Managers and Accounting Officer's Instructions (P 70) were revealed to be available in Kwekwe District secondary schools in varying quantities.

This concurred with Ndhlovu *et al's* (2020) findings in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe when they explored factors that influenced financial management. They observed that the Ministry of Primary and Secondary Education in Zimbabwe periodically distributed policy circulars and manuals to help schools manage finances. Qualitative findings from interviews with school officials in Kwekwe District secondary schools also concurred with quantitative findings which also revealed that Kwekwe District secondary schools had various documents to guide financial management in their schools.

The examples were Constitution of Zimbabwe Amendment (No. 20) Act 2013, Public Finance Management Act 22.19, Administration and Finance Circular minute No 6 of 1994, Public Procurement and Disposal of Public Assets Act 22.23, Education Act 25:04, Statutory instrument 87 of 1992, Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018), Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations), School Development Committees Handbook, Financial management training manual for the non-finance education Managers and Accounting officer's instructions (P 70). Most of the respondents to close questions believed that policy documents on financial management were very useful in school financial

management. School Development Committees Handbook, Public Finance Management Act 22.19, and Administration, and Finance Circular Minute No. 6 of 1994 were identified as the most valuable documents in school financial management.

Interviews with school officials in Kwekwe District secondary schools had participants confirming that they had the documents, but most of them were not using the documents. This concurred with quantitative findings from close-ended questions. Quantitative results showed a significant association between the availability of documents to guide financial management and actual practices. Practices in financial management were found to be dependent on available documents to guide and support practices in financial management in Kwekwe secondary schools of Zimbabwe. There was no significant difference found between actual practices and the use of documents for managing school finances in Kwekwe secondary schools. The result implied that secondary schools in Kwekwe District were not using documents on financial management, although they were aware that their availability improved their practice in financial management.

5.5.6 Capacity building

Quantitative phase on Kwekwe District secondary schools investigated the assistance in understanding financial management policies and practices that School Development Committee members got from District schools Inspector, District Accountant, Internal auditors, School cluster, non-governmental organisations and any other stakeholders. Respondents had varied experiences on assistance on financial management they received.

Quantitatively, findings of the study revealed, in rank order, that secondary schools in Kwekwe District often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspector (49.2%), Internal Auditors (45.9%), non-governmental organisations (16.4%) and finally school cluster (16.4%). Findings showed that secondary schools in Kwekwe District were not receiving adequate capacity building for them to execute their financial management policies and practices roles effectively.

Interviews with school officials in Kwekwe District secondary schools concurred with quantitative findings from close ended questionnaires. Interviews with school officials in Kwekwe District secondary schools expanded the list of individuals who assisted School

Development Committees execute their roles. It also emerged from the interviews that some of the School Development Committees in Kwekwe District received school financial management assistance from knowledgeable members in the community. Statements submitted by P7 shows the evidence:

We just have certain people especially the accountants. We were very fortunate that at one point we had a certain Chairman who is an accountant so in most cases we consult that man. We say are we going in the right direction, and he advises us accordingly. I have not come across any meanwhile except that guy and we have been inviting him when we have a problem. (P7)

School Development Committees Kwekwe District also received assistance through workshops organised by the District Office and at times workshops organised by non-governmental organisations such as Plan International. The statements submitted by participants P8, P13 and P5 showed the evidence as indicated in the excerpts below:

We have the District Schools Inspector from the district itself and we have had some officers from the provincial office also coming in to assist in staff development. (P8)

We get some orientation, we attend certain workshops we are taught and most of us in the management are attached to private and government organisations. There are also financial instruments that we use in our institutions on financial management. So, all procedures that have to do with spending money have to be followed. For example, we have attended government workshop, we have attended district government workshops where we are taught how to do financial management. (P13)

Plan International does it but Plan International does not cover all schools, they work in designated areas under Plan. Yes, here and there we have conducted meetings with them. We as a District move from cluster to cluster training our School Development Committees. (P5)

Participant P18 submitted that capacity-building programmes lacked hands on approach and enough time. Participants P 18, P19, P14, and P11 had this to say:

The thing is those workshops fall short in terms of time, they fall short in terms of maybe practical application where for example let's say we are looking at the cashbook, they don't practically look into how receipts are brought into the cash book. They don't practically look into how payments are recorded in the cash book. So, when we get back to school, we fail to make entries in the cash book. The biggest disadvantage now is with the non-government schools, for government schools they have their own bursars, those guys are well trained.

At one time I was at Zebra high school. They just do it properly and perfectly but then we come to schools like this one, it's another issue... Adequate time we are saying instead of just calling for a two-hour meeting, why not make it maybe twice that and some kind of a follow up like after the meeting. I would expect a scenario where there could be a team that follows you up and says now we have taught you this aspect, how far have you gone in implementing it? What challenges are you facing? You know that kind of thing and I think that is quite lacking and ... heads are not accountants. They need more time for training. (P18)

They do hold workshops, but it's a one-day workshop. In my opinion, these workshops should be continuous once every term, a two-day workshop will be fine, but as you know, a one-day workshop when they look at the parents, they cannot catch up, especially if they are not financially literate. (P19)

Financial management challenges... I never received a formal training in financial management. It was simply an appointment. I remember attending one or two workshops but these were quick workshops. You would be stuffed with so many things in just one or two days which makes it very difficult to remember. Therefore, it's the major challenge. (P14)

I have attended quite a number of workshops and what I have discovered is that the resource people will always cry of shortage of time and they want to do what is called crash programs, but crash programs are not very good because here you have slow learners who should be accommodated. Now if you have a crash program running from 8 to 4 o'clock nonstop that's too much for a slow learner... Like those in the School Development Committees you know they are of various ages and stages. They need an environment which is conducive to learning...also the system of saying all the School Development Committees are required at Kudu High School Monday and Tuesday I don't think it's the best. If funds are permitting, you may need to take them somewhere away from their families, away from their whatever, and then you have your program for learning, resting, leisure a bit and so on so that they tend to like the whole thing and they will be able to comprehend. You may as well make some mock tests, not very difficult but to try to make their mind realise that they are in a workshop and at the end of the workshop, they are going to be tested. That will be a stick and carrot thing to motivate them to read and understand because there is a test at the end of the course. (P11)

Makhuvele, Litshani, Mashau, and Manwadu's (2019) study in Limpopo Province in South Africa had similar findings. Participants in their study submitted that training of School Governing Board members was supposed to be a continuous process followed by regular monitoring and support. Similarly, Myende,etal (2020) had similar findings when they studied a financial management capacity-building programme (Personnel, Organisational, Money and Instructional management (POMI)) for school principals in Kingdom of eSwatini. Participants in their study revealed that, the duration of training was very short, content was compressed, and they did not have sufficient time to implement what they had learned. Participants further

revealed that content was compressed within a very short period of time and they suffered from fatigue. Furthermore, trainers did not have sufficient knowledge of the real context within which school financial management occurred. Trainers failed to apply their knowledge to real-life situations. There was, as a result, a huge gap between programme content and what the auditors expected.

It also emerged from the interviews with Kwekwe District secondary school officials that Covid-19 had disrupted School Development Committees capacity building programmes. The statements submitted by participants P14, and P18 showed the evidence as indicated in the excerpts below:

For the past two years I think because of the pandemic no such a workshop was held, but of course, in the past, the district office would organise a workshop where they would train the new members of the School Development Committees but last year this did not happen, I think because of the pandemic. (P14)

From time to time our district holds some workshops for these School Development Committees to do financial management but this has not been done we can say in a year or two due to Covid-19... there are some workshops which have been run in the previous years by Plan International on financial management. They came up with some documents, which were distributed in schools. (P18)

Based on the above evidence, School Development Committees in Kwekwe District secondary schools received capacity building on financial management policies and practices from knowledgeable people in the community, provincial office, district office, and from non-governmental organisations such as Plan International. Some School Development Committee in Kwekwe District secondary schools did not receive any capacity building because of Covid-19 induced lockdowns.

Capacity building workshops on financial management in Kwekwe District secondary schools were irregular, inadequate and not hands on. Participants submitted they did not have regular workshops, particularly from organizations outside the school and even from district offices. Participants indicated that they were aware that capacity-building workshops would improve financial management policies and practices in their schools. The findings suggest a need for hands on, regular and adequate time for capacity building workshops on financial management policies and practices in Kwekwe District secondary schools.

5.6 Challenges in financial management policies and practices

As indicated in Chapter 1 (see section 1.4) research question (RQ) 3 sought to explore how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested. The qualitative phase in the study involved open-ended interviews with school officials. The study sought responses from 19 purposively sampled participants including supervisors, School Heads, Deputy School Heads, Senior Teachers, Heads of Departments, Treasurers, School Development Committees Chairpersons, and Vice School Development Committees Chairpersons in respect of how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested. The researcher assessed and analysed relevant responses. The analysis yielded how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested. Seven sub-themes also emerged (see Table 57).

Table 57: Challenges in financial management

Themes	Sub-themes
3 Challenges in financial management policies and practices	3.1 Challenges in sourcing of school finances 3.2 Poor accounting for income 3.3 Lack of financial management knowledge 3.4 Poor maintenance of movable asset registers and stock control registers 3.5 Flouting of procurement procedures 3.6 Irregular auditing of schools by government auditors 3.7 Linguistic accessibility of financial management policies in documents

What follows next is the analysis of each of the sub-themes.

5.6.1 Challenges in sourcing of school finances

Findings on challenges related to sourcing of school finances expanded on respondents' submissions on close-ended questionnaires under quantitative findings. Respondents to close-ended questionnaires disagreed that their schools had enough cash to meet their obligations and that school projects were completed timeously. Responses from close-ended questionnaires on secondary schools' officials in Kwekwe District in relation to sources of finance in their schools had 73.8 % of the respondents submitting that parents were always their sources of school

finance. Other sources of finance which were submitted as constant sources of finance were donor community (23%), Government (11.5%), school projects (8.2%) and responsible authority (4.9%).

However, alumni (1.6%) were sometimes a source of the schools' financial resources. Less than 100% of the respondents submitted that any of the available sources of school finances was always their source of financial resources. This indicated that School Development Committees in Kwekwe District of Zimbabwe had inadequate funds to manage because of challenges surrounding the sourcing and management of school finances.

Figure 7 shows challenges in sourcing school finances that participants identified. The identified challenges provided answers to the research question on how challenges on policies and practices in financial management in secondary schools within Kwekwe District of Zimbabwe manifested (see chapter 1 section 1.4). Findings indicated that all the sources of school finance presented one challenge or the other as revealed in Figure 7.

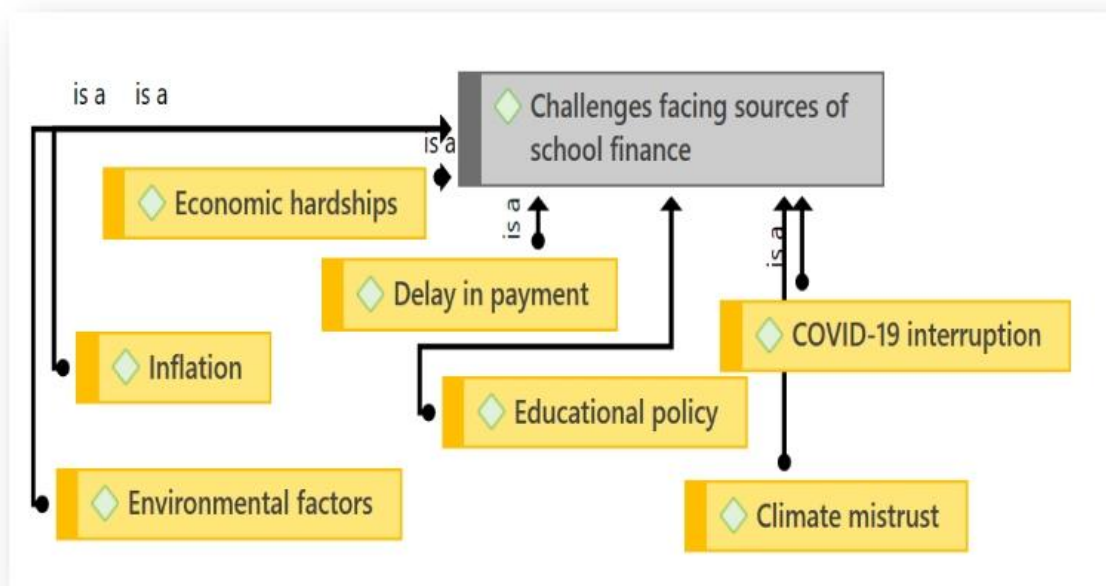


Figure 7: Challenges facing sources of school finance

Challenges of sourcing of finances were also related to challenges in financial management policies and practices as revealed in Figure 8. Challenges in financial management policies and practices (Figure 8) also provided answers to the research question on how challenges on

policies and practices in financial management in secondary schools within Kwekwe district of Zimbabwe manifested.

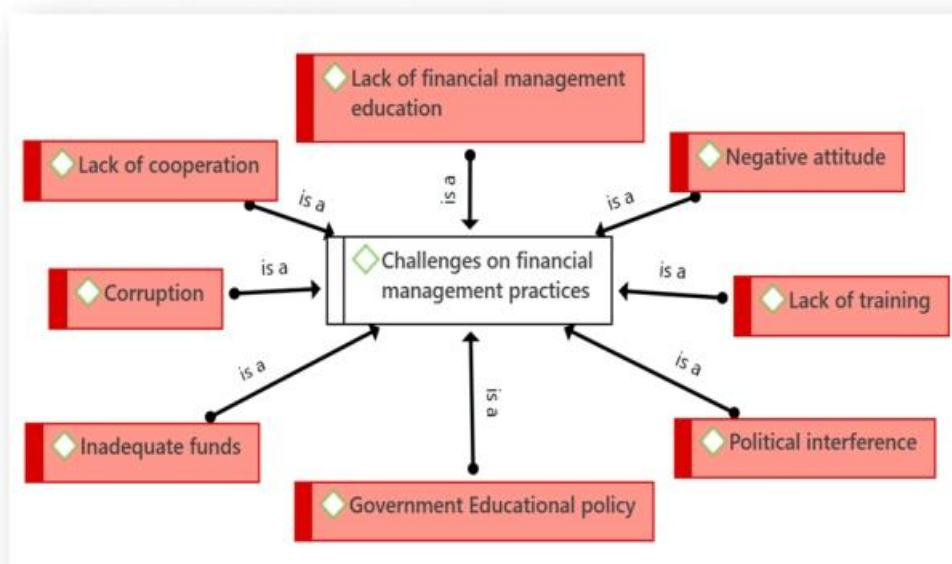


Figure 8: Challenges in financial management policies and practices

Challenges relating to sourcing of school finances and challenges in financial management policies and practices in Kwekwe District secondary schools are discussed under the sub-sections below.

5.6.1.1 Delays in fees and levies payment

Participants indicated that the government, some parents, and non-governmental organisations delayed payments of funds to secondary schools in Kwekwe District of Zimbabwe. Some parents did not pay the fees and levies at all. With regards to delayed fees payments by the government, participants P3 and P4, concurred that the government delayed in releasing Basic Education Assistance Module funds and had this to say:

The government does not also honour its commitment to fund BEAM, donors also do not pay their SIG regularly, the government they pay the BEAM. The BEAM is paid later when the money does not have

value that's the problem, but they pay. The SIG is paid also but not regularly, those are the challenges we are having. (P3)

BEAM, we do have. It's the one I'm talking about and it comes after 2 or 3 terms. The money is always coming late it becomes difficult to plan. (P4)

Participants P1 and P17 also highlighted that delay in the release of BEAM funds did not benefit the intended beneficiaries who would have left the school by the time of release of the BEAM funds. It was also difficult to match BEAM funds and their beneficiaries. The participants had this to say:

The government with this BEAM, we don't even know when they will avail funds. They are never efficient. At times you find the money you had applied for in 2012 came in 2016, and the kid had already left. Probably the kid has already managed to pay their fees somehow, so the record keeping part of it is very difficult when it comes to BEAM funds, other funds you can follow up, and you can acquit very well. (P1)

BEAM is the one that usually pays but at times it pays after 2 or 3 years and sometimes the person is already working somewhere meaning at the time, they were learning they were learning for free. (P17)

The government also delayed in releasing War Veterans Funds to schools. Participants P8 and P10 concurred that there were delays in the release of War Veterans funds:

I also want to mention that some parents get their funding of school fees from the War Veterans Association, which is a government project and the payments for those monies are not timeous, which may also affect the school's running. In as much as they would pay a lump sum at a later stage, you will realise that a dollar today is different from a dollar in five to six years' time if they are to pay late. (P8)
There are challenges especially from the government side where we have the war veterans' funds. Usually, they take time to release, to pay for the beneficiaries. BEAM it will take maybe 5 years to receive funds from BEAM for BEAM students. (P10)

Study findings in Kwekwe District revealed that the government of Zimbabwe delayed in paying School Improvement Grants (SIG) funds, Basic Education Assistance Module (BEAM) funds and War Veterans funds. Dzvimbo, Magijani and Zimhondi (2018) had similar findings when they carried out qualitative research studies on a purposive sample of ten secondary schools in Zimbabwe. Their studies revealed non-payment and delayed payment of Basic Education Assistance Module (BEAM) funds by the government of Zimbabwe.

Basic Education Assistance Module (BEAM) disbursements to schools were reported to have been last paid in 2014 and schools were still being directed to select pupils for the Basic Education Assistance Module (BEAM) programme. Delays in fees payments were a challenge across the payment of levies from parents, government, communities and non-governmental organisations. However, delays from the latter were bearable but from parents it was a big challenge. Participant P1 said:

All right, we want to talk about school fees because with these non-governmental organisations if they say we are going to give you money, the money will definitely come whether late, but it will definitely come. However, from parents now there is a big challenge, probably parents do not just want to pay in time, they just relax and they will say Ok we will pay, they are not moved....

Participant P5 gave incapacitation of parents, unemployment, hunger and Covid-19 as reasons for non-payment of fees by parents:

...there are several challenges where most parents are incapacitated. You know some parents are out of employment and therefore there is no revenue base.... there is hunger and starvation in communities. This also has contributed to low revenue base in schools. Currently, Zimbabwe like any other country in the world is facing the Covid-19 pandemic, this has adversely affected our schools and to date schools are not yet opened for the year we closed in June and up to this very date are still being closed I think these are some of the challenges we are facing in our schools.

Participant P11 also aired the same sentiments by highlighting that schools had many fees defaulters, donors and the community did not always provide schools with finances.

The greatest challenges in terms of sourcing funds are maybe starting with the issues of payment of fees you realize that parents do not pay fees timeously and as a result, they are numerous arrears that are within the school from the parents. We also do not always get some donations or some funding from the community.

Findings also revealed that the economic environment prevailing in Zimbabwe caused challenges in school finance. Parents delayed paying fees because they wanted to use the money to earn interests while others could not afford the money to pay fees. Participant P14 provides the evidence:

I want to believe that in this economic time that we are in, parents deliberately delay to pay fees because they want to spin the money, so to say, and then pay it later, quite a number of them. Then, of course, others don't just have the money, so they will be looking for the money.

Poor academic performance of secondary school pupils also contributed to delays in fees payments by some parents. Some parents in Kwekwe District secondary schools did not appreciate the value of contributing to school finances when their children were not performing well academically. Participant P1 put forward that:

...the pass rate of the school will determine whether the parent should pay fees or not. If suppose the pass rate is 0% like for the past 5 years or past 2 years, the parent will say why should I pay? They just send their kids to school, but they know they won't produce anything so they end up not paying.

Participant 17 shared the same sentiments on payment of fees by parents and said:

From the parents we get one or two, those who really feel pity for the child, some commit to paying for certain students after seeing how well they will be performing at school.

Linked to poor academic performance of pupils was teacher attendance to work in Kwekwe District secondary schools. Participants submitted that some of the teachers in Kwekwe District had a negative attitude towards their work. It also emerged that some teachers in Kwekwe District were often on industrial action and as a result some did not regularly go to school, some did not teach when they got to work and some of those who taught seldom marked pupils' work. Participant P1 had this to say:

Teachers are not taking their jobs seriously. They don't go to work always, or even if they go, they don't teach. If they teach, they don't mark, so the parents do not see any reason to pay fees. Some schools have no teachers for some subjects. I have heard parents complaining that they have not had a science teacher for so many years, a maths teacher for so many years, so those could be the reasons why parents are reluctant to pay.

Secondary schools in Kwekwe District face delayed payments from the government, donors and parents. Findings from interviews with school officials concurred with quantitative findings from close-ended questionnaires with school officials where respondents disagreed that fees were duly collected. Parents delayed in fees payments because of economic hardships and the Covid-19 outbreak. Some parents did not pay fees at all because of economic hardships,

poor academic performance of their children, lack of positive commitment to work by some teachers, and shortage of teachers for some subjects like mathematics and science.

Delays in payment of school fees had consequences on the daily running of schools since some schools ended up operating with inadequate funds. The consequences were that the schools procured goods, works and services on credit. This concurred with quantitative findings using questionnaires on school officials where respondents agreed that some of the schools' operations were run on debt. Participant P15 had this to say during interviews:

The problem is that our major source of finance is school fees and when we do not have school fees payment on time, or we have some parents who do not pay up, we end up with a scenario whereby what we have budgeted for vis-a-vis what our expenditure is not achievable. There is a problem. That's the main challenge that we have because most of our parents believe that this a community school. As a result, with the government policies, you know, no child should be sent away from school for non-payment of fees.

The most unfortunate thing, I don't know if the head has told you, is that our boarder and day scholars all eat two meals from the Dh. They all eat breakfast and eat lunch ... We are saying someone hasn't paid a dime and their child is eating at the two meals a day ... come end of term they still haven't paid and next term they are owing the school so they come and pay a quarter or a third of the school fees. Therefore, it means the budget will always be in deficit.

Findings indicated that limited funds were the greatest challenge facing financial management policies and practices in Kwekwe District secondary schools. Participant P18 submitted that financial management was non-existent in their school because they did not have money to manage. Participant P18 had this to say:

The biggest challenge that we have is having money to manage. We are a community school so unlike the private schools where there are no two ways about students getting through the gate without payment of fees in full. Here pupils get into the school without having paid a single cent.

Schools had bills to pay such as electricity, water and employees. Findings revealed that meeting all those costs monthly against the total income was the greatest challenge. This was so because when schools were closed, bills continued to accumulate, and more so with Covid-19 in 2020 sources of finance for the school suffered greatly. This was evidenced in the quotations of Participant P8 who said:

I think the greatest challenge is limited funds in the coffers of the school or let me say the revenue itself against intended expenditure. The school would want to meet some cost, to pay electricity, to pay water, to pay employees that are employed by the school and you find that meeting all those costs monthly against the total income is a greatest challenge because in most cases particularly when schools are closed and with this continuous lockdown and the impact of Covid-19 you will find that the trickling in of funds is very limited and yet these bills will not stop in terms of accumulating.

Inadequate funds also affected intended school projects Participant P12, for instance, had this to say:

Challenges come about because of insignificant inflows of cash ...so maybe inflow of cash is rather very low. Like anyone else you find development should be oiled by money if money is not there you get frustrated like anyone else so I was going to encourage that lets refrain from some pronouncement that make inflow of cash to go down.

Participants affirmed that delay in payment of fees, either from parents or government and non-governmental organisations or other sources of school finance were responsible for inadequate funding experienced in schools. This was evidenced in the submission of Participant P15 who said:

We have parents who come here on opening day and they are saying I want to write a commitment letter to pay and the headmaster is so understanding and says, but please make sure you pay up and they say definitely I'm going to pay up as soon as I get my salary or whatever their source of funding, but the moment you admit the child into the school, then the parent doesn't do anything and we can't send the child out of school to go home for fees collection because the government is saying no child should be sent out for not paying fees and levies.

It is important to note that the primary goal of establishing school Finance Committees in schools is for them to source school financial resources and to manage these financial resources effectively and efficiently. The roles of the School Development Committees are threefold that is, school financial management, catering for the welfare of pupils adequately and achieving school developmental goals which may include starting new projects. All these roles involve availability of money.

The findings imply that lack of adequate funding frustrated financial plans in Kwekwe District secondary schools. Cherotich, Atoni and Munyua (2020) carried out a similar study in Kenya. Cherotich, Atoni and Munyua's (2020) studies in Kenya revealed that some students paid fees

on time because their parents were aware of the importance of timely fees payment which guarded against disruption of their studies. Some students did not pay fees on time because their parents/guardians were poor and could not raise fees when the term began.

These parents/guardians either staggered fees payments or never completed paying fees throughout the term. Fees collected from parents/guardians were not sufficient to cater for school operations. Cherotich, Atoni and Munyua's (2020) study further revealed that government contribution to financing education was insufficient and was also characterised by late disbursed to schools. The study further revealed that economic hardships contributed to poor school financing by members of the community such non-governmental organisations, alumni and well-wishers such as churches. There was also poor contribution from the Constituency Development Fund (CDF). The study also revealed that shortage of land and location of schools in semi-arid regions contributed to schools not engaging in agricultural projects as part of income generating projects. The study on Kwekwe District secondary schools added to Cherotich, Atoni and Munyua's (2020) findings by further revealing that government policy on fees defaulters also contributed to challenges in sourcing school finances in Kwekwe District secondary schools.

5.6.1.2 Education policy on fees defaulters

Education Amendment Act, 2020 (Chapter 25:04) in Zimbabwe specifically says that no child should be excluded from school on the grounds of non-payment of fees. Similarly, the South African Schools Act 84 of 1996 (SASA) prohibits refusal of admission of pupils on the grounds of non-payment of school fees. School parents facing economic hardships in Zimbabwe and South Africa are expected to draw payment plans. Some school parents in South Africa do not pay fees taking advantage of the South African Schools Act 84 of 1996 (SASA) which prohibits refusal of admission of pupils into schools on the grounds of non-payment of fees (du Plessis, 2020). Findings in Kwekwe District secondary schools revealed that some parents took advantage of the government policy which prohibited exclusion of pupils on the grounds of non-payment of fees and levies. Participant P8, and P10 had this to say:

That is another policy I was going to mention in terms of having or creating a challenge in terms of funding or in terms of revenue within the schools because most parents ride on that policy to just ignore and not to pay knowing that their children are not going to be sent away because of non-payment of fees.
(P8)

From the parents themselves usually they will pay when they come to look for form one places that's where they will pay in full from there because of the government policy which says we are not supposed to send the children back home for non-payment of fees it becomes a challenge usually they only come to pay after 'O' Level when they want to collect results. The current economic situation whereby there is inflation you can imagine someone who completed in 2017 when it was 1:1 when they come today and they want to pay 200 ZWL it becomes a problem. (P10)

Participant P18 shared the same sentiments by positing that:

Whilst most of our parents are supportive in paying their levies, some tend to pay just once at enrolment when they first register their children in the school...at entry points like form one or form five... afterwards they sit back. They take advantage of government policy, which says we cannot send any learner away due to non-payment of fees and some even make political mileage.

Section 68C of the Education Amendment Act [Chapter 25:04], 2020 forbids the exclusion of pupils from school on the grounds of non-payment of school fees (Mavhinga, 2020). Similarly, du Plessis' (2020) study in South Africa on the implications of Covid-19 on the management of school financial resources in fee-paying quintile 5 public schools in South African had participants submitting that their fees collections were affected by the South African Schools Act 84 of 1996 (SASA) which prohibited refusal of admission of pupils into school on the grounds of non-payment of school fees.

Related to government policy on fees defaulters was political interference. Findings indicated that party politics influenced financial management policies and practices in Kwekwe District secondary schools. Participant P1 submitted that politicians were against the payment of fees and levies in schools. Participant P1 had this to say:

You know these politicians, they want people to go to school but they don't usually want them to pay, that's their problem. We want them to support the education system, we want them to be part of those who tell people how important education is and how best their funds are used when they are collected by schools

Participant P18 indicated that enforcement of fees payment at their school was often politicised in favour of non-payment of fees by pupils and had this to say:

Whilst most of our parents are supportive in paying their levies, some tend to pay just one off at enrolment when they are getting their children in the school for example at entry points like form one or form five,

there after they sit back... some even take political mileage...local leadership is so eloquent in telling the community that children cannot be sent away for non-payment of fees... Like I said earlier on, once you start forcing fees payment everything gets turned political. The admin gets labelled and it is deliberate because they know that once they label you, you will automatically get cold feet. A school without resources can't function properly, I think you will agree with me. Depoliticise the collection of fees because there is a lot of politics there.

Participant P17 also submitted that debt collection at their school was politicised and had this to say:

In the past years we have tried using debt collectors and it worked but it ended up being a political issue...Some had paid, but when politics got involved, the issue got complicated, but we had got our money at that time.

Participant P9 also submitted that some politicians' statements in their campaigns for leadership encouraged parents not to pay school fees in Kwekwe District secondary schools. Participant P9 had this to say:

Usually, politicians discourage some parents to pay fees that's a problem. They think it's a way of campaigning but payment normally is for the development of school. So, in most cases politicians would campaign through non-payment of fees for them to be voted for. They gain popularity because parents do not want to pay fees.

Similarly, participant P12 submitted that parents were sometimes discouraged from paying fees by politicians and had this to say:

Parents who are supposed to be the major financier seem to listen to certain utterances maybe by community leaders that school fees or levies are not supposed to be compulsory, they are not supposed to be paid compulsorily. By nature, human beings want a situation where by they are saved from spending their finances. We also find certain incidents where politicians make indications that children should not be sent home for fees. This affects our revenue sources.

Participant P12 further submitted that some members were voted into the School Development Committee because of their political affiliation and had this to say:

Political interference comes about even at the beginning of the elections themselves you find at times there is a line-up of officials who are supposed to be in the committee. That one I would describe it as

rampant at this school, not only this school but even other schools. You find it's an outcry by most of our heads. There's too much political interference.

Participant P7 also submitted that School Development Committees members were often divided on party political lines and had this to say:

In most cases if School Development Committees are elected with political differences already we tend to show them in the committees. We cannot separate and there will be friction whereby some will say because this has been said by Mr XYZ from ZANU PF. It can't be implemented and also some will say this idea is from...who is MDC, no. Even if it's a good idea, it's not supported because of party differences... there was a political party faction that had to leave before the end of the meeting in protest and when they were not elected, they had to leave.

This, therefore, implies that some School Development Committees members got into the committee on party politics grounds and not their expertise in school financial management. This concurred with quantitative research findings using close-ended questionnaires where it was revealed that 10 (16.4%) members of the School Development Committees had no professional qualifications.

It was also revealed that 2 (3.3%) members of the School Development Committees had Zimbabwe Junior Certificate as their highest academic qualifications and the majority 20 (32.8%) had the Ordinary level as the highest academic qualification. Interviews with school officials in Kwekwe District also revealed that members carried their political divisions to school financial management policies and practices. This concurred with quantitative findings from close-ended questionnaires where 28.4% of the respondents agreed that divisions in their schools affected school financial management policies and practices.

Similarly, Cherotich, Atoni and Munyua's (2020) conducted studies in Kenya on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency, West Pokot County. Their study revealed that political interference compromised equity considerations in award of bursaries to needy students. Poor and needy students failed to access the government bursaries while some rich, politically connected individuals either received bursaries or influenced award of the bursaries to some of their relatives.

Further, Mlaki's (2014) study on drawbacks of cost sharing in secondary education in Manyoni and Dodoma rural districts in Tanzania revealed that political interference was a barrier to effective school financial management policies and practices. Some politicians sought political mileage by discouraging parents from participating in school activities. These politicians urged parents not to pay fees, and levies, telling them that education was free, and that it was the role of the government to provide education to its citizens. Eze and Onwudinjo (2021) argue that policies that improve school quality in African countries do not gain as much electoral support as policies that improve visible inputs. Political campaigns in African countries focus on highly visible education inputs like reducing school fees rather than on reforms that will increase learning through accountability and pedagogy.

Findings revealed that inclusion of statements that discourage parents from paying fees by some politicians in their political campaigns for political positions and voting of School Development Committees on political party affiliation lines were a challenge for secondary schools in Kwekwe District as parents ended up not paying their levies. In addition, incompetent members were voted into School Development Committees. This in turn affected sources of school finance and financial management policies and practices. Participants in this study also submitted that Covid-19 contributed to challenges in sourcing school finances.

5.6.1.3 Covid-19 interruption

The Covid-19 pandemic that started in 2019 presented another challenge that affected sources of school finances in Kwekwe District secondary schools in Zimbabwe. The lockdowns occasioned by the pandemic prevented the majority of the parents from paying school fees. The pandemic affected the income of the majority of the parents. Many lost their jobs, while others were going for work for a fewer number of days because of Covid-19 regulations, which required them to go for work on a rotational basis. Participant P14 had this to say about Covid-19.

It has affected particularly the income of quite a number of parents who used to work in some companies, which closed because of the pandemic. Some are making shifts to go to work, and as a result getting less than what they used to get, some are completely getting nothing. The impact is adversely affecting their payment of school fees because they don't have the money, they don't have the source of income anymore.

Covid-19 also prevented face-to-face lessons and as a result parents decided not to continue paying their children's fees. Participants in this study reported that the frequent closure of schools prevented parents from paying school fees. Participant P16 had this to say:

The Covid-19 pandemic kept many people if not all people indoors. People do not have time to run around looking for money. The unemployment rate here in Zimbabwe is very high so most of the people, if not around 85 to 90%, are self-employed. Now due to Covid people are always indoors, very little activities are done and therefore this reduces their income highly. That is a very big challenge especially when the schools are opening now. We are going to face many challenges when people fail to pay fees.

Participants P7 and P14 also supported this and averred that:

The challenges emanate from the same statement that I have issued out about the pandemic because parents cannot pay fees especially when their children are not coming to school. It's a challenge, of course, we survived because of form one enrolment. There is no way a parent can't pay fees because they want to secure a place for their kid. (P7)

...particularly these days, most parents were affected by the pandemic, they're not working so they're trying some other means to get the school fees, hence the delay, or even at times non-payment for the fees. (P14)

The Covid-19 pandemic also affected school projects. For example, participant P14 highlighted this by saying:

School projects are not doing very well of course. The pandemic has adversely affected us as well, but when all was well, we used to enjoy the benefits from the school project, particularly the poultry project. We did very well I would say.

Covid-19 national induced lockdowns by the pandemic resulted in shorter working hours for those employed and keeping indoors those self-employed. This negatively affected parents' ability to pay fees for their children. du Plessis (2020) carried out a similar study on the implications of Covid-19 on the management of school financial resources in fee paying quintile five public schools in South African. du Plessis' (2020) studies revealed that Covid-19 induced lock downs in South Africa had the effect of reducing government allocations to schools since its tax collections from industries and employees got reduced as a result of Covid-19 standard operating procedures. Furthermore, schools could not source additional funds

through entrepreneurial activities because they had to cancel all fundraising plans. Some parents lost their jobs and others experienced salary cuts of 30–40%. Lock downs induced by the Covid-19 pandemic resulted in shorter working hours for those employed. Self-employed parents were kept indoors. All these resulted in some parents failing to pay the required school fees.

Namusisi and Buluma's (2022) case study in Uganda revealed that Covid-19 induced lockdowns resulted in some parents in Uganda losing jobs. Loss of jobs affected parents' income which resulted in parents failing to pay fees. Alumni assisted the struggling school by raising additional funds which assisted the running of the school. Covid-19 also prevented face-to-face lessons and as a result parents decided not to continue paying their children's fees. Some parents resisted paying fees when schools were asked to re- open in phases.

Whilst findings in Kwekwe District revealed that Covid-19 negatively affected school finances from school income-generating projects, Namusisi and Buluma's (2022) findings in Uganda revealed that funds from school farm income generating projects, which had both animals and crops such as goats, chicken, vegetables, bananas, beans and maize, were used to complement the school budget during the Covid-19 induced lock down. Participants in Kwekwe District further explained how economic hardships affected funding of schools by alumni and by parents. The section which follows presents participants' submissions on economic hardships.

5.6.1.4 Economic hardships

Participants identified economic hardships as a challenge contributing to lack of adequate funding to secondary schools in Kwekwe District. They noted low funding from the alumni association because of economic hardships. This was evidenced by participants P11 and P14's views shown in the following excerpt.

We tried to organise that one, it was gathering momentum but due to economic meltdown, it didn't get off the ground. However, it is there...the former students' association. They were quite keen to come and assist Kudu High School...We wanted to make a big organisation or an association of former students but because of this economic meltdown, it didn't get off the ground well. (P11)

Yes! For us, this organisation largely constitutes of former students who do not have a lot of money. There are those people, the majority of us who are teachers. I mean they are civil servants most of them...

they also don't have the money to donate most of the time. The association is made up of mainly public servants ... they also have challenges in getting money. (P14)

Participant P6 concurred that some parents could not pay fees because of economic hardships and had this to say:

The percentage of pupils who are paying fees right now I can put it at 10%.... I think this is from the students who have parents or brothers who are abroad.... Normally, when we call upon a parent to come and explain, you would find they are saying they don't have money currently, and are trying to raise money. You also look at the children, you will also find they are not having enough food...most people who are around this area are not working. They are ex-ZISCO employees, who are now in a crisis financially and they are the people who have children attending this school. (P6)

Secondary schools in Kwekwe District had inadequate funds to allocate to various school projects. Contributions by participant P2 shed light on this:

The problem is with the funds that we get, they are not enough to allocate to projects. We have little funds for implementing school projects. We are looking at a situation whereby you have your funds and then you have to allocate to whatever project in the school. The funds are not enough. People are not paying their school fees at the same time, neither are we getting the money from government so that at least we could have one large amount. Maybe let's say at the beginning of the term or at the beginning of a year, it could be easy to allocate the amount.

Economic hardships contributed to challenges in the funding of schools by parents and former students in Kwekwe District secondary schools. This left the secondary schools with inadequate finances to allocate to various school projects. In a similar study in Uganda Namusisi and Buluma (2022) investigated how private schools budgets were affected by Covid-19. Namusisi and Buluma's (2022) studies revealed that Covid-19 induced lockdowns resulted in some parents in Uganda losing jobs. Loss of jobs affected parents' income which resulted in parents failing to pay fees.

5.6.1.5 Inflation

Findings from interviews with school officials in Kwekwe District secondary schools revealed that inflation was a challenge that affected sources of financial resources in Kwekwe District secondary schools. Inflation affected income from projects because the costs of inputs rose

faster than the market value of produce from projects like the chicken project. Secondary schools in Kwekwe District failed to realise profits because input costs were higher than the market value of their agriculture produce by the time they went to the market. Participant P18 observed this challenge and had this to say:

The ever-rising costs of inputs affect projects like the poultry project, because by the time you finish selling your chickens and you want to make another order the money realised won't be able to buy and raise chickens for the next cycle. We are experiencing an unstable macro-economic environment, which is not good for our projects.

Further findings revealed that when parents delay their payment and pay years later, the value of the money depreciates due to inflation. Financial obligations of schools such as payment of electricity bills, and water bills become difficult to settle as these bills are ever rising while fees remain stagnant. Participant P8 said:

Inflation is affecting the school on a large scale because you realise that as a government school, we are receiving our funds in the ZWL currency. Most parents, as I said, do not pay at once or do not pay the full fees at once, thereby affecting the school on a large scale. When they pay, maybe at the end of the term, that amount and the rate of exchange would have changed a lot. Indeed, inflation is affecting the school. The fees that are charged at the beginning of the term, you realise that in 3 months' time or 2 months' time along the course of the term, they would not be enough to meet all the financial obligations within the school, particularly electricity bills and water bills. They are always rising each day and the fees will be stagnant.

These sentiments concurred with quantitative findings from close-ended questionnaires where respondents disagreed that their schools had enough cash to meet their obligations. Respondents also disagreed that development projects were adequately financed. Respondents to close-ended questionnaires in Kwekwe District secondary schools agreed that some school operations were run on debt. Participant P10 also submitted that inflation eroded the value of money and affected the school budget, and had to say:

The current economic situation whereby there is inflation you can imagine someone who completed in 2017 when it was 1:1 when they come today and they want to pay 200 ZWL it becomes a problem ...the challenge usually it's because of the changes of the prices. You get a quotation today, and after 48 hours, the price goes up. It becomes very difficult to come up with a budget.

These sentiments expanded and concurred with quantitative findings from close ended questionnaires with school officials in Kwekwe District secondary schools where respondents agreed that their schools increased fees from time to time and also that their schools experiences unbudgeted expenditure. The findings of this study further revealed that parents speculated on increases in inflation, thereby delaying to pay fees and levies for their children. Participant P14 had this to say:

As I alluded to earlier on when I talked about parents spinning the money, it comes from the issue of inflation. Yes, not every body would pay as everyone hesitate to use the money. As soon as they get it, they want to use it first to generate some income, and then pay later. It is all because of inflation, they will always speculate on the rise of inflation.

The study revealed that speculations on inflation contributed to delays in fees payments by parents. Delayed fees payments by pupils affected school budgets because pupils who delayed payments of fees and levies paid when the value of money they paid had been drastically eroded by inflation. Inflation also eroded school profits from income-generating projects in Kwekwe District secondary schools. Findings on inflation on fees payments in Kwekwe District secondary schools expanded quantitative findings from close-ended questionnaires with school officials in Kwekwe District where they agreed that inflation was a challenge on school budgets.

Similarly, Robina, Benard and Jack's (2018) studies in Kenya revealed that newly appointed heads in Kenya experienced school budget challenges emanating from inflation, poor levy payment by parents, inadequate financial skills among financial management school officials, negative influence from sponsors and other stakeholders and employment of unqualified accounts clerks in schools. Participants in the study in Kwekwe District also submitted that climate of mistrust affected the sourcing of school finances in their secondary schools.

5.6.1.6 Climate of mistrust

Interviews with school officials in Kwekwe District secondary schools revealed existence of a climate of mistrust in the secondary schools. Climate of mistrust in Kwekwe District secondary schools contributed to challenges in financial inflows into the schools. Some parents were reluctant to pay fees and levies because they suspected that school heads were enriching themselves by abusing school funds. Participant P15 had this to say, '*some of them ... suspect*

that headmasters misuse or abuse funds all the time' Similarly, participant P16 submitted that their school had fees defaulters some of whom deliberately refused to pay fees and levies because they suspected that their money was misused by the School Development Committee members. Participant P16 had this to say:

The reasons are that parents have resistance, they don't want to pay fees. Some are capable, but some don't even want to pay a cent ...some say that they want to pay, but they are handicapped because of the financial position of their status. Some are very much willing but do not have money, some have money, but they just don't want to spend that money for school business. They think and always feel funds are misused by the School Development Committees. That is the problem. They have negative thinking about the school as a whole....

Interviews with school officials in Kwekwe District secondary schools revealed that it was true that some members got into School Development Committees with motives to abuse school funds. Some individuals in School Development Committees came into the committee with different motives meant to enrich themselves instead of developing the school. Participant P5 said:

Some of the School Development Committees members come into the committee for motives different from the development of the school. They have the motive to put their fingers on the finances of the school in terms of travelling and subsistence. You see when there is money my friend, especially in the procurement process, all people want to go and buy so that they can get something that being the main reason... people want to see to it that they get money there... people think that when you are a member of the School Development Committees you should get a lot of things for personal benefit... you can find people making several visits to the schools so that they are given allowances, that's the challenge there. Some people will like to come and supervise the construction of schools, but that one is the role of school heads who are supposed to see what is happening there, so they say I have been here at work may I have my remuneration for supervising.

Participant P8 echoed the same issue of different motives meant to get allowances by members of the School Development Committee by saying:

They would want to come down to a meeting which they are not supposed to be attending...I want to believe this is because they get allowances when they come to be part of some school activities. So, for them, getting into meetings, opens doors for them to sign for some allowances.

These sentiments on different motives meant to abuse school funds which emerged from interviews with school officials in Kwekwe District secondary schools concurred with quantitative findings from close ended questionnaires with school officials in Kwekwe District secondary schools where 32.8% of the respondents submitted that their secondary schools' management committees had some individuals with different motives. Members were also said to have various interests that were not aligned with the developmental goals of the school. Participant P11 had this to say:

There is the element of nepotism and corruption where they want to buy from their relatives or the big fish who would give them kickbacks, despite the fact that the product is not the best for the school.

Similarly, participant P17 complained about the school deputy head who went to source quotations with the same people and was the one who bought school items. Participant P17 had this to say:

Let me tell you what I understood, correct me if I'm wrong. I thought that if Mr LMN goes to get a quotation, then he should not attend the meeting when those quotations are being discussed that's what I know... You find the deputy head going with same people to get quotations always and he is also the one who goes to buy.

Lack of cooperation emerged from the qualitative study as financial management challenges facing School Development Committees in Kwekwe District secondary schools. Protection of self-interests, interfering on other members' duties, lack of common vision and differences in political party affiliations were cited as reasons dividing School Development Committees members in Kwekwe District secondary schools. These findings concurred with quantitative findings using close-ended questionnaires on school officials in Kwekwe District secondary schools where 32.8% of the respondents agreed that some individuals in School Development Committees had different motives and 28.4% of the respondents agreed that divisions in their schools affected school financial management policies and practices.

Interviews with school officials in Kwekwe District secondary schools revealed that some School Development Committees members got into the committee with a fault-finding mission. Lack of financial management education and lack of training also contributed to the climate of mistrust in Kwekwe District secondary schools. Participant P19 had this to say:

...general belief that I've seen is that when people get voted into the School Development Committees the first thing, they do is not learn the system but to find how they would catch this head and the deputy whom they suspect of being like this or that. So, it is only after maybe three or four months into the year that they get used to the system and they begin to open up and assist you. And this goes back to this issue of lack of education. Once you work with School Development Committees that is educated, they know how to do things. I once had a qualified accountant as my School Development Committees Chairperson. I used to enjoy work because they would do literally everything for me.

Tenha's(2022) studies in Goromonzi district in Mashonaland East Province revealed that School Development Committees members had varied agendas when elected to office. Some came into office thinking that they would be better at developing the school than their predecessors only to discover that it was not that easy. Some came into office with preconceived ideas that there was misuse of funds at the school and their aim was to curb misuse of school funds. Newly elected School Development Committee members thought they could handle school finances better than their predecessors.

Participant P16 echoed the same sentiments that some School Development Committees members got into the committee with the mentality to fight the school administration and training was important as a solution to this challenge. Participant P16 had this to say:

I have realised that most of the people who get into the School Development Committees will get there with the mentality to fight the admin and that is where the problem is and that is why most schools don't develop. It is only when someone gets inducted into the School Development Committees that one realises that he had a wrong mentality, so those people should actually be inducted and a very clear clarification should be given between the School Development Committees and the admin because sometimes in most schools the School Development Committees actually tries to control even the administrative issues.

Similarly, Dzvimbo, Zimhondi, Masimba, Zhanda's study (2020) in Zimbabwe revealed that School Development Committee members needed more than a year in office for them to understand school operations.

These findings from interviews with school officials in Kwekwe District secondary schools corroborated quantitative findings from close-ended questionnaires with schools' officials in Kwekwe District secondary schools where 32.8% respondents submitted that there were some individuals in their school management committees with different motives. Participant P7 actually confirmed that he was at one time voted into the School Development Committees to fight the school head and had this to say:

The main problem is that when School Development Committees members are chosen during AGM parents choose vocal people whom they feel will be at loggerheads with Admin. These will be against any school development and create a hostile environment with the head and his administration. This retards development...I have been at Rhodes as chairman...When they elected me, the mandate that they gave me was to go and make sure that...is fired as a head but anyway when I went there, I discovered there was nothing unbecoming that he was doing. So, we started to work on very well...I had to explain to them that there is nothing wrong with this guy you want me to fire. So, they understood me and in fact they even voted me unanimously for the second term saying you have to go back and if you do not want anyone from your committee it is you who should decide and you appoint anyone you want to work with.

Further findings from this study indicated that the existence of a climate of mistrust especially regarding proper accounting for school income from projects led to the abandonment of some income-generating projects in some of the Kwekwe District secondary schools. Participant P7 narrated how their school ended up abandoning the agriculture project at their school. It was indicated that:

My personal view is that when people elect members of the School Development Committees, they want to see those that are vocal. These destroy rather than develop the school. So, when they came, of course, the School Development Committees in my view had that perception of mistrust on the part of the school admin. I was told there were some heated discussions relating to the control of the agriculture project funds that led to the abandonment of the project.

It also emerged from the data that some School Development Committees members interfered with fellow members' duties by encroaching into their duties. This divided the School Development Committees members. Participant P5 had this to say:

...another challenge we may expect in schools is with the committee not united. This happens when one member encroaches into the other person's area of work. That is another area we have a problem like here. Some School Development Committees members encroach into other members' areas of jurisdiction.

Mohapi, and Chombo's (2021) studies on perceptions of principals, parents and educators in rural South Africa on governance collaboration in schools had similar findings. Some school principals reported that there was lack of collaboration among principals and parent governors due to overlapping roles and responsibilities.

Based on the evidence submitted, School Development Committees in Kwekwe District were struggling with having one voice and unity in the committee. Different motives, interferences on other members' duties, lack of common vision on implementation of established school programmes, and differences in political party affiliations were cited as reasons dividing School Development Committees members in Kwekwe District secondary schools. These findings corroborated and expanded quantitative findings from close ended questionnaires with school officials.

Quantitative findings in Kwekwe District secondary schools revealed that individuals in the School Development Committees with different motives (32.8%) and divisions in the schools (28.4%) affected school financial management. The findings contradicted Dlomo, Buthelezi, Hlengiwe, and Ajani's (2022) findings in iLembe District schools in KwaZulu-Natal Province of South Africa. Their findings revealed that Principals, School Governing Boards, and school Finance Committees in iLembe District schools in KwaZulu-Natal Province of South Africa had cooperative relationships based on mutual trust and understanding.

The findings in Kwekwe District secondary schools however concurred with Connolly, Farrell, and James's (2017) findings on school Governing Boards in England and Wales. Connolly, Farrell and James (2017) observed that some parents in England and Wales school governing Boards pursued their own ulterior motives such as to bring about a specific change within the school or to promote their own children's interests when they joined the school Governing Board. Connolly, Farrell, and James (2017) also submitted that there were numerous reports on power struggles between school principals and parent governors in England and Wales, which were attributed to principals' privileged position of knowing policies and regulations better than parent governors. School officials in Kwekwe District also submitted that their schools had inadequate funds as a result of negative effects of environmental factors on agricultural fund-raising projects.

5.6.1.7 Environmental factors

The study found that environmental factors like water shortages, droughts and excessive rains affected sources of finance in Kwekwe District secondary schools. It emerged from the qualitative data that agricultural projects sometimes failed due to bad weather and water disconnections. Participant P8 echoed that:

There is no guarantee in terms of revenue, as some of the projects may fail due to environmental factors, some chickens may die after investing a lot of money in the chicken project. In poultry for example, we may not get the intended income and due to some water cuts or maybe excessive rains at times this may destroy some of the agriculture projects. As a result, it also affects the income or revenue.

Besides natural disasters, water shortages also affected income from projects. Participant P11 posited that:

Projects, yes, they are there, but they are not very reliable. Of course, here in Kwekwe, we sometimes experience problems of water shortages that affect horticulture, poultry, fishing, and so on. However, after we had identified the shortage of water, we came up with a new idea of using the borehole.

Participant P18 reported that:

We at times have a breakdown in the water pumping system like is the case right now where our water pumping system is down and there is nothing we can do. We have to wait for summer rains, so, we face such challenges.

Qualitative findings from interviews extended quantitative findings from close-ended questionnaires where respondents submitted that that sources of financial resources in their schools were always from parents (73.8%), donor community (23%), Government (11.5%), school projects (8.2%) and responsible authority (4.9%). Interviews with secondary school officials in Kwekwe District revealed that their schools were mainly engaged in horticulture, maize production, and gardening, poultry, and tuck-shops ventures. Environmental factors such as water shortages, droughts and excessive rains affected income-generation activities. Qualitative data showed that agricultural projects sometimes failed due to bad weather and water disconnections.

John and Kaganga's (2022) study to establish the performance of income generating activities in secondary schools in Muleba District of Tanzania revealed that bananas, horticulture, forestry, fish, school shops, petrol station activities, cow farming, poultry project and stationery services performed well. The study revealed that hiring of skilled personnel and close monitoring of the projects were important factors that determined the success of school entrepreneurial activities. Goat farming did not do well due to diseases. Coffee farming did not

do well due to fluctuation of prices in the market. Schools in Kwekwe District faced challenges in entrepreneurial activities different from those reported by John and Kaganga's (2022) study. Similarly, Kipkoech's (2018) research paper on determinants of implementation of income-generating projects in public secondary schools in Konoin District, Bomet County, Kenya, revealed different challenges from those in Kwekwe District.

Kipkoech's (2018) research paper reported that income generating activities faced obstacles emanating from lack of business management skills, lack of adequate literacy, and lack of marketing and production skills in the schools. Other obstacles faced by income generating projects in the schools emanated from lack of transparency by business/project managers, insufficient market research occasioned by failure to undertake feasibility studies, lack of good understanding of the market and customers and limited school budgets. Investment in income-generation projects in schools was also perceived to be an extra managerial responsibility to the already burdened school heads.

Based on the above evidence, the findings indicate that sources of school finances in Kwekwe District secondary schools faced several challenges. Challenges such as delays in fees payment, government policy on defaulters of fees payments, economic hardships, Covid-19 interruptions, inflation, climate of mistrust, and environmental factors affected school funding and hence financial management policies and practices in the secondary schools under study. Participants of the study indicated that the challenges affected the daily running of the schools, and affected financial obligations in the process. Participants in Kwekwe District mentioned that some parents did not pay fees taking advantage of government regulations which did not allow exclusion of pupils on the grounds of non-payment of fees. Kwekwe District participants also mentioned inflation, Covid-19 interruptions and climate of mistrust as reasons for non-payment of fees in the schools.

5.6.2 Poor accounting for income

It also emerged in the study that some secondary schools in Kwekwe District used cash before banking. Participant P1 had this to say:

Some of these schools use cash before banking. Normally, after collection of cash, they want to use it before banking. They would normally after their meeting use the cash to buy refreshments like drinks.

They realise their mistake if you go to them and read to them instructions that they should not use cash before banking... inducting them document analysis is helpful.

This was supported by Participant P5 who submitted that:

There is a problem there, money coming into schools must be first receipted then banked before use. But you find in some schools, money comes in, people use money before they bank that is gross financial mismanagement there. Here and there you find people doing that. In some cases, money comes into the school right, it's not deposited...you find money being collected on 13th of August being deposited on 5 September or 10 September. That is failure to obey lawful instructions by school heads. You find that this money could have been used somehow and then returned somehow. That is a challenge. On one or two occasions, money is not being banked on time.

Submissions on the use of money before banking contradicted quantitative findings. Respondents to close-ended questions agreed that fees were duly banked. Ndhlovu, *etal* (2020) carried out a similar study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. School heads submitted that they practised school financial management through trial and error since they lacked accounting background. It also emerged that lack of finances to pay qualified bursars resulted in some schools employing less qualified bursars. The study also revealed that some school heads used school funds before banking. Use of funds before banking created problems in balancing off financial books in schools.

5.6.3 Lack of financial management knowledge

Interviews with school officials in Kwekwe District secondary schools revealed that some parents appointed into the School Development Committee had poor financial management skills. The statements submitted by participants P7, P10, P11, and P19 showed the evidence as indicated in the excerpts below:

We need some workshops to educate us on what our roles are, what we are supposed to be doing, because we were just elected, we are only using our experiences. Because I am a former chairman, so we are using that experience. But most of people that I'm working with except the vice-chairman who was once a secretary, the rest don't understand what School Development Committees stands for. When parents elect each other, they don't ask for qualifications you know it. So, there are others who if you say supervise these books it looks as if you have cursed him or her...because under normal circumstance a

treasurer must be someone, who has some accounting knowledge. So, they just pick a farmer and there is nothing much you can say because they would have voted and when you call the farmer to come and see the books, they will say I have no knowledge on how to deal with these and some of them don't even know how to write. They cannot even write, you know, like the woman who was my vice-chairperson, it's sad she passed away because of the Covid. She used to refuse to write anything even her signature. (P7)

It becomes a challenge especially because most of the School Development Committees members are not well versed in the financial management aspect of accounting. They need to be equipped or to be staff developed so that they know how to come up with the budget. (P10)

After electing the members...We need a budget to support those projects, these guys are ignorant and illiterate. They don't know what is called a budget, they don't know what is called a project and they don't know what is called a developmental what, what. So, it should be the starting point to say we need people with capability...We need people with capacity. For example, we always want to identify people to fill up the gaps in the finance committee, like the treasurer. We may need somebody with a financial background and for the Chairpersonship, we may need somebody who has an administrative background or management background so that you will be able to comprehend and go along together with others. (P11)

They have the zeal, but the problem here is about literacy, finance needs a certain level of financial literacy because it's not just adding 10 and 5 to get 15, but getting into these issues these people are not as educated as the Chairman. (P19)

Participant P19 also submitted that although some members of the School Development Committees were eager to participate in budgeting, members lacked financial management knowledge. Similarly, Sharma's (2020) study on problems and constraints faced by School Management Committees (SMC) in Sikkim state (India) revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles. It was further revealed that parent members of School Management Committees lacked proper knowledge and control over school finances although they had keen interest in the functioning of their schools. Interviews with school officials in Kwekwe District also revealed that some of the School Development Committee members did not have a clear understanding of their respective roles. Participant P10, a school treasurer, had this to say:

Most of the School Development Committees members... are not well versed in the financial management of accounting aspect. It becomes very difficult when it comes to managing those funds when we know nothing about finance. They need to be equipped or to be staff developed so that they know how to come up with the budget.

Participants P4 submitted that they lacked a clear understanding of their respective roles and had this to say:

We should also know our roles, me as the treasurer I should know how to handle finances and the head, the deputy, the chairman and the senior teacher...We should know how to handle the students, the parents as School Development Committees. The committee members should be trained accordingly for example the secretary should be taught about secretary ship and the treasurer about treasurer duties and so on then this becomes easier.

Similarly, Connolly, Farrell, and James (2017) submitted that there were numerous reports on power struggles between school principals and parent governors in England and Wales which were attributed to principals' privileged position of knowing policies and regulations compared to the parent governors. Similarly, Kumar's (2018) study in Delhi schools (India) had school heads submitting that their School Management Committees parent members lacked knowledge on school operations. Officials in Kwekwe District secondary schools also submitted that poor schools in the district employed poorly qualified school bursars and accounts clerks. Participant P1 had this to say:

In Church schools we don't have a problem because they also employ qualified people...schools like Lookout we have got qualified people, Schools like Goldrush and Camel have qualified people. But if we go to our schools like Toronto, our rural schools they don't have qualified people. They just employ according to what they can pay, so that's where the challenge is.

Participant P3 also confirmed that some secondary schools in Kwekwe District employed unqualified people to handle their accounts and had this to say:

Some employ those who did not even do accounts, maybe the person did accounts in form 4 or form 2, and they employ those to do accounting for the school, but they cannot even maintain a cashbook, they cannot even draw up a budget, they cannot even balance a cashbook that is the problem. If they employ qualified personnel, they won't have any problems.

The study revealed that some of the secondary schools in Kwekwe District operated without qualified school bursars or accounts clerks. Similarly, Nachinguru and Mwila (2023) carried out a study on financial resource management, status and challenges in public secondary schools in Kinondoni municipality, Tanzania. Their study revealed that some secondary schools

faced a serious challenge of operating without qualified school bursars or accountants to monitor school finances.

Yizengaw and Agegedu (2021) also reported challenges of school financial resource management in Bahir Dar City administration of Ethiopia. They reported that schools in Bahir Dar City faced financial management challenges emanating from inadequate training of school heads on issues of financial management and appointment of incompetent school clerks and unqualified personnel to manage school finances. The use of individuals who do not have proper professional training to handle the school's financial management cannot assure its effectiveness (Nachinguru & Mwila, 2023). Qualitative findings from interviews with school officials in Kwekwe District concurred to quantitative findings using closed questions. School officials in Kwekwe District secondary schools had 42.6% of them agreeing that their schools lacked appropriate human expertise on school financial management.

Relatedly, 37.1% respondents admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. These findings concur with Dlomo, Buthelezi, Hlengiwe, and Ajani's (2022) findings in iLembe District schools in KwaZulu-Natal Province of South Africa. Dlomo et al.'s (2022) findings revealed that parent School Governing Board members were illiterate and principals took full charge of all the financial management duties. Principals played dominant roles over finance committees and School Governing Boards. Members of the School Governing Boards and the Finance Committees did not understand their duties and only played a subservient role on school financial management.

Findings of this study show that some parents who were appointed into the School Development Committees had poor financial management skills. Some of members with financial responsibilities in Kwekwe District secondary schools lacked knowledge about their roles in financial management. The study also revealed that some of the secondary schools in Kwekwe District employed school bursars and accounts clerks who were not qualified to perform their duties.

5.6.4 Poor maintenance of movable asset registers and stock control registers

Secondary school officials in Kwekwe District also submitted that it was true that some secondary schools in Kwekwe District faced challenges in maintaining asset registers and stock registers. Participant P10 submitted that the Finance Committee at their school needed to update the asset register, and had this to say:

They need to update the asset register, there are so many assets, which are not accounted for. They also need training on financial management, how to run the finances and need training in interpreting the financial records, balance sheets and payments.

Participant P5 also submitted that schools did not maintain stock registers perfectly. Some individuals in schools did not have skills to maintain stock registers. Participant P5 had this to say:

Oh, stock registers? Oh, those are supposed to be there. They are not strictly being adhered to. If you are to check the stock register properly analysing how many goods have been collected, how many are now remaining in there, they are not properly accounted for in our schools...Some of them, they don't have skills to take stock that is to find out how much quantity has been used how much has been left and so forth they don't have skills but they write their items...when goods are procured for the school they should be documented in the register of assets and these goods or movable goods should be numbered... In certain schools they have started, they are doing it. The goods are numbered and put in an asset register, but here and there you find that there are no inventories in schools. There are no asset registers in some schools. That one is a problem.

Participant P17 also submitted that although there was transparency in the receiving of assets bought, their school did not have an asset register and had this to say:

Pertaining to those asset registers there is some negligence going on. As the chair I'm also supposed to be seeing that things are done the right way but we have never really focused on that. I'm going to make it a turning point as from today. To really record everything and know the number of things we have, for example, how many chairs we have etc... We are going to have a system whereby we can write down the things you have in your office for example one desk, computer and we will stick the list by the door so that it's easier to see if anything is missing. Where I used to work, we used to do that and they were very strict, if you do something the wrong way you would get in big trouble. These are the things that I will implement and even implement some more things to balance the whole process and the smooth running of the school.

Participant P18 also confirmed that there was poor accountability for assets at their school. Participant P18 had this to say:

Control of assets now at a school situation you know the movement of teachers these days. It is like, somebody just phones you, I'm no longer coming back but he is somebody who was running a department that kind of thing. So, those are some of the challenges that we really have got. Storage of assets, equipment especially some of this property gets damaged, property gets missing and you can't really figure how. You discover when you want to use something that we thought maybe this printer was functioning but now it's not working. When it comes to assets there is need to check inventories from time to time. There is also need to train these people handling it from time to time. The problem is usually with the practical subjects like agriculture when teachers just send students to collect tools and they are not there and some leave them by the garden. That is one of the challenges we are facing.

Qualitative findings from interviews with secondary schools' officials in Kwekwe District revealed that there was poor maintenance of movable asset registers, and stock control registers by some of the secondary schools in Kwekwe District of Zimbabwe. These findings concurred with quantitative findings from close ended questionnaires with secondary school officials in Kwekwe District. Respondents in Kwekwe District secondary Schools agreed that they maintained security items register. The respondents also submitted that it was true to some extent that their schools faced challenges in maintaining an asset register. They also agreed that it was true to some extent that their schools faced challenges in maintaining a stock control register.

Findings further revealed that although respondents agreed that all school members with financial responsibilities had a clear understanding of their respective roles, they faced challenges in maintaining movable asset registers and stock control registers. Nachinguru and Mwila (2023) carried out a study on financial resource management, status and challenges in public secondary schools in Kinondoni municipality, Tanzania. The study discovered that secondary school heads without bursars or accountants occasionally hired teachers to perform the functions of a bursar while also teaching. Teachers who worked as bursars did not fulfil their duties of preparing and storing various financial documents. Teachers who worked as bursars failed to show important documents such as minutes of meetings, financial guidelines, bank statements, and copies of payment vouchers. The schools' financial resources were not well managed.

5.6.5 Flouting of procurement procedures

It also emerged from the interviews that some secondary schools in Kwekwe District had wrong procurement practices. The statements submitted by participants P8, and P9 showed the evidence as indicated in the excerpts below:

In Procurement Committee basically, we assess the expenditures from various departments where if a department wants to buy, they bring in their papers, their requisitions with their comparative schedules attached with their quotations. As a Procurement Committee we then look at their expenditures, assess them in terms of their choices of where they want to buy and then we may probe or ask for justification from the departments, which want to buy, and afterwards probably the committee would agree or would also accept in terms of allowing the department to buy. (P8)

Usually, I collect the quotations for Agriculture and also the buying of those items...I get quotations from 3 sources usually for comparison's sake, then after that we bring those quotations to the finance committee. There, after selection of first supplier according to what we want exactly, then I will then be allocated that money and I will go and buy for the department. (P9)

Submissions by participant P8 and P9 revealed improper procurement procedures in some Kwekwe District secondary schools. Mathema and Thabela's (2021) School Development Committees handbook stipulates that it is the duty of the procurement committee to send an independent person to source quotations. The person who sources quotations should not be the same person who goes to buy. It is also the duty of the procurement committee to draw comparative schedules. It also emerged from the interviews that some secondary schools in Kwekwe District operated without procurement committees. The statements submitted by participants P17, and P3 showed the evidence as indicated in the excerpts below:

Procurement office, it's not really clear what it is supposed to do. Let me tell you what I understood, correct me if I'm wrong, I thought that if Mr so and so goes to get a quotation, then he should not attend the meeting when those quotations are being discussed that's what I know. According to how I read the book. The thing is I can go make deals with the person that I'm getting the quotations from and therefore the government was trying to avoid that...that's not the way we are doing it. You find the deputy head going with same people to get quotations always and he is also the one who goes to buy. We do have a procurement committee but for the past 3 years it has been hard for it to operate... At the moment I can say there is no committee for that... We just sit down and agree. The School Development Committees can suggest what is needed and if we have the money, we give to the headmaster or deputy to go and purchase. Like I said earlier on, they go and check there and purchase right away. (P17)

This one is a problem I don't want to lie, very few schools have procurement committees. Most of them they don't have. (P3)

Findings from interviews also revealed that there were also some secondary schools in Kwekwe District which flouted procurement regulations. This contradicted quantitative findings from closed questions which were completed by respondents. Respondents to closed questions submitted that procurements were always put to tender, that school procurement committee managed all procurements, and that payments were always authorised by finance committee. Thabela (2019) submitted that there was flouting of procurement procedures by provinces, districts and schools in Zimbabwe despite the existence of policies on procurement of goods and services. Relatedly, 37.1% respondents admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans.

5.6.6 Irregular auditing of schools by government auditors

Findings of the study revealed that there was irregular auditing of secondary schools in Kwekwe District of Zimbabwe by government auditors. Participant P5 highlighted that auditing of secondary schools by government auditors was not regular because there were too many schools to audit in Kwekwe District. The large number of schools overwhelmed the auditors. The District Accountant helped schools in financial controls by checking their books of accounts. Participant P5 had this to say:

Normally, auditors they come into check if funds are properly utilised in schools. But because of the high number of schools, they cannot even finish up all the schools in a single year but here and there we call them to audit schools which we cite after we move to supervise schools. We also move with our District Accountant to look at the books of accounts so that after noticing some areas of concern she can call for a meeting to assist these school heads. But here and there only when problems do arise when we think that something is not being properly done, there is an urgent issue in the school that financial management is not being properly done, we normally call auditors to check for us...My recommendation is that there should be an increase in auditing in our schools ...the frequency of visits to check on proper handling of finances is not adequate in schools. There should be an increase in audits in schools.

Participant P3 also submitted that auditing in Kwekwe District secondary schools was irregular and took place after five or six years:

We had national audit from 2015 to 2019 where we did everything, and went to almost every school. Almost every school was audited. We were trying to educate them on how they are supposed to maintain

their books... we never did any follow ups. What I recommend is if we are going to be able to maybe to audit schools or each school every year that will help a lot. But the problem we are having is we audit the school maybe after 5 or 6 years that is where the problem is. If you would go there regularly that would help the headmasters and the School Development Committees people to run the school properly.

Findings revealed irregular and inadequate auditing of secondary schools in Kwekwe District by government auditors. Similarly, respondents to closed-ended questionnaires ranked auditing of schools annually on position 4 as a strategy to enhance effective financial management policies and practices in Kwekwe District secondary schools. Mugala, Daka, Tembo, Mulenga-Hagane, Mwale-Mkandawire and Hamweete (2023) explored the causes and implications of financial mismanagement in selected secondary schools in Lusaka district in Zambia. Their study findings revealed that the causes of financial mismanagement in selected secondary schools in Lusaka district were, lack of adequate training, lack of financial discipline, misapplication and misappropriation of funds, lack of adequate planning, lack of external and internal auditing, lack of transparency and lack of financial skills of head teachers and accountants.

A study by Zhuwau and Shumba (2018) on influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe showed that auditing of the secondary schools was inadequate. In the majority of the schools, auditing had not taken place for more than 10 years. School heads in schools that were audited professed ignorance of how to correct errors that auditors recommended them to correct.

5.6.7 Linguistic accessibility of financial management policies in documents

All the participants from this study expressed that the guiding documents in their schools were fraught with one challenge or the other. Findings indicated challenges on linguistic accessibility of financial management policies and documents. Challenges facing the use of the documents were low literacy level of the parents, use of English language instead of vernacular language in policy documents, use of technical financial management language in policy documents, lack of regular training, and laziness as presented in Figure 9.

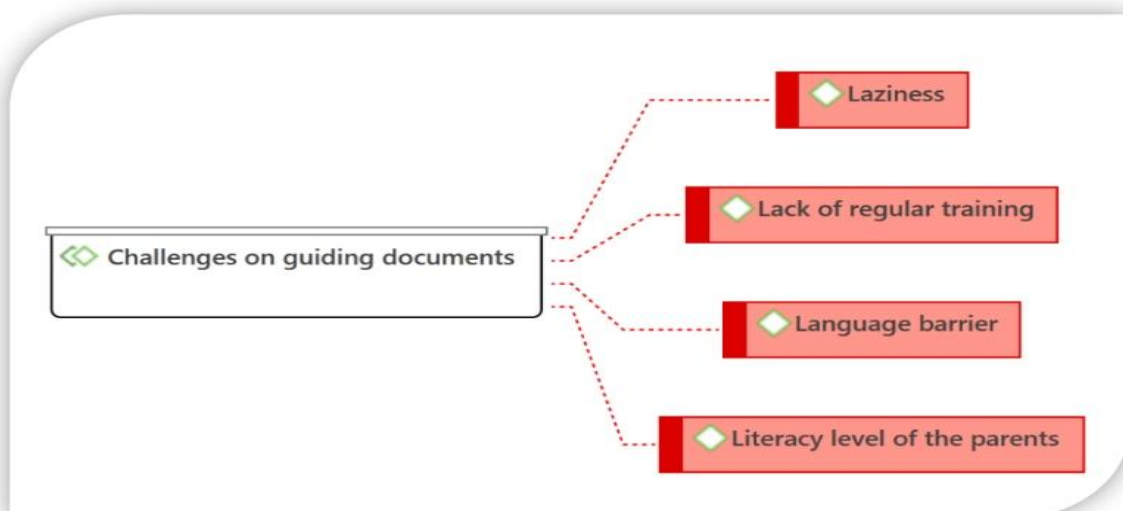


Figure 9: Challenges on guiding documents

5.6.7.1 Low literacy level of the School Development Committees

It emerged from interviews with officials in Kwekwe District secondary schools that the majority of the School Development Committees members in Kwekwe District secondary schools were not using financial management documents available in their schools because they had low literacy levels. Participants indicated that the level of education of School Development Committees parent members and accounts office staff in some schools was a barrier to financial management policies and practices in Kwekwe District secondary schools. Non-adherence to policy by parent School Development Committees members was, at times, a source of conflict in schools. Participant P18 had this to say:

Sometimes there are conflicts that arises from the ignorance of what is supposed to be done by these. The head has all the regulations and the School Development Committees do not have them, but then they want certain things to be done...Balancing the cashbook that's where we have got the biggest problem. At times it's a result of the fact that we work with School Development Committees who come into schools without any requirements for certain knowledge bases... Maybe if we request certain educational level. I would recommend that each school have a constitution where we will meet and discuss the level at which someone can run for office.

Participant P8 averred that low literacy levels of School Development Committees parent members and personal work commitments of parent School Development Committees

members affected use of documents to guide them in financial management policies and practices in their schools. Participant P8 had this to say:

...but I would want to believe they are ignorant to the information in the documents...It could be literacy, because not all committee members are literate to the level to sit down and read, and at the same time maybe they have other commitments since they are not full time in terms of their operations at the school.

Participant P11 concurred that reading and use of financial management documents at his school was affected by low literacy levels of some parent members of the School Development Committee. Participant P11 had this to say:

School Development Committees members are elected members from the AGM. During those elections, there are a lot of other connotations involved, like politics, nepotism, favouritism, and many other things. It does not necessarily mean to say those elected are the best for the school they may find themselves incapacitated to fulfil their obligations as members of the executive committee. They're not using the book, some are even illiterate to the extent of failing to understand even if he tries to read, he can't comprehend. Here, it's not a question of language alone. It is a question of IQ, Intelligence for one to understand what is involved.

Based on the above submissions, the researcher observed that documents to guide financial management policies and practices in Kwekwe District secondary schools were not effectively used because some parents voted into the committee were illiterate and some could not comprehend what they read. The above submissions concurred with quantitative findings which revealed that there were 3.3 % Zimbabwe Junior Certificate (ZJC) holders and 32.8 % Ordinary (O) level holders among the Kwekwe District secondary school officials. Members with low level of education would not easily comprehend the various manuals in use to guide financial management policies and practices in schools (Ndhlovu *et al.*, 2020).

Furthermore, people with low level academic qualifications can also be in danger of easy manipulation by school leaders and elite members of the School Development Committee. Mohapi and Chombo's (2021) study on governance collaboration in schools, the perceptions of principals, parents and educators in rural South Africa had principals revealing that illiterate parent governors relied on principals' understanding of policy issues and could be easily manipulated by principals to their advantage.

5.6.7.2 Language barrier

Findings indicated that use of English and legal language to write documents on financial management policies and practices in schools was a barrier to effective use of documents to guide financial management policies and practices in Kwekwe District secondary schools. Participant P4 confirmed that low level of education of School Development Committees parent members made it difficult for some of them to comprehend the information contained in the documents. Participant P4 had this to say:

We do have books but we need someone to help us understand their meanings... we still need someone to take us through...As a team we are not comfortable with the language that is used because some are not educated.

Participant P2 highlighted that documents to guide financial management policies and practices were available at their school. The challenge was that some members voted into the committee could not write and also failed to comprehend the legal language that was even difficult for teachers themselves to comprehend. Participant P2 had this to say:

All documents we need are available. The Statutory Instruments, Finance Management Act, the School Development Committees documents...those are availed to each and every member whenever necessary. It goes back to what I said the calibre of our members right. We have had situations whereby a resident of this place has been elected and when she is elected, she cannot sign, you give her that document...you know legal language. So, if I can't understand that legal language, what more that mother? So, I am saying is it should be simplified for them...They should try to produce books or documents that are user friendly... Why can't we simplify these? For instance, having those written in our vernacular rather than giving those written using legal language to...who cannot write her name.

Participant P12 concurred that use of legal language and English in documents to guide financial management policies and practices in schools affected effective use of these documents in schools. Participant P12 had this to say:

In our case we usually rely on circular minute number 6 of 1994. It is mandatory that the School Development Committee is given at least that circular so that they access their operation procedures...we find it depends with the interpretation of the circular. Obviously as the school administration we go through that circular together, but you can tell that the language usually used is legal language. Some of them might be pretending to understand but the comprehension part of it may be a problem... most of them have done O level but issues of finance are described using technical language. Even if it's not

legal language, the English language used in finance has got technical troubles which at times even poses challenges to the head...maybe if we could use local languages, it might turn out to be more meaningful.

In the same vein, Connolly, Farrell, and James (2017) analysed the stakeholder model of boards that was widely used in public and third sector institutions in England and Wales. They argue that although staff governors in School Governing Boards provided useful knowledge and insights in meetings, there were some instances where they had a very passive role and made only very limited contributions. This was because some parent governors in disadvantaged or multi-ethnic schools made limited contributions since they lacked technical and professional language of the educational world.

Participant P18 also concurred that the technical language used in documents on financial management policies and practices in schools needed to be addressed for the documents to be useful in schools. Participant P18 had this to say:

There is a problem of language and interpretation. In our public service the interpretations of these documents lie with the Commission. So, now as the headmaster when you try to interpret to them, they will say you are trying to justify certain behaviours that's why you are picking that section. The language issue should be addressed. Maybe we say they be interpreted in the language that everyone can understand. But the question is will they have the capacity to understand the technical meaning? For example, the procurement committee let's say they are talking of a tender involving US\$ 10000 will they really understand what they are dealing with?

Based on the above submissions, participants in Kwekwe District secondary schools submitted that although documents to guide financial management policies and practices were available in their schools, these were not being effectively used because they are written in English and legal language. Katterbauer and Moschetta (2021) submit that challenges in analysing financial reports or documents emanate from the use of specialised, technical linguistic terms, and complex sentences or clauses. Katterbauer and Moschetta (2021) concurred with Lewis and Young (2019) that financial reports demand linguistic understanding to the core. Participants in this study recommended using documents written in their vernacular language.

The use of English in documents poses comprehension challenges to users of documents. McGreal (2017) observes that the use of English in most available Open Educational Resources (OER) and their offspring, Massive Open Online Courses (MOOCs) is one of the barriers in

achieving the Sustainable Development Goal 4 (SDG4), Quality Education. This is because although the English language is widespread as a first or second language in most countries it is still not understood by the majority of the world's people who want to benefit from research articles and learning content in Open Educational Resources (OER) and Massive Open Online Courses (MOOCs).

Similarly, Sidik (2019) examined language in education policy in South Africa in terms of its implementation and the extent to which the language policy in education accommodated Sepedi, Sesotho, Setswana, siSwati, Tshivenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu as the official languages. Sidik (2019) observed that English remained as the dominant language although the language in education policy required bilingualism and the use of learners' native language as a language of learning and teaching.

5.6.7.3 Lack of regular training

Findings indicated that lack of regular training contributed to School Development Committees' lack of capacity to use documents on financial management policies and practices effectively in their schools. They said they needed training before they could fully use documents on financial management policies and practices in their schools. A majority of them were not using the documents because of lack of regular training. Participant P1 for instance had this to say:

They are supposed to get that capacity building like we used to before the Covid-19 pandemic we used to say every year we induct the incoming School Development Committees members. They could come on an induction where they are told their duties from the chairperson, treasurer, the vice-chair, the committee members, all the members in the School Development Committees and then after that induction they would go back and sit with their head, they go through the School Development Committees manual together. If this could happen, this could be a powerful tool.

Participant P4 shared the same sentiments by saying, '*We do have books but we need someone to help us understand their meanings.*' Based on the above submissions, participants in Kwekwe District secondary schools noted that although their schools had documents to guide them in financial management policies and practices, they were not using the books because they had not been trained on using and comprehending the information in the documents on financial management policies and practices. This study also revealed that some members of

School Development Committees in Kwekwe District had the ability to read and understand financial management documents available in their schools, but did not read them because they were lazy to read.

5.6.7.4 Laziness

It emerged from the participants that some of Kwekwe secondary School Development Committee members were not using the documents on financial management because they were lazy to read the documents. Participant P3 had this to say:

Just laziness... We go back to the same problem, they are not well versed with regulations, and they don't want to read regulations. They do have them at their disposal but are not using the regulations that is the problem. If they follow regulations, if they read regulations, they would not have any problems.

Similarly, participant P8 submitted that low literacy levels of School Development Committees parent members and personal work commitments of parent School Development Committees members elsewhere affected use of documents to guide them in financial management policies and practices in their schools. Participant P8 had this to say:

... not all committee members are literate to the level to sit down and read, and at the same time maybe they have other commitments since they are not full time in terms of their operations at the school.

The findings of the study showed that School Development Committees and other relevant stakeholders in Kwekwe District secondary schools of Zimbabwe faced challenges in the use of documents that guided financial management practices in their schools. The challenges included low literacy because of members' low level of education, failure to understand legal language used in guiding documents, failing to understand English language used in documents, failing to understand accounting technical language used in policy documents, lack of regular training, and laziness. Findings from interviews with secondary school officials in Kwekwe District explained quantitative findings using closed-ended questionnaires.

Quantitative findings from the use of close-ended questions found no association between practices and the usefulness of documents for managing school finances. The majority of the respondents (78.6%) did not associate practices with the usefulness of documents for managing school finances. This was the case despite 95% of the respondents agreeing that unavailability

of documents that guide financial management affected practices in financial management and 43.8% of the respondents agreeing that available and adequate documents were good for practice in financial management. Quantitative results revealed a significant association between the availability of documents to guide financial management and actual practices in financial management. Practices in financial management were dependent on available documents to guide and support practices in financial management in Kwekwe secondary schools of Zimbabwe.

There was no significant difference found between practices and the use of documents for managing school finances in Kwekwe secondary schools. This result implied that practices in financial management were independent of documents on managing school finances. The results also implied that secondary schools in Kwekwe District were not using documents on financial management, although they were aware that their availability improved their practice in financial management. Similarly, Makhuvele, Litshani, Mashau, and Manwadu (2019) carried out a study in Limpopo Province in South Africa. The study investigated the capacity of school governing Boards in Klein Letaba Circuit in Mopani Education District in the Limpopo Province to interpret and implement policy. Their research revealed that School Governing Boards in Klein Letaba Circuit did not have the capacity to interpret and implement policies in schools. This was because school governing Boards were not adequately trained and the majority of them were illiterate.

The problem of interpreting and implementing policy was exacerbated by the language used during workshops. The language was not understood by a majority of school governing Board members. Most participants indicated that the use of English language in policies and during workshops exacerbated their challenges in interpreting and implementing policy. Participants in the study further submitted that training of School Governing Board members should be a continuous process followed by regular monitoring and support. They also submitted that School Governing Board members were supposed to be trained in a language understood by the majority of the members since most parents serving in the school governing Board were illiterate.

5.7 Strategies to enhance effective financial management policies and practices

Research question 5 (see Section 1.4) asked how secondary schools within Kwekwe District of Zimbabwe could enhance effective financial management policies and practices. Analysis of the data collected from 19 participants (Heads [3], Deputy Head [1] School Development Committees Chairman [3], Vice Chairman [1] School Development Committees Treasurer [3], senior teacher [3], head of department [2], District Schools Inspector [1], District Accountant [1] and Internal Auditor [1]), yielded a theme called ‘Effective strategies.’ In addition, the analysis yielded three sub-themes namely solutions to challenges of sourcing school finances, solutions to challenges on guiding policy documents and solutions to poor financial management in schools. Table 58 shows themes and sub-themes on effective strategies to enhance financial management policies and practices in Kwekwe District secondary schools.

Table 58: Effective strategies to enhance financial management policies and practices

Themes	Sub-Themes
4. Strategies to enhance effective financial management policies and practices	4.1 Solutions to challenges of sourcing school finances 4.2 Solutions to challenges on guiding policy documents 4.3 Solutions to poor financial management in schools 4.3.1 Capacity building 4.3.2 Auditing of schools 4.3.3 Engaging qualified school bursars and accounts clerks 4.3.4 Inclusion of module on financial management in colleges 4.3.5 Introducing an electronic financial management system 4.3.6 Introducing policy on minimum qualifications of School Development Committees members

5.7.1 Solutions to challenges on sources of school finance

Quantitative findings from close-ended questionnaires with school officials in Kwekwe District secondary schools and qualitative findings from interviews with these schools’ officials revealed that secondary schools in Kwekwe District had parents, government, and school income generating projects, non-governmental organisations, communities and alumni as their sources of financial resources. Less than 100% of the respondents to close-ended questionnaires submitted that any of the available sources of school finances was always their source of financial resources. This indicated that School Development Committees in Kwekwe District of Zimbabwe faced challenges in sourcing school financial resources. Interviews with secondary school officials had participants recommending solutions to the challenges on

sourcing school financial resources. Participants recommended addressing challenges faced by schools in relation to sources of finances through revising government education policy on exclusion of fees defaulters and engaging in entrepreneurial activities.

5.7.1.1 Revisiting education policy on exclusion of fees defaulters

Findings indicated that section 68 C of the Zimbabwe Education Amendment Act [Chapter 25:04] 2020 should be revised and should be made to support the school rather than parents. All the participants were of this view. For example, Participant P3 said:

Regulations should be enforced to allow schools to send children home to collect fees and levies from parents. I think that is the best. (P3)

Participant 8 supported this view and elaborated more on the need to create policy, which forces parents to pay fees. Participant P8 said:

I think in the policy there should be recourse or the policy should be revised particularly to empower schools to have control or maybe to take steps towards parents who are not complying in terms of payment of fees.

The results showed that Participant P10 supported this and was of the view that parents needed to be forced by law to pay school fees:

I think the government should come up with another policy whereby they force the parents to pay for their children's fees.

Participant P12 also supported this saying:

In the case of this school parents who send their children to this school have the capacity to pay, but they decide not to pay because of certain utterances by politicians on policy issues...the solution to that challenge is to let go the parents and maybe implement other policies, which encourage payment of fees. For example, we have a circular which state that payment of fees should be done on or before opening of schools, if we could stick to that circular, I want to believe that parents will pay on time since they have the capacity to pay, especially parents at this school.

This was also supported by participant P14 who argued by saying:

I think it's about legislation. The parents know that once their child is in the school, he or she cannot be turned away, and so they relax and do not pay fees. They know the child will benefit in learning. We hope there is an instrument that will force parents to pay on or before the opening of schools, or something that will empower us to take action against the parent. I know it's not the problem of the learner. The learner definitely is not responsible for the payment of fees, but we should be empowered somehow to take action against the parent who does not pay fees in time.

The findings indicated that the policy is not proper and needs revision to make sure that all pupils pay fees. Participant P11 had this to say:

There is no need of hiding behind fingers. It should be crystal clear that for a pupil to go to school, he or she must pay fees. Without fees, there's no way he can proceed with learning. Why? Because let's take for instance, a boarding school they are supposed to be fed. Where do we get the food from? It is sourced from the different funds paid by the pupils or by the parents. Now, you find this policy of saying no child should be expelled from school, it doesn't apply. Why? Because this child who has not paid, will be eating some other people's contributions, which is very, very unfair. That may lead to commotion to civil unrest, to protests civil disobedience at schools because they will run short of food... you know, food riots are the worst on earth.

Findings of the study expanded on quantitative findings using close-ended questionnaires on school officials where 73.8% of the respondents submitted that parents were always sources of their school finances, meaning that not all parents were paying fees. Quantitative findings had respondents disagreeing that their schools had enough cash to meet their obligations and also disagreeing that fees were duly collected. Interviews with school officials in Kwekwe District secondary schools indicated that the government of Zimbabwe should come up with legislation that forces parents to pay fees and levies for their children.

5.7.1.2 Engaging in entrepreneurial activities

The findings of the study revealed that schools should invest in entrepreneurial activities to supplement school budgets. Investing in school projects was suggested as means of raising extra income for the school. Participants suggested engaging in agricultural fund-raising activities and allowing schools to rent out facilities to churches and those individuals that would want to rent event space for their activities as strategies to raise additional school funds. Participant P6 had this to say:

We should renovate some of the sporting facilities that can bring some income into the school. That was my target to have lawn planted on our grounds, and we should have courts for tennis, basketball. We should have farm bricks to set benches around the school grounds so that we can host events at Buck High School rather than go to Kwekwe all the times. That will also assist the school to get some money because we will be selling some things that we cook around here, and that will boost the income...we have a pond here. I think fish farming is something vital. This and some of the things I have actually said before, can assist to boost the income.

Participant P8 shared the same sentiments and had this to say:

One of the recommendations that I see as critical is for schools to become or to venture into capital projects where they generate a lot of funds. Projects should be done at a large scale. When we are talking of projects at this school, we are talking of something which is supposed to be done with students which is not happening. We should also consider hiring out of facilities in the school. Because every holiday or even weekends, the building is not used and yet churches and other weddings and other functions can still be given access to these facilities at a fee. I am sure the government ban on such activities in government schools has an effect in terms of funding or income or revenue within these schools...issues to do with capital projects being a necessity for schools to venture into. Particularly schools to operate as business entity. This is a critical area in the fact that they will generate a lot of revenue and at the same time with the children being involved this would become something that would nature some entrepreneurial skills within them. So, I want schools to think of entrepreneurship.

Findings in this study revealed that secondary schools in Kwekwe District could address challenges of inadequate funds and enhance financial management policies and practices by engaging in entrepreneurial activities. Sipahioglu's (2023) study in Turkey revealed that secondary schools in Turkey supplemented their budgets with funds from income generating projects. Sources of school finances from income generating projects were parent-school association (33%) philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%) and projects, and charity events outside of school hours (13%).

Similarly, Ezech and Ogara's (2020) study on impact of financial management on effective school administration in Enugu education zone in Nigeria had respondents revealing that secondary schools in the zone raised additional funds through, school magazines, school workshops, school canteens, students arts and crafts, school poultry and farms. Dibete and Potokri (2018) also advance that the sources of school income in South Africa came from the

state subsidy (based on the National Norms and Standards for School Funding (NNSSF)), fundraising, hiring out of school property (e.g. school halls and proceeds from tuck shop (if any)).

Based on the above evidence, the findings indicate that solutions to challenges relating to sources of finances in secondary schools in Kwekwe District of Zimbabwe included revising government education policy on exclusion of fees defaulters and having income generating projects. Participants in Kwekwe District secondary schools also suggested solutions to the challenges they faced in using policy documents to guide their practices in financial management.

5.7.2 Solutions to challenges on guiding policy documents

Participants in the study submitted that challenges faced by secondary schools in Kwekwe District in the use of documents to guide their financial management policies and practices could be solved through training, simplification of the documents and through use of local vernacular language when writing the documents. Figure 10 shows the suggested solutions on guiding documents.

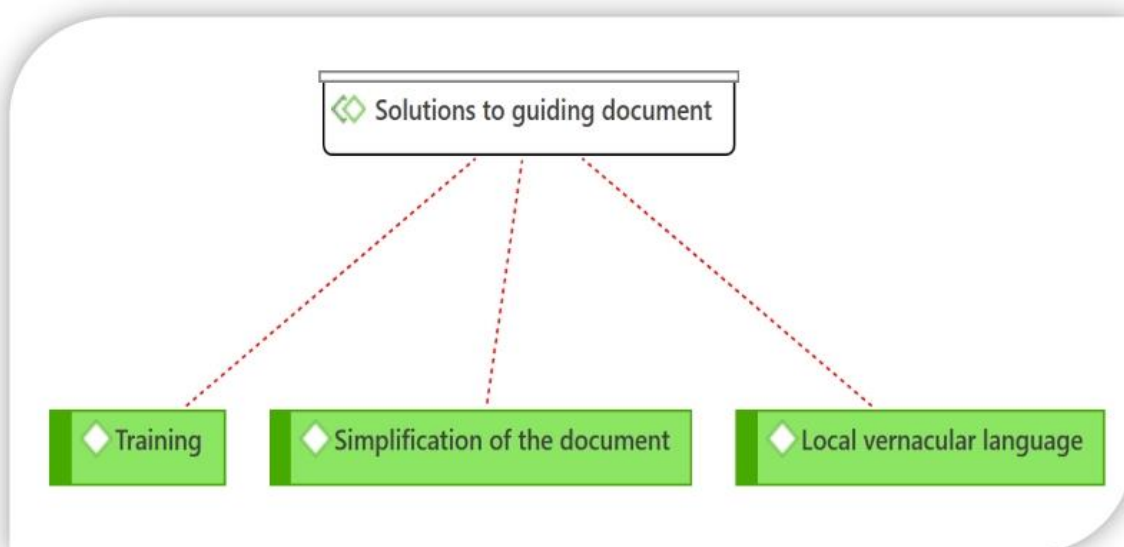


Figure 10: Solutions on guiding documents

5.7.2.1 Training

The findings of the study indicated that members should all receive training so that they could understand the documents. Participant P5 indicated that they had planned to hold workshops with School Development Committees to explain contents in documents on financial management and school leadership. Covid-19 disturbed the plans. Participant P5 had this to say:

Ministry has provided training here and there but it's a question of Covid-19. We have got School Leadership Training Manual whereby leadership here we are talking about school heads, and all School Development Committees but because of Covid-19, we were supposed to launch training for these people in schools on school leadership and financial management.

Participant P14 and P17 also argued in favour of training for them to clearly understand documents on financial management policies and practices in their schools. Participant P14 and P17 had this to say:

There are several instruments that we've been talking about those that talk about finances, I think some of them we may have them in schools, but may not fully understand them, and you know, the technical jargon that is in those instruments. For a layman, it may be very difficult to understand so I think they need to be clarified, maybe being translated to vernacular or better still, like I said, regular workshops. We have the district office coming to schools on regular basis explaining taking their time. They run these workshops where they will take just one day or part of the day and they say we've trained teachers in financial management. No, we really need time even a full week of training, going through each instrument, sentence by sentence to make us understand. (P14)

I think we need to more training, we need induction. Finance, people to know their rights and also a lot to do with finances. Procurement office, it's not really clear what it is supposed to do. Although sometimes as a chairman I chip in, there is a lot of confusion going on. (P17)

Participant P14 further submitted that school heads were promoted into school headship without any formal training in financial management, and had this to say:

I never received formal training in financial management. It was simply an appointment. I remember attending one or two workshops but these were quick workshops. You would be stuffed with so many things in just one or two days which makes it very difficult to remember. So, it's the major challenge. Fortunately, for a school like this one, we have a bursar who is an accountant. He knows. So, he becomes

my chief advisor to say this we should do it this way and that way. In the absence of the bursar, I see some challenges in schools, because we don't have the necessary training yet we need to run large sums of money... we certainly need training, in service training, regular in-service training, and regular workshops.

Participants in Kwekwe District secondary schools submitted that they lacked qualifications to manage finances effectively in their schools. Managers of school finances in Kwekwe District secondary schools needed training in financial management for them to manage school finances effectively. Quantitative findings from closed questions that were completed by school officials in Kwekwe District secondary school had 42.6% of the respondents agreeing that their schools lacked appropriate human expertise on school financial management. Respondents to closed questions further proposed capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management and capacity building of parents in school financial management as strategies to enhance financial management policies and practices in Kwekwe District secondary schools.

Similarly, Nnebedum and Ofojebe, (2019) submitted that capacity building needs of principals for financial management in federal unity schools in South-east Nigeria included school budget preparation, auditing, accounting, preparation of school annual financial statement, financial investment opportunities for school alternative source of income, and quarterly account of school income and expenditure. Makhuvele et al.'s (2019) South African study had most participants indicating that the use of English language in policies and during workshops exacerbated their challenges in interpreting and implementing policy. They recommended that School Governing Board members were supposed to be trained in a language understood by the majority of the members since most parents serving in the school governing Board were illiterate.

5.7.2.2 Simplification of the documents

Participants submitted that some of the members of the School Development Committees were not educated and some could not even write their names. The use of legal language in a document made it difficult for someone without a legal background to read and understand the document. The situation was worse in cases where someone was not well educated. For

example, participant P2 argued for availing documents which were simplified and not employing legal language. Participant P2 had this to say:

It goes back to what I said the calibre of our members right, we have had situations whereby a resident of this place... has been elected and when she is elected, she cannot sign, you give her that document, personally you know legal language. So, if I can't understand that legal language, what more that mother? So, I am saying it should be simplified for them. Simplifying it I think not from this end but from ... the top. We looking at the Ministry. They should try to produce books or documents that are user friendly... Why can't we simplify these? For instance, having those written in our vernacular rather than giving those written using legal language.

Participant P12 echoed the same and said:

The language usually used is legal language. Some of them might be pretending to understand but the comprehension part of it may be a problem... issues of finance are described using technical language. Even if it's not legal language, the language used in finance has got technical troubles which at times even poses challenges to the Head...maybe if we could use local languages, it might turn out to be more meaningful.

Participants in Kwekwe District secondary schools submitted that documents written using legal language and finance technical language posed problems for them in terms of reading and understanding them. These documents were not serving their primary role of guiding them in financial management policies and practices because they were failing to comprehend the technical legal and financial language used in writing them. Financial illiteracy, fraud, corruption, inability to comprehend languages in policy documents and lack of training contribute to poor financial management practices in organisations (Ciaran, 2018; Dwangu & Mahlangu, 2021; Ndhlovu *et al.*, 2020; Ngwenya & Maushe, 2017). Connolly, Farrell, and James's (2017) study in England and Wales revealed that some parent governors in disadvantaged or multi-ethnic schools made limited contributions in committee meetings because they lacked technical and professional language of the educational world.

5.7.2.3 Translation of policy documents

The findings of the study indicated that the policy documents guiding financial management policies and practices should be translated into vernacular languages, like Shona and Ndebele languages for easy understanding, reading, and using. Findings showed that a nonprofessional

might find it very difficult to understand. The findings showed that School Development Committees and all stakeholders were not happy because of the language in which the document had been written. Participant P17 said:

It's not easy to understand the language that is not your mother tongue. For example, I'm Ndebele and it would be difficult for me to understand Shona when reading therefore I would suggest someone to be explaining the books so that everyone understands. The books should be written in English, Shona and Ndebele. If possible, someone can get all three and sign for them and after finishing then bring them back because they are school property.

Findings revealed further that policy documents did not accommodate the stakeholders and they were not user-friendly because the majority of School Development Committee members were illiterate, and could not read and understand policy documents on financial management. Participant P15 and P8 said:

We still have people who have not yet gained literacy up to 'O' level, people who got out of school from as early as form one. People who do not understand Basic English. So, we are saying at least if something is written in the native language someone can understand the document much easier. So, I think to bridge this gap of knowledge people should be equipped with know-how of doing things. Look at people when they are at church. We have some churches, with pastors who did not go up to 'O' who did not go to any theological college but when it comes to doing their work, they know what to do because the bible is written in Shona, they can read it, and they can interpret it. Likewise, I think it will bridge this gap when someone understands what they're supposed to do. (P15)

In terms of the documents, I would recommend translation of the documents into local languages so that they can also maybe read without hindrances... Knowing from their background I know there are some who have not attained the 'O' level certificate and as a result getting deeper into some of the content in those documents to them, I don't think it would make sense. (P8)

Kwekwe District school officials suggested that the documents should be translated into local languages for easy reading, understanding because there were different language speaking people in their committee. The languages preferred in Kwekwe District secondary schools were Shona, Ndebele, and English. Participant P 4 and P8 had this to say:

As a team we are not comfortable with the language that is used because some are not educated... Its Ndebele and Shona, English some cannot understand it. My secretary actually understands Shona, then as for me it's Ndebele and English, my chairperson understands English and Ndebele. So, mostly it's

Shona and Ndebele and some English. If possible then all the languages should be used so that it becomes easier for everyone. (P4)

In terms of the documents, I would recommend translation of the documents into local languages so that they can also maybe read without hindrances. (P8)

Findings in this study revealed that the Ministry of Primary and Secondary education in Zimbabwe could enhance policies and practices in Kwekwe District secondary schools by distributing to these school documents written in English and stakeholders' mother tongue. Section 63 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 submits that every person in Zimbabwe has the right to use a language of his or her choice. Section 6 of the Constitution of Zimbabwe also advances that Zimbabwe's official languages are Chewa, English, Kalanga, Khoisan, Nambya, Ndau, Ndebele, Shangani, Shona, and sign language, Sotho, Tonga, Tswana, Venda and Xhosa. These must be treated equally. It further advances that the State and all institutions and agencies of government at every level must take into account the language preferences of people affected by governmental measures or communications.

The participants in the study expressed interest to have workshops focusing on explaining the contents of the policy documents. Ndhlovu *etal* ,(2020) had the same findings when they studied influential factors to financial management in Chegutu District secondary schools of Mashonaland West Province in, Zimbabwe . Their studies revealed that although Ministry of Primary and Secondary Education periodically distributed policy circulars and manuals to help schools in managing finances, some of the School Development Committee members with low level of education could not understand financial management concepts in these documents because of the terminology used in the policy documents.

5.7.3 Solutions to poor financial management in schools

Interviews with secondary school officials in Kwekwe District expanded quantitative findings from closed questions. Respondents to closed questions recommended strategies to enhance effective financial management policies and practices in schools in hierarchical order as follows: capacity building of school heads/deputy heads in financial management, capacity building of school development committees in school financial management, and auditing of schools annually.

Next, was the Ministry of Primary and Secondary Education deploying bursars/accounts clerks trained in school financial management, and having a module on school financial management in the teacher- training curriculum at universities and teachers' colleges. The respondents recommended the last strategies as introducing an electronic financial management framework for schools, appointment of School Heads/Deputy Heads with financial management literacy, appointment of School Development Committees members with appropriate skills, capacity building of parents in school financial management, and submission of monthly reports to the Ministry of Primary and Secondary Education.

5.7.3.1 Capacity building

Staff development emerged as one of the strategies to enhance the effective implementation of financial management policies and practices in Kwekwe District secondary schools. Most participants in this study advocated for capacity building of school heads/deputy heads on financial management, capacity building of School Development Committees on school financial management, and Ministry of Primary and Secondary Education deploying to all schools bursars and accounts clerks trained in school financial management. Participant P3 for instance had this to say:

What we are supposed to do is like I said before the government must make sure they train headmasters and deputies before they join the school. They are also supposed to train the School Development Committees people. They are also supposed to engage those clerks which are learned which are well versed in accounting. That is the only thing which can help them otherwise we will have problems.

Participant P1 shared the same views and had this to say:

I would. prefer the head is number one, the deputy head as number two, the other two administrators, the senior teachers they come third and the School Development Committees they should also have knowledge on the financials and should also be trained but their training should not be as of those because these School Development Committees they come and go, unlike these teachers you know even if I go, I go to another school so you must be fully equipped. And teachers we want them to know because we have got teachers in the procurement, we also have teachers in the School Development Committees so they are supposed to know this.

Similarly, participants P8 advised on an up-down pyramid scheme starting from top authority downward and had this to say:

I think in terms of training I would suggest it starts from the top descending downwards. Starts from the school administration, the head, the deputy, and the School Development Committees members coming to the H.O.Ds and then lastly maybe the teachers themselves.

Similarly, participant P14 recommended training of the head first and School Development Committees last and had this to say:

The head first, then deputy head, senior teachers, the HODs, the rest of the teachers and then the School Development Committees personally I feel the teachers first before the School Development Committees. The feeling that says, this is not for us, it's for the head that's the feeling that teachers have. They say, this is not for us, It's not our duty, it's not our job. Our job is to teach yours is to manage finances and I think that's the reason which of course, needs to be corrected... compulsory workshops for teachers. These would even involve maybe, writing of some kind of a test. To say you have to understand this, you have to pass this test, and something like that...

On the contrary, participant P6 felt it should start from the bottom-up because in the view of this participant the head has other pressing administrative work. He suggested that teachers should be trained first, followed by deputies, then School Development Committees, and lastly school heads. Participant P6 had this to say:

I think the teachers because I think you know when you start with the head he is mounted with a lot of work, and it becomes very difficult for him because somehow, he is connected to the system...the deputy...School Development Committees.

The findings of the qualitative data found that participants agreed that they were not financial experts. Therefore, they would appreciate being trained and capacitated as well as sponsored on financial management courses. This confession came from one of the heads of the departments, asking for the training of the heads of departments and the school administrators and participant P8 had this to say:

To a certain extent, I would say we have an appreciation of what is expected although we are not financial experts, so I would recommend probably not only staff development but even offering opportunities for

taking courses in financial management for the administration and other H.O.Ds I am sure that would be the greatest development the school can also do to improve the management of finances.

All participants believed that training was the best option for effectively improving financial management in schools. It was said that training will help with the understanding of role confusions and conflicts as well as empowering with relevant skills. Participant P7 argued that they needed to have their roles clarified and had this to say:

We need some workshops to educate us on what our roles are, what we are supposed to be doing, because we were just elected, we are only using our experiences. Because I am a former chairman, so we are using that experience. But most of people that I'm working with except the vice-chairman who was once a secretary, the rest don't understand what School Development Committees stands for.

Participant P3 highlighted that the School Development Committees, school heads, school deputy heads needed training.

I also recommend them to train the School Development Committees committee regularly...The government should continue to have workshops for these people regularly So, I recommend training of the School Development Committees people, training of even the deputies and the headmasters to know exactly what they are supposed to do because the procurement committee is supposed to be headed by the deputy head with some of the School Development Committees committee members but surprisingly sometimes you find the head is in and sometimes you find the deputy head not there, the School Development Committees finance committee people are in there. It's not done properly.

Participant P19 also supported training of the bursar, head, the deputy head and School Development Committees members by saying:

That's why I said that if we don't have an audit let's make the weekly financial management courses every other holiday so that you know we capacitate our people...the bursar...the head ... the deputy...the School Development Committees members, if they could take refresher courses it would help us.

Participants in this study also recommended areas of staff capacity building. Participant P3 for instance had this to say:

I would recommend maintenance of the cashbook, I will recommend budgeting, and I would recommend control registers. Do you understand when I say control registers? Those are the registers we use to

control maybe stationery, cleaning material, building materials at schools, those are wanted to control items at the school...recording of furniture in the schools.

Participant P8 included topics on corporate financial management, elements of budgeting, capital projects and investment and procurement had this to say:

Mainly issues to do with corporate financial management of cause elements of budgeting, elements of capital projects and also elements of investment and those are critical areas that I would want schools to be staff developed on...Financial Management in general as a whole...areas of procurement. Basically the area of sourcing for quotations and maybe selecting the right company to buy from because at times it's not about price it's about quality so if all those areas are touched it would also help even some of the members who come into the committee because what they are concerned of at most are the prices and yet when we are buying we are not buying because of just the price, something maybe cheaper but not durable so in most cases we would want something with a high cost which is also going to be durable. So, in terms of procurement knowledge those are some of the critical areas that we need to be taught to the members.

Participant P9 suggested training on expenditure, inflow and outflow of finances and documents on financial management. Participant P9 further revealed that training sessions should be conducted using English and vernacular language as mediums of instructions and had this to say:

Usually, those on expenditure, how to manage the inflow and outflow of funds, and also documents of finance...I think since it will also involve some members of the School Development Committees they can use all languages, vernacular and English. Alright there should be interpretation. English and then interpreted again in vernacular.

Makhuvele, Litshani, Mashau, and Manwadu (2019) had similar findings in Klein Letaba Circuit in Mopani Education District in the Limpopo Province in South Africa. Participants in their study submitted that training of School Governing Board members should be a continuous process followed by regular monitoring and support. They also submitted that the School Governing Board members were supposed to be trained in a language understood by the majority of the members since most parents serving in the School Governing Board members were illiterate.

Participant P4 indicated that they wanted training on handling exchange rates, training on their roles, training on dealing with pupils and parents, training on their different roles and training on farming as a school income generating project. Participant P4 had this to say:

We want to be helped on cash, the rating system is affecting us a lot. By the time we want to purchase something, the price would have changed so we need to be trained on how we can handle such. We should also know our roles, me as the treasurer I should know how to handle finances and the head, the deputy, the chairman and the senior teacher ... We should know how to handle the students, the parents as School Development Committees. The committee members should be trained accordingly for example the secretary should be taught about secretary ship and the treasurer about treasure duties and so on ... Projects, we need an AGRITEX officer to come and help us with farming, with the livestock. We have no knowledge, so if we get someone to train us on that one it will be good for us.

Based on the evidence submitted by the participants in the study, it is important to note that training has the potential to provide insights and educate School Development Committees and finance committees on areas of financial needs including knowledge in financial background, budget, financial procedures, financial instructions, and, government policies. More so, the findings in the study suggest that regular training will solve issues on role conflicts, jobs specifications, empower School Development Committees and relevant stakeholders on the financial matters and thus improve financial management practices in schools in Zimbabwe. Hungwe and Mpofu (2021) had similar findings when they carried out a study to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of eSwatini. Their studies revealed that school heads should upon appointment go for long in-service training lasting not less than a month so as to equip them in all dimensions of financial management.

5.7.3.2 Auditing of schools

The findings of the study indicated that regular auditing of schools was one of the most important strategies to improve financial management in schools. It further emerged that auditing should be conducted regularly, as this will assist school heads and School Development Committee members to run their schools properly. Participant P1 suggested that auditing should be done annually as it also teaches schools on aspects of financial management policies and practices. Participant P1 had this to say:

Audit should be done annually. If we know that we have got auditors every year we always make up on our system. Because auditing is not fault finding, it is also there to teach, so I don't see any problem with it. Even the district should move around the schools checking their books of accounts.

Likewise, participant P14 affirmed that auditing regularly was beneficial to improving financial management policies, practices in schools, and had this to say:

I would advise them to be audited yearly, it's quite beneficial. We all make mistakes. It's only after the auditors have seen your books that you will notice a mistake. Otherwise, without involving the auditors, we will continue making that mistake unknowingly and then you never know what may happen in the end. So, it's always an advantage to have books audited.

Participant P5 also recommended having frequent audits as a strategy to improve financial management policies and practices in schools:

My recommendation is that there should be an increase in auditing in our schools as what used to happen previously. They used to combine in a bus all auditors from other provinces. They would come and go to schools in Kwekwe as a whole. But these audits were previously meant for government schools, and these other schools remained unaudited for several years. Current audits target all schools, but the frequency of visits to check on proper handling of finances is not adequate in schools. There should be an increase in audits in schools.

The frequency of when auditing should be conducted was pecked at every 6 months or annually as expressed by participants P10 who said six months:

I think we need a regular auditing to monitor us so that they come and audit our books and recommend and show us how to do it....six months.

Similarly, participant P 19 submitted that auditing should be conducted twice a year, and had this to say:

Maybe if we have it twice a year. Like the last effective auditing was done in 2015. After that we were dealing with government or those that are selected by parents. Then the next audit was in September 2019.

School officials in Kwekwe District secondary schools recommended auditing of schools at least twice a year. This concurred to findings from closed questions that were completed by

school officials in Kwekwe District secondary schools. Respondents to closed questions recommended strategies to enhance effective financial management policies and practice in schools in a hierarchical order as follows: capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, and auditing of schools annually.

The findings mean that regular auditing has an impact on financial management practices in schools. Thus, auditing was a recommended measure towards improving financial management practices. Hungwe and Mpofu (2021) had similar findings in their study on reasons for the prevalence of financial mismanagement in high schools of Eswatini. Their case study on four schools in Northern Hhohho Region in Eswatini revealed that internal auditors audited schools after 5 or 6 years. Their study participants recommended hiring of more internal auditors by the Ministry of Education in order to have schools in eSwatini being audited at least once in two years rather than being visited after five or six years.

5.7.3.3 Engaging qualified school bursars and accounts clerks

Some of the participants submitted that financial management policies and practices in Kwekwe District secondary schools could be improved by engaging qualified school bursars and accounts clerks. Participant P13 for instance had this to say:

We need qualified people to do their job at the right time. I would encourage that the bursar or accountant should be of no less than diploma level and should be highly computer literate so that we are up with the current plastic money transactions.

Similarly, participant P3 revealed that some unqualified accounts clerks and school bursars' man some schools in Kwekwe District and had this to say:

The challenges are that most of them... employ those who did not even do accounts, maybe the person did accounts in form four or form two but they employ those to do accounting for the school but they cannot even maintain a cashbook, they cannot even draw up a budget, they cannot even balance a cashbook that is the problem. If they employ qualified personnel, they won't have any problem.

Participant P19 submitted that though they wanted qualified accounts clerks and school bursars, their school could not afford to meet the cost of their salaries and had this to say:

The major problem is managing to retain competent staff. We had one bursar with a degree in accounting and some other qualifications but because the school hardly raise money, he ended up quitting because we could not pay him. But you know it requires someone who is very competent.

Participant P1 also submitted that some schools in Kwekwe District could not afford to employ qualified school bursars and accounts clerks. The government could take responsibility to hire qualified accounts clerks and school bursars. Participant P1 had this to say:

In Church schools we don't have a problem because they also employ qualified people... schools like Lion we have got qualified people, schools like Goat and Camel they do have qualified people. But, if we go to our schools like Toronto, our rural schools they don't have qualified people. They just employ according to what they can pay, so that's where the challenge.... If only government could take ownership, probably the responsible authorities should take proper ownership and employ people who are qualified to do the job.

Based on the above findings, secondary schools in Kwekwe District recommended hiring by the government of qualified school bursars and accounts clerks into schools.

5.7.3.4 Inclusion of module on financial management in colleges

Participants recommended inclusion of a module on financial management in teacher-training colleges' curriculum as a strategy to improve financial management policies and practices in schools. Participant P5 for instance had this to say:

One thing which we would like to have in our schools is to have proper people who are properly trained to run finances in schools like usually clerks and so forth, because some of these people they are not all trained in terms of finances. Some of them they never did accounting at school. So, I would prefer a situation where in teacher's training colleges and universities this is taken as part of their courses. Financial management in schools should be taken with the hope that some will rise one day and become a school head. It would be better if it would be taken as a part of the curriculum in teacher training colleges.

Participant P9 also submitted that teachers' colleges needed an inclusion of a module on financial management and had this to say:

Most teachers or even those that end up as heads or administrators, they are all teachers they go through a college at Teachers' college so starting from teachers' college would be a good idea as it would nature and deploy teachers with financial literacy to come and run in the schools.

Participant P14 also submitted that inclusion of a module on financial management in teachers' colleges was overdue and had this to say:

The issue of training at teacher's colleges. That one, I think, is very long overdue. Yes, there must be at least a module for everybody who wants to become a teacher they do that in college. ...as heads we never got this training but it would have been nice if this was made possible by having a module on financial management in teacher's colleges or universities as compulsory so that everybody who wants to be a teacher does that at college. I think that would enable every teacher to acquire knowledge on financial management.

Participant P1 also submitted that the government should recruit people with financial management literacy and had this to say:

I wanted to say, to point out that probably during their training, if it's possible they get a financial management module so that it is introduced and they have a feel even if they are teachers because one of the days, they will become heads. So that they should learn even before they become heads.

Participant P3 further submitted that financial knowledge gained during teacher training reduced friction between teachers and school administrators and had this to say:

Once you have been capacitated at college, and you enter the field, there is no conflict between you and the school administration because if the truth could be said, there is always conflict between teachers and the administration. The teachers might believe we are not being given enough support maybe financial support by the administration and yet if we look at it, it is the problem maybe of lack of knowledge.

Based on the evidence presented above participants of the study believed that, the inclusion of financial management into the college curriculum will instil background knowledge of financial matters to School Development Committees and stakeholders and they will be able to handle challenges in the practice. The findings suggest that financial management modules should be taught in colleges of education to prepare teachers and heads for the challenging work ahead. Similarly, Hungwe and Mpofo's (2021) study to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of eSwatini

had participants submitting that teachers training institution should offer a course in financial management.

5.7.3.5 Introducing an electronic financial management system

Some of the participants submitted that secondary schools in Kwekwe District could improve financial management systems by introducing electronic financial management software. Participant P11 for instance had this to say:

The computerised system, makes it easy to access information. Just press a button against the name of the child and you've got all his or her data as opposed to the manual system where you need to go to the filed books to try and find first the fast copies and then produce and maybe confirm that he had paid or not paid. Of course, we need to move with time and dynamism because it's a clean system of payment for all administration at schools and of course, someone who would say no, will be letting down those schools in the rural areas where there is no electricity, there's no this and that and so forth.

With the time now, as we speak, we've discovered that with one panel or two panels of solar, you can use your laptop, you can use your computer, and you can use your everything. With these non-governmental organisations who were coming to the rescue of the government and the schools, if they can assist along those lines. Also, the government at the moment, seems to have a major project going on solarisation and also rural electrification. So, I would recommend that the electronic system will be the best.

Participant P13 also submitted that electronic financial management systems enhanced financial management policies and practices in schools and had this to say:

We don't take cash for now, we encourage the use of swipe machines, cash at the bank or bank transfers...all payment vouchers are signed by the chairperson and the vice chairperson which means all purchases that have to be paid at any hour or minute I will be looking at it. I have the pin for payments. As I stand now, I have the account there and the whole committee sees what transactions have been made and by how much... I just turn on my computer... in line with changes in technology, it is very modern and very secure management of finance.

Findings in this study revealed that both rural and urban schools could introduce electronic financial management systems since they could use solar to run electrical gadgets installed with financial management software.

5.7.3.6 Introducing policy on minimum qualifications of School Development Committees members

Participants suggested that there should be a policy on minimum qualifications of members elected into the School Development Committee. For instance, participant P3 argued:

The government is supposed to come up with a policy whereby educated School Development Committees people are elected. But the problem is even those who cannot even read they are also elected as School Development Committees members so it's a very big challenge because if you cannot read, even if you are given the regulations to read you cannot read.

Participant P5 shared the same view by saying:

One thing which we would like to have in our schools is to have proper people who are properly trained to run finances in schools like usually clerks and so forth, because some of these people they are not all trained in terms of finances some of them they never did accounting at school. So, I would prefer a situation in teacher's training colleges and universities where this is taken as part of their courses. Financial management in schools should be taken with the hope that some will rise one day and become school heads. It would be better if it would be taken as a part of the curriculum in teacher training colleges.

Findings of the study revealed that the government should have a policy, which gives minimum qualifications of members to be elected into the School Development Committees. Members who stand for election into the School Development Committees should possess enough knowledge and skills to run affairs of the School Development Committees. School Governing Boards in England and Wales have since the first of September 2015 adopted the stakeholder plus model. The model requires School Governing Board members, in addition to being stakeholders, to possess requisite skills to drive the school forward (Connolly *et al.*, 2017; Gibson & Outhwaite, 2022).

5.8 Chapter Summary

The chapter presented the qualitative findings from open-ended interviews with school officials in Kwekwe District secondary schools. The researcher used Atlas Ti version 22 to thematically analyse the data. From the analysis, four themes emerged from the qualitative data. The first theme was, scope of financial management policies and practices and looked into sources of

financial resources in schools. Parents, governments, entrepreneurial activities, alumni, non-governmental organisations and communities were identified as sources of school finance in Kwekwe District secondary schools.

The second theme was factors influencing school financial management policies and practices in Kwekwe District secondary schools. Policies on school budget, financial control policies, policies on financial management, practices in financial management, documents available for use in guiding financial management and capacity building on understanding financial management policies and practices were identified as factors influencing school financial management policies and practices in Kwekwe District secondary schools.

The third theme was challenges in financial management policies and practices. The study identified seven challenges. Secondary schools in Kwekwe District of Zimbabwe faced challenges in sourcing of school finances. There was also poor accounting for school income, lack of financial management knowledge, poor maintenance of movable asset registers and stock control registers, flouting of procurement procedures, and irregular auditing of schools by government auditors. School officials also faced challenges on linguistic accessibility of financial management policies in documents.

The fourth theme was strategies to enhance effective financial management policies and practices in Kwekwe District secondary schools. The study identified three sub-themes. The subthemes that emerged were solutions to challenges of sourcing school finances, solutions to challenges on guiding policy documents and solutions to poor financial management in schools. Capacity building, auditing of schools, engaging qualified school bursars and accounts clerks, inclusion of module on financial management in colleges, introducing an electronic financial management system and introducing policy on minimum qualifications of School Development Committees members were identified as solutions to poor financial management in schools. The next chapter looks into document analysis and interpretation.

Chapter 6: Data, Analysis and Interpretation (Documents)

6.0 Introduction

The previous chapter focused on qualitative findings from interviews with school officials in charge of financial management policies and practices in Kwekwe District secondary schools. Interviews with school official in Kwekwe District secondary schools yielded themes on scope of financial management policies and practices in Kwekwe District secondary schools, challenges on financial management policies and practices, factors influencing school financial management policies and practices and effective strategies to enhance financial management policies and practices in Kwekwe District secondary schools.

This chapter presents and analyses data from documents on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. This chapter presents qualitative findings from document analysis linked to the research questions in section 1.4 of this study. The researcher arranged the data into themes. Drawing of themes gave a better understanding of financial management policies and practices in the secondary schools within Kwekwe District of Zimbabwe.

The research questions guided the discussion of results. The chapter covered scope of financial management policies and practices in secondary schools within Kwekwe district, factors influencing school financial management policies and practices, how challenges on policies and practices in financial management in secondary schools within Kwekwe District manifested, how documents and the interviews with school officials explained the quantitative results on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe and how secondary schools within Kwekwe District of Zimbabwe could enhance effective financial management policies and practices in their schools. The chapter ends with a summary.

6.1 Process for data analysis

The researcher employed manual technique in document analysis. The study used thematic analysis as advised by Nowell, Norris, White and Moules (2017) and Dawadi (2020) to analyse raw data in documents on financial management policies and practices in Kwekwe District

secondary schools. This was a six-step process comprising familiarisations, coding, generating themes, reviewing themes, defining and naming themes and write up. Coding involved breaking down the six original research questions into themes. Table 59 shows the analytical process employed in the study.

Table 59: Analytical process for data analysis

Step	Method	Explanation
1	Familiarisation	The researcher reviewed internal auditors' reports, audit management letters to School Development Committees, payment vouchers, School Development Committees minutes, cashbooks and annual financial statements. This was to ensure that the researcher gets familiar with the data collected and to make sure that, the collected data reflected the direction of the study.
2	Coding	The researcher labelled and categorised initial emerging themes
3	Generating Themes	Coding process sorted related data by grouping related headings with similar content. This formed the categories under the themes regarded as sub-themes.
4	Reviewing Themes	The researcher reviewed and aligned to the research questions grouped related headings with similar content.
5	Defining and naming themes	Themes were defined and named
6	Write-up	A thematic analysis presented the findings aligned to research questions.

6.2 Participants' profiles

In order to cover the meaning, develop understanding, discover insights, and develop empirical knowledge on financial management policies and practices in Kwekwe District secondary school clusters, the researcher read school documents comprised of Annual General Meeting (AGM) minutes, auditors' management letters to the School Development Committees, Finance Committee Minutes, Evaluation (Procurement) Committee minutes, asset registers, payment vouchers, school budget, bank statements, and internal auditors' reports on Kwekwe District secondary schools. Documents were read until saturation.

The researcher purposively sampled internal auditors' reports from Midlands province secondary schools' internal auditors' reports. The Provincial Education Director for Midlands provided a set of Midlands Province internal auditors' reports from which the researcher purposively sampled internal auditors' reports on Kwekwe District secondary schools. The

researcher read the internal auditors' reports available until no new information could be obtained. New information was not revealed after reading ten (10) internal auditors' reports. The researcher collected documents from four secondary schools in Kwekwe District that participated in the interviews. These included one (1) secondary school with boarding facilities in rural area, one (1) secondary school with boarding facilities in urban area, one (1) day school in urban area and one (1) day school in rural area. The major challenge faced was that some of the secondary schools were reluctant to produce audit management letters. Table 60 shows profile of participants in the study.

Table 60: Profile of participants

End of year	School type	Location	Study site
Buck secondary School	Day school	Urban	Kwekwe District
Kudu Secondary School	Boarding	Urban	
Rabbit secondary	Boarding	Rural	
Rhinoceros secondary school	Day	Rural	

6.3 Findings related to research objectives

As indicated in Chapter 1 of this study (see section 1.4), the researcher stated six research questions in order to achieve the study aim. Table 61 presents the themes and subthemes derived from document analysis.

Table 61: Study themes and sub-themes on document analysis

Themes	Sub-Themes
1. Scope of financial management policies and practices	Sources of financial resources in schools (i)Parents, (ii) School Development Committees projects, (iii)Donors, (iv) Government ,and (v) banks.
2. Factors influencing school financial management policies and practices	(i) Policies on school budget, (ii) Financial control policies, (iii) Policies on Financial Management, (iv) Practices in financial management,and (v) Documents available for use in guiding financial management.
3. Challenges in financial management policies and practices in Kwekwe District secondary schools	(i) Poor accounting for school income, (ii) Lack of financial management knowledge, (iii) Poor maintenance of movable asset registers and stock control registers, (iv) Flouting of procurement procedures, (v) Inadequate auditing of schools,and (vi) Outstanding debtors.
4 Documents explaining quantitative findings	6.1 Low level of education, 6.2 Lack of professional qualifications in financial management, 6.3 In adequate financial resources, 6.4 Inadequate capacity building, 6.5 Association of availability of financial management documents and actual financial management practices,and 6.6 Correlation of financial control policies and actual practices in financial management.
5 Effective strategies	(i)Capacity building

6.4 Scope of financial management in schools

Research question 1 sought to find the scope of financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. The researcher analysed the nature and scope of financial management policies and practices in secondary schools within Kwekwe

District of Zimbabwe. Table 62 shows themes and subthemes related to scope of financial management policies and practices in the secondary schools.

Table 62: Themes and sub-themes on scope of financial management

Themes	Sub-Themes
1. Scope of financial management policies and practices	Sources of financial resources in schools (i)Parents, (ii) School Development Committees projects, (iii)Donors, (iv) Government,and (v) banks.

6.4.1 Sources of financial resources in schools

The study sought to find out sources of financial resources in Kwekwe District secondary schools as revealed by school documents. Confidentiality of the schools' identity was ensured through the use of names, Buck, Kudu, Rabbit and Rhinoceros to represent the different schools whose documents were read. The researcher read documents from the secondary schools, Buck, Kudu, Rabbit and Rhinoceros in order to find sources of financial resources in these schools. The sections which follow revealed the findings. Buck secondary school audited financial statements for the year ended 31 December 2018 reveal that:

Income is recorded in the statement of income and expenditure on a receipt basis. Income is received from the following:

- *School fees and levies*
- *Tuckshop*
- *Premise Hire*
- *Interest received*
- *Other income*

Buck secondary School Development Committee Meeting minutes dated 8 February 2021 confirmed that parents contributed fees and levies to the school. It was noted in the minutes that, 'It was agreed \$3000 as fees and \$1500 as admission fees for any newcomer....' Based on

the above findings, Buck secondary school's sources of finance were parents interest received from bank and School Development Committees projects. The researcher read Kudu secondary school audited financial statements for the year ended 31 December 2018 in order to find out its sources of finance. Table 63 shows Kudu secondary school's sources of finance.

Table 63: Kudu secondary school sources of finances in 2017 and 2018

Levies	2018	2017
General levy	521640	466 600
Hostel levy	70380	61 710
Sports levy	207 000	183 000
Science levy	15 240	4 385
Total	814 260	715 695
Other income		
Bus hire	4 280	1 366
Rental (School Development Committees houses)	2 160	2 592
Tuition	-	9 763
School IDs	844	2 081
Booster rentals	-	3150
Tuck-shop	33 223	28 372
Boarding fees	2 608	1 389
Uniforms	6 909	299
Tender fees	160	-
Total	50 184	49 012

Based on the above findings, Kudu secondary school's sources of finance were mainly parents and the School Development Committee's income generating projects, which included tender fees, uniforms, tuck-shop, and issuance of school identity cards, house rentals and bus hire.

The researcher read Rabbit secondary school audited financial statements for the year ended 31 December 2018 to find out its sources of finance. The financial statements showed that parents contributed (ZWL \$739,111.98), donors (CAMFED ZWL \$5,040.00), PLAN (ZWL \$3,600.00), government (STEM ZWL \$31,620.000) and school projects (bus hiring ZW \$ 6,910.00) as sources of finance at Rabbit secondary school. Rabbit incurred expenses on school projects, farm (ZWL \$815.00), garden (ZWL \$60.00), broiler project (ZWL \$27,023.00), layers project (ZWL 6,678.00) and Tuck-shop (ZWL \$1000.00). However, the statements did not

disclose income from these projects under other income. Based on the above findings, Rabbit secondary school's sources of finance were, parents, School Development Committee income generating projects, donors and government.

The researcher also read Rhinoceros Secondary School's audit report for the year ended 31 December 2020. The report showed that parents contributed (ZWL \$555 389.80), Government (Covid-19 donations: ZWL\$ 2 350), and School Development Committee projects (agriculture, chickens and tuck-shop: ZWL\$ 3 860). Findings of this study revealed that sources of school finance at Rhinoceros secondary school were parents, government, and School Development Committee income generating projects.

Findings from document analysis revealed that parents, School Development Committees projects, donors, government and banks were sources of finance in Kwekwe district secondary schools. Secondary schools in Kwekwe District received small amounts of income from banks in the form of bank interest in favour of their current accounts in banks where they deposited their funds. Findings on document analysis concurred with quantitative findings from close ended questionnaires and qualitative findings from interviews.

Findings from interviews revealed that secondary schools in Kwekwe District of Zimbabwe had parents, government, alumni, non-governmental organisations, projects and the community that included shop owners, politicians, corporate world, teachers and local leadership as sources of finance. Quantitative findings in Kwekwe District also revealed that in terms of fees payments, 73.8% of the respondents said fees were always from parents, 23.0% reported that fees were always from donor community, 11.5% reported that fees were always from government, 8.2% reported that fees were from school projects, 4.9 % reported that fees payments were always from responsible authority and 1.6% reported that fees payments were sometimes from alumni.

School financing in Kwekwe District secondary schools was in line with Stoker's (1998) first proposition on Governance. The proposition posits that governance involves actors and institutions drawn from government and beyond. Decentralisation of school financial management has brought a larger variety of participants (Freeman, 2010) into financial management system in Kwekwe District secondary schools. Actions of this broad range of participants has the potential to affect a broader range of stakeholders all over the education

system. From a stakeholder perspective, a school can be understood as a set of relationships among groups that have a stake in the activities that make up the school (Blackburn, 2019; Freeman 2010).

Nyangaresi, *etal*'s (2016) studies on the influence of school-based income generating projects on students' retention rate in secondary education in Kenya had principals indicating sources of finances in their schools being parents' contribution, horticulture farming, school bus hire, canteen, livestock rearing, hiring of school halls, politicians and the community, churches, non-governmental organisations, and banks. Cherotich, Atoni and Munyua's (2020) findings on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya also revealed that parents, non-governmental organisations income generating projects and alumni were sources of school finances. Their study also revealed that school fees from parents were the main source of school income. Similarly, Ezech and Ogara's (2020) studies on impact of financial management on effective school administration in Enugu education zone in Nigeria had respondents revealing that secondary schools in Enugu education zone raised additional funds through, school magazines, school workshops, school canteens, students arts and crafts, school poultry and farms.

6.5 Factors influencing school financial management policies and practices

Internal auditors report on Kwekwe District secondary schools A, B, C, D, E, F, G, H I, J and latest approved budgets of Buck, Kudu, Rabbit and Rhinoceros secondary schools were analysed so as to get an understanding of the factors influencing policies and practices in financial management in Kwekwe District secondary schools. Confidentiality of the schools' identity was ensured through the use of names A, B, C, D, E, F, G, H I, J, Buck, Kudu, Rabbit and Rhinoceros to represent the different schools whose internal auditors' reports were read. Table 64 shows themes and sub-themes related to factors influencing school financial management policies and practices in the secondary schools.

Table 64: Factors influencing school financial management policies and practices

Themes	Sub-Themes
Factors influencing school financial management policies and practices	(i) Policies on school budget (ii) Financial control policies (iii) Policies on Financial Management (iv) Practices in financial management (v) Documents available for use in guiding financial management

6.5.1 Policies on school budget

Internal auditors report on Kwekwe District secondary schools, A, B, C, D, E, F, G, H, I, J and latest approved budgets on Buck, Kudu, Rabbit and Rhinoceros secondary schools were read so as to get an understanding of policies on school budget in Kwekwe District secondary schools. The researcher read five-year School Development Plans of Buck, Kudu, Rabbit and Rhinoceros secondary schools. Internal auditors' reports on secondary schools A, B, C, D, E, F, G, H, I and J revealed that some secondary schools in Kwekwe District operated without approved budgets. The excerpts below that:

The fees/levies collected at the school were last approved by the Ministry in the year 2016. It is a violation of regulations to charge unapproved levies. The Head should ensure that authority for approval of fees/levies is sought from the Ministry annually as prescribed in Section 21 (1) of the Education Amendment Act, 2006. (Secondary School B)

The fees/levies collected at the school were last approved by the Ministry in the year 2011. The Head through the Finance Sub-Committee and in consultation with the School Development Committees should ensure that a budget is prepared for each year to guide the operations of the school in the subsequent year... The Responsible Authority should not charge any fee or levy unless it makes prior application thereof to the Secretary in writing and the Secretary has approved the fee or levy thereof, in adherence to the provisions of Section 21 (1) (a) of the Education Act Chapter 25:04. (Secondary School F)

The school did not have a School Services Fund Budget for 2020 to guide its operations as required by the provisions of Section 4.0 of the School Services Fund Manual. (Secondary School G)

Besides operating without an approved budget to guide school operations some secondary schools in Kwekwe District did not match income to expenditure in their budget documents.

Rabbit Secondary School budget had anticipated income, expenditure, and anticipated surplus/deficit. Table 65 shows Rabbit Secondary School budget (extract) for term 3 2019.

Table 65: Rabbit Secondary School budget (extract)

<u>Units</u>	<u>qty required</u>	<u>term 2</u>	<u>term 3</u>	<u>Value</u>
		<u>unit</u>	<u>unit</u>	
		<u>cost</u>	<u>cost</u>	
a food				507,990.31
b. cleaning material- girls' hostels				51,968.00
b. cleaning material- boys' hostels				35,081.00
Kitchen				25,146.00
c: administration				442,659.27
Expected expenditure = a+b+c				
1,062,844.58				
Expected income Boarding				947,850.00
Day				114,996.00
Total income				1,062,846.00
Surplus/ (deficit)				1.42
Therefore, proposed fees is: Boarding				1,775.00
Day				777.00

Similarly, Rhinoceros Secondary School submitted to the Ministry of Primary and Secondary Education a proposed budget that had an anticipated deficit when matched to anticipated income and expenditure. Table 66 shows Rhinoceros Secondary School budget (extract) for term 3, 2020 fees.

Table 66: Rhinoceros secondary school budget: Term 3, 2020 Levies

Expected income		
Forms	Enrolment/Amount	Total per term
1 -4	637 ppls x \$250-00	\$159 250 -00
5 – 6	63 ppsx \$300	18 900- 00
Total income		178 150 -00
Expected Expenditure		
Total expenditure		\$1 548 150- 00
Deficit		\$1 370 000 -00

Based on these findings, the study on Kwekwe District secondary schools revealed that some secondary schools in Kwekwe District could not draw a proper budget where income was matched to expenditure. This contradicted quantitative results from close-ended questionnaires. Respondents in Kwekwe District secondary schools agreed that expected finances were matched to expected expenditure. This also contradicted quantitative findings using close-ended questionnaires on school officials where respondents disagreed that they lacked knowledge on drawing a school budget. Knowledgeable school officials do not draw budgets where anticipated income does not match anticipated expenditure.

Analysis of the documents also revealed that some secondary schools in Kwekwe District did not draw budgets following the requirements of Statutory Instrument 135 of 2019 in Zimbabwe. Statutory Instrument 135 of 2019 in Zimbabwe required a budget document to contain, expenditure estimates for the next financial year with information on current year estimates and previous year actual and may have performance information related to such expenditures. Statutory Instrument 135 of 2019 also required a budget document to contain revenue estimates for the next financial year with information on the current year revenue estimates and the previous year actual.

Besides not following the requirements of Statutory Instrument 135 of 2019, some secondary schools in Kwekwe District made the mistake of drawing budgets, which had anticipated income less than anticipated expenditure. Anticipated income should be always equal to anticipated expenditure. These findings revealed that some secondary schools in Kwekwe District were not able to draw their budgets according to the requirements of statutory instruments 135 of 2019 in Zimbabwe. This concurred with findings from interviews with school officials in Kwekwe District secondary schools which also revealed that some parent members of School Development Committees were not knowledgeable in terms of drawing school budgets.

Internal auditors' reports on secondary schools A, B, C, D, E, F, G, H, I and J also revealed that some of the secondary schools in Kwekwe District collected unapproved fees. The statements submitted on secondary schools D, and H showed the evidence as indicated in the excerpts below that:

The school collected building levy of \$35.00 per child for term 2 of 2014 for the construction of a classroom block without authority from the Secretary for Primary and Secondary Education in contravention of the provisions of the Education Act Chapter 25:04 Section 21(1) (a), which stipulates that no responsible authority shall charge any fee or levy unless it makes prior application to the Secretary and the Secretary has approved. (Secondary School D)

The school was collecting an entrance fee of \$10.00 per new child enrolled in Form one without authority from the Secretary for Primary and Secondary Education, contrary to the Education Act Chapter 25:04 Section 21 as amended, which states that “no Responsible Authority shall charge any fee or levy unless it makes prior application therefore to the Secretary in writing setting out the full details of the fee or levy.” Such funds could be abused since they were not approved by the Ministry. (Secondary School H)

Based on the above findings, this study revealed that some secondary schools in Kwekwe District operated without a budget, some secondary schools did not match anticipated income to anticipated expenditure while some of the secondary schools collected unapproved fees. Secondary schools in Kwekwe District did not follow the budget template in Statutory Instrument 135 of 2019 when preparing their budgets. Documents on Kwekwe District secondary schools corroborated quantitative findings using close ended questionnaires where respondents in Kwekwe District admitted that it was true to some extent that teachers lacked interest in drawing a school budget and that most members of the School Development Committees lacked interest in drawing a school budget. Lack of interest in drawing school budgets could have contributed to some schools in Kwekwe District secondary schools operating without an approved budget, collecting unapproved fees and levies and not following the budget template in Statutory Instrument 135 of 2019.

Collection of unapproved fees by some secondary schools in Kwekwe District such as A, B, C, D, E, F, G, H, I and J contradicted findings on reading latest approved budgets for Buck, Kudu, and Rabbit and Rhinoceros secondary schools. Document analysis revealed that some of the secondary schools in Kwekwe District such as Buck, Kudu, Rabbit and Rhinoceros secondary schools applied for authority to collect fees they had budgeted for. The secondary schools' applications submitted to the Ministry of Primary and Secondary Education showed the evidence as indicated in the excerpts below that:

The school hereby submits its application for an increase in levies. While School Administration and the School Development Committees had requested for an increment consistent with current economic trends, parents who attended however also insisted on ... increment thus disregarding the cost build up

that had been compiled by the School Development Committees...Levies have been raised with effect from 25 June, 2020 (Buck secondary school)

Kudu High School would like to request permission to increase and collect levies from parents. We issued out fees proposals to parents for voting and the responses were as follows.... (Kudu Secondary School)

Following an extra - ordinary meeting held at the school on 31 August 2019, parents agreed to increase school fees from ZWL 790 to ZWL 1 775-00 for boarders and from ZWL 340-00 to ZWL 777-00 for day scholars.

We kindly request your office to approve the proposed fees.

Find attached

- 1. Minutes*
 - 2. Attendance register*
 - 3. Previous budget*
 - 4. Proposed budget*
 - 5. Quotations*
 - 6. Financial statement*
- (Rabbit Secondary School)*

Also evident in Buck, Kudu and Rabbit secondary schools' application letters was that the budget formulation process in some Kwekwe District secondary schools was participatory in nature. Rhinoceros secondary school also had a budget meeting with parents to review term 3, 2020 fees on 1 October 2020. The budget minutes posited that:

The Chair requested the School Development Committees Treasurer... to go through the proposed fees structure...item by item. The Chair asked for input from parents.

Findings from document analysis revealed that drawing of school budget in some secondary schools in Kwekwe District was participatory in nature. This was evidenced by their holding of extraordinary meetings with parents to agree on proposed fees and levies on school budgets. These secondary schools adhered to the requirements of the Constitution of Zimbabwe Amendment (No 20) Act 2013 and Statutory Instrument 144 of 2019 (Treasury instructions) which required participation by citizens in the budget formulation process.

Qualitative findings from document analysis and from interviews with school officials and in Kwekwe District secondary schools concurred with quantitative findings from close-ended questionnaires with school officials. Findings from interviews with school officials revealed

that secondary schools in Kwekwe District were able to draw their budgets because of the training they received, and their budgets went through approval by parents and the Ministry of Primary and Secondary Education before they charged fees and levies. School Development Committees in Kwekwe District did not have the sole responsibility for school budgets formulation but considered inputs from different stakeholders. Similarly, respondents to the close ended questionnaires in Kwekwe District secondary schools agreed that school Heads prepared budgets with the assistance of the Finance sub-committee and that the Finance Committee sought submissions from teachers, school departments and other relevant parties when drafting the school budget.

Also revealed in the study on Kwekwe District secondary schools was that the Ministry of Primary and Secondary Education in Zimbabwe approved fees applications by schools. Table 67 shows approved fees for Buck secondary school after it submitted its application to increase fees with effect from 25 June 2020.

Table 67: Buck Secondary School: Term 3 Levies, 2020

Level	Fees/Levies/per Learner	Existing as at term 2 2020	Proposed Term 3 2020	Approved term 3 2020
Form 4	ZWL\$3000.00	ZWL 150.00	ZWL\$3000.00	ZWL\$3000.00
Form 6	ZWL\$3500.00	ZWL200.00	ZWL3500.00	ZWL3500.00

Kudu Secondary School application letter to the Ministry of Primary and Secondary Education to increase development and practical levies for term 3 of 2020 read:

Reference is made to your application to increase levies in 2020. After careful analysis of your application, approval is made for your school to collect levies as follows.

Table 68 shows Kudu Secondary School term 3, 2020 levies approved by the Ministry of Primary and Secondary Education.

Table 68: Kudu Secondary School: Term 3, 2020 Levies

Category	Fees/Levies per term/per learner	Existing as at 31/12/2019	Proposed for term 3 2020	Approved for term 3,2020 only
SDA LEVY	ZWL\$4300.00	ZWL\$576.00	ZWL\$4300.00	ZWL\$4300.00
O LEVEL Practical	ZWL\$300.00	ZWL\$100.00	ZWL\$300.00	ZWL\$300.00
A Level Practical	ZWL\$500.00	ZWL\$60.00	ZWL\$500.00	ZWL\$500.00
Science levy	ZWL\$200.00	ZWL\$100.00	ZWL\$200.00	ZWL\$200.00

Similarly, Rabbit Secondary School application letter to the Ministry of Primary and Secondary Education to increase levies in 2020 read:

Reference is made to your application to increase levies in 2020. After careful analysis of your application, approval is made for your school to collect levies as follows....

Table 69 shows Rabbit Secondary School approved levies/fees for phase 2, 2020.

Table 69: Rabbit Secondary School: Term 2, 2020, Levies

Category	Proposed Levies/Fees	Existing Fees as at Term 1 2020	Approved Levies/Fees for Phase 2 2020
Day Boarders	ZWL\$12000.00	ZWL\$1754.00	ZWL\$12000.00
Boarders	ZWL\$26000.00	ZWL\$4251.00	ZWL\$26000.00

Based on the above findings, the study revealed that some secondary schools in Kwekwe District increased fees from time to time. This concurred with qualitative findings from interviews with school officials and quantitative findings from close-ended questionnaires from school officials. Respondents on close ended questionnaires agreed that their schools increased fees from time to time. This, however, contradicted quantitative research findings using close ended questionnaires with school officials where respondents submitted that Ministry of Primary and Secondary Education reduced the amount budgeted for by schools when approving school budgets.

Document analysis on Kwekwe District secondary schools revealed that some secondary schools in Kwekwe District operated without a school budget to guide their operations. Some

of the secondary schools collected unapproved fees. This concurred with quantitative findings using close ended questionnaires with Kwekwe District secondary schools' officials. Quantitative findings had 42.6% of the secondary school officials in Kwekwe District agreeing that their schools lacked appropriate human expertise on school financial management. Relatedly, 37.1% respondents admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that schools lacked the knowledge to draw individual procurement plans.

Secondary schools in Kwekwe District that prepared budgets sought the participation of stakeholders in the budget preparation process and had their fees collections approved by the Ministry of Primary and Secondary Education. The study also revealed that some secondary schools in Kwekwe district increased fees from time-to-time. All the schools whose budgets studied did not follow the budget template in Statutory instrument 135 of 2019 in Zimbabwe which requires a budget document to contain, expenditure estimates for the next financial year with information on current year estimates and previous year actual and may have performance information related to such expenditures.

The budget document should also contain revenue estimates for the next financial year with information on the current year revenue estimates and the previous year actual. Findings from document analysis concurred with quantitative findings using close-ended questionnaires with school officials where respondents (37.7%) admitted that their schools did not have a framework on the structure of an annual budget. Furthermore, 19.7% respondents submitted that their schools did not have Statutory Instrument 135 of 2019 [Public Finance Management (General) Regulations].

6.5.2 Financial control policies

The researcher read documents on Buck, Kudu, Rabbit and Rhinoceros secondary schools as well as internal auditors' reports on Kwekwe District secondary schools in order to get an understanding of financial control policies in these schools. The researcher read ten (10) internal auditors reports on Kwekwe District secondary schools, which were identified as secondary schools, A, B, C, D, E, F, G, H, I and J. The researcher also read cashbooks, payment vouchers, bank reconciliation statements, asset registers, stock control registers, security item registers, Procurement Committee (Evaluation Committee) minutes, Finance Committee

meeting minutes, and audit management letters of Kudu, and Rhinoceros secondary schools. Buck Secondary School and Rabbit Secondary School politely refused to avail their audit management letters.

The researcher did not analyse asset registers, stock control registers, and security items registers of Buck, Kudu, Rabbit and Rhinoceros secondary schools because the four secondary schools were reluctant to avail them though they had indicated during interviews that these were in place. Audited financial statements for Rhinoceros secondary school and Rabbit secondary school did not have statements of financial positions and this made chances of getting a meaningful asset register remote. Statements of financial position present information on assets and liabilities of an organisation. The researcher read all the available documents until no new information could emerge.

6.5.2.1 Financial control policies on income and expenditure

The researcher read internal auditors' reports on secondary schools, A, B, C, D, E, F, G, H, I and J. in Kwekwe District and audit management letters on Kudu and Rhinoceros secondary schools, to get an understanding of financial control policies in these schools. The researcher also read payment vouchers, cashbooks, Procurement Committee (Evaluation Committee) meeting minutes and Finance Committee meeting minutes for Buck, Kudu, Rabbit and Rhinoceros secondary schools in Kwekwe District in order to get insight into policies on financial controls in respect to expenditure. Section 308 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires every person who is responsible for the expenditure of public funds to safeguard the funds and ensure that they are spent only on legally authorised purposes and in legally authorised amounts. It also says that it is the duty of every person who has custody or control of public property to safeguard the property and ensure that it is not lost, destroyed, damaged, misapplied or misused.

Document analysis on secondary schools Buck, Kudu, Rabbit, Rhinoceros and internal auditors' reports revealed that secondary schools in Kwekwe District invoiced their pupils, receipted school income that was paid either as cash or direct deposits. They also recorded income and expenditure in cash books, banked cash after receipting, and drew bank reconciliation statements. Document analysis however revealed that financial control policies

on income and expenditure were fraught with challenges that were then presented under research question 3 (see Chapter 1 section 1.4).

Research question 3 sought to explore how challenges on policies and practices in financial management in secondary schools within Kwekwe district of Zimbabwe manifested. Audit Management letter to J secondary school and Rhinoceros secondary school provided the evidence that secondary schools in Kwekwe District had to account for school income and expenditure in adherence to internal control policies. The excerpts below provided the evidence:

The mode of payment was not being indicated on receipts...Original ink was sometimes used on duplicate receipts as was on receipt Number...dated 27 May 2019 on the amount in words...Cash receipts and direct deposits were being receipted in the same subsidiary receipt book without any form of identification...There was overlapping of subsidiary receipt books during mastering as was on subsidiary receipts numbers 45693 to 45749 on master 00239 which were from subsidiary receipt books receipt numbers 45501 to 45700 and 45701 to 45900. The bank column of the Cash book had been dispensed of... cause...lack of knowledge...negligence on the part of the bursar. (Audit management letter on secondary school J in 2021)

Absence of evidence of internal control checks on a number of accounting documents/books such as the Cashbook, Payment Vouchers and Receipt Books. Lack of evidence of checking of the school's books of accounts is a cause for concern...such evidence should be in the form of date stamps or signatures of the checking superior. Regular checks also assist insuring the timeous identification and correction of errors. (Rhinoceros secondary school audit management letter for the year ended 31 December 2020)

Auditors also observed that expenditure in some secondary schools in Kwekwe District were not supported by receipts. *'Expenditure amounting to \$3 376.05 incurred in 2018 was not supported by receipts....'* in Secondary School B. Audit advanced a similar argument for Secondary School D where it observed that:

Payments amounting to \$12 704.04 had no adequate supporting documents such as invoices, receipts, claim letters...Funds may not have been used for official school business....

Similarly, an audit of Secondary School I for 2018 revealed school funds that had not been acquitted:

A sample analysis of the availed expenditure validation documents (i.e. supplier receipts, invoices, etc.) against the bank statement withdrawals for 2018 revealed an un-acquitted amount of \$5 280.68 out of the withdrawn \$9 312.00, where \$4 031.63 had been satisfactorily validated by the end of audit. The school could lose funds or value for money through unapproved, unauthorized or unauthentic expenditure and payments.... All or part of that \$5 280,68 still pending conclusive acquittal remains suspect to error, abuse or other undesirable occurrences until so conclusively acquitted.

Preparation of vouchers in some of the secondary schools in Kwekwe District did not meet policy requirements. Public Finance Management (Treasury Instructions), 2019 has it as a policy requirement regardless of the procurement method adopted that the procurement processes for goods, non-consultancy services and works should have as attachments, authorised internal requisition, requests for quotation (RFQ), a purchase order and a payment voucher/invoice verification.

Similarly, School Service Fund manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe requires school Finance Committees to complete payment vouchers when making payments. Public Finance Management (General) Regulations, 2019 (Statutory Instrument 135 of 2019) in Zimbabwe requires custodians of public funds to exercise reasonable care to prevent and detect unauthorised, irregular, fruitless and wasteful expenditure, and to implement effective, efficient and transparent processes of financial and risk management.

Findings from document analysis revealed that supervision of junior staff by their seniors in Kwekwe District secondary schools was inadequate. This concurred with findings from interviews with school officials in Kwekwe District secondary schools who submitted that school heads and internal auditors as supervisors of financial management policies and practices in Kwekwe District secondary schools did not effectively supervise their juniors. This contradicted quantitative findings from close ended questionnaires on secondary school officials in Kwekwe District who agreed that there was appropriate supervision of junior staff by their seniors.

Interviews with officials in secondary schools in Kwekwe District revealed that supervisors were sometimes less knowledgeable in terms of school finances than their juniors. Quantitative findings from close ended questionnaires on Kwekwe District Secondary schools' officials had respondents who submitted that Finance committees in their schools audited school income

and expenditure every month and that it was true to some extent that Accounts department did not produce statements of income and expenditure on time. This concurred with findings from interviews with school officials in Kwekwe District secondary schools who submitted they audited their school finances every month and they used bank statements and not cashbooks to confirm on the availability of school finances. They probably used bank statements and not cashbooks to verify school account balances because the accounts department did not have up to date cashbooks.

The other possibility was that they used bank statements and not cashbooks to verify school account balances because they could not supervise cashbook entries by their juniors because they had less knowledge on school finances than their juniors. Findings in Kwekwe District secondary schools concurred with Okoye and Okorji's (2021) studies on financial management practices adopted by Principals for effective administration of secondary schools in Anambra State in Nigeria. Principals in Okoye and Okorji's (2021) studies disagreed that they thoroughly cross checked vouchers before endorsement. Based on the above findings secondary schools in Kwekwe District had poor financial control policies over school income and expenditure.

6.5.3 Policies on Financial Management

The study sought to gain an insight into policies on financial management in Kwekwe District secondary schools through document analysis on fees applications, Finance Committee meeting minutes, Procurement Committee meeting minutes and latest audit management reports on Buck, Kudu, Rabbit and Rhinoceros secondary schools. The researcher read internal auditors' reports on ten (10) secondary schools A, B, C, D, E, F, G, H, I and J in Kwekwe District to gain an insight into policies on financial management in these secondary schools. Document analysis revealed a lot of challenges on policies on financial management in Kwekwe District secondary schools. These were presented under research question 3 (see Section 1.4) which investigated how challenges on policies, and practices, in financial management in secondary schools within Kwekwe District of Zimbabwe manifested.

6.5.4. Fees reviews by Kwekwe district secondary schools

The researcher analysed the Government of Zimbabwe Ministry of Primary and Secondary Education school calendar for 2020 in order to get insights into whether secondary schools in Kwekwe District increased fees from time to time. First term 2020 began on Tuesday 14 January 2020 and ended on Thursday 24 March 2020. Zimbabwe had a phased level of opening for the second term. Phase 1 was for form four and form six pupils, and ran from 28 September 2020 to 18 December 2020. Phase 2 was for form three and form five pupils, and ran from 26 October 2020 to 18 December 2020. Phase 3 was for form one and form two pupils and ran from 9 November 2020 to 18 December 2020.

Kudu Secondary School had its application for fees increases for 2020 approved on 26 November 2020. Table 70 shows approved fees for Kudu Secondary School in term 3, 2020.

Table 70: Kudu secondary school's fees increases in 2020

Category	Fees/levies per term/per learner	Existing as at 1/1/2020	Proposed for term 3 ,2020	Approved for term 3 2020	% increase
School Development Committees Levy	ZWL\$4 300	ZWL\$576	ZWL\$4 300	ZWL\$4 300	647
O level practical	ZWL\$300	ZWL\$100	ZWL\$300	ZWL\$300	200
A level practical	ZWL\$500	ZWL\$60	ZWL\$500	ZWL\$500	733
Science levy	ZWL\$200	ZWL\$100	ZWL\$200	ZWL\$200	100

Rabbit Secondary School had its fees approval on 5 October 2020. Table 71 shows Rabbit Secondary school's approved fees for phase 2 in 2020. Table 71 also presents the researcher's calculations on percentage increase in fees and levies.

Table 71: Rabbit Secondary School's fees increases in 2020

Category	Proposed Levies/Fees	Existing fees as at term 1 2020	Approved levies /Fees for phase 2, 2020	% Increase
Day scholars	ZWL\$12 000	ZWL\$ 1754	ZWL\$12 000	584
Boarders	ZWL\$26 000	ZWL\$4251	ZWL\$26 000	512

Rhinoceros Secondary School applied for fees increases on 14 October 2020 and Table 72 presents the application letter (extract).

Table 72: Rhinoceros secondary school's fees increases in 2020

Fees per child per term	Existing Term 1, 2020	Proposed w.e.f 3 rd Term 2020	% Increase
Forms 1- 4	\$250	\$2 400	860
Forms 5 – 6	\$300	\$2 800	833

Findings revealed that secondary schools in Kwekwe District increased fees from time to time and fees increased by over 200%. Statutory Instrument 135 of 2019 in Zimbabwe requires affected parties to be adequately consulted and provided with an opportunity to be heard when drafting new fees or levies. Statutory Instrument 135 of 2019 further requires fees or levies charged to reflect the value of the service to the person paying for it and not a wider group of beneficiaries who contribute to the costs of the service.

Qualitative findings from document analysis corroborated quantitative findings using close ended questionnaires in Kwekwe District secondary schools. Respondents to close ended questionnaires agreed that their schools increased fees from time to time. Munge, Kimani and Ngugi (2016) carried out a similar study on factors influencing financial management in public secondary schools in Nakuru in Kenya. Their respondents agreed that public secondary schools in Nakuru County increased fees from time to time. Respondents in Kwekwe District also agreed that inflation was a challenge on school budgets. Similarly, Robina, Benard and Jack (2018) observed that newly appointed heads in Kenya experienced school budget challenges emanating from inflation.

6.5.5. Practices in financial management

Document analysis revealed that these practices were fraught with one challenge or another. Findings from document analysis revealed that some secondary schools in Kwekwe District had cashbooks not balancing and also did not draw bank reconciliation statements. An Audit of Secondary School H Secondary School that was carried out from 14 December 2019 to 15 December 2019 revealed that:

- *Entries in the cash book were last done in October 2018.*
- *The cashbook was not properly balanced.*
- *Bank reconciliation statements were not done at the end of every month.*
- *There was no proof that the head was checking and certifying the cash book.*

The Cash book will not reflect the correct financial position of the school and as such the wrong financial decisions could be made.

Similarly, auditing of Secondary School I for the period January 2018 to 15 December 2019, revealed that:

Cashbook was never balanced or reconciled with the bank statement throughout the period under audit in violation Section 7.10 of Administration and Finance Circular Minute No. 6 of 1994. Cashbook recordings were grossly divergent from the actual receipting, banking, expenditure and other related source documents and transactions.

It was noted that some secondary schools in Kwekwe District were not drawing bank reconciliation statements as part of their financial management practices. Schools in Zimbabwe are, according to Statutory Instrument 135 of 2019, School Services Fund Manual and Administration and Finance Circular minute number 6 of 1994 required to develop and implement appropriate processes that provide for the identification, collection, recording, reconciliation and safeguarding of revenue and information about revenue. These qualitative findings from document analysis contradicted quantitative findings using close ended questionnaires on school officials in Kwekwe District secondary schools. Respondents to close ended questionnaires submitted that their schools always drew bank reconciliation statements. They also submitted that their schools always had monthly certification of main cash book by school head.

Contrary to the evidence obtained from internal auditors' reports which revealed that some secondary schools in Kwekwe District were not drawing bank reconciliation statements as part of their financial management practices, cash books of Buck, Kudu, Rabbit, and Rhinoceros secondary schools revealed that they were drawing bank reconciliation statements. Table 73 below shows how Kudu Secondary School drew its bank reconciliation statement in March 2021:

Table 73: Kudu Secondary School bank reconciliation statement

Balance as per cashbook		Totals
Add Unreceipted D/Deposits February	ZWL 530671.24	
March	ZWL 99122.80	ZWL 451548.44
Balance as per bank statement		ZWL 449253.94

Findings revealed that Kudu secondary school collected some of its fees as direct deposits. Kudu secondary school did not receipt direct deposits by pupils it could not identify. Administration and Finance circular minute number 6 of 1994 and School Service Fund (SSF) manual requires these to be receipted and posted under the miscellaneous column (suspense account) in the cash book. The miscellaneous column should be cleared within thirty (30) days. Kudu secondary school drew its bank reconciliations in line with guidelines in the SSF manual, and Administration and Finance Circular Minute Number 6 of 1994 which required reconciling cash book balances and bank statement balances. It however violated the law by not receipting some of the direct deposits.

The researcher also read Buck secondary school cashbook. Table 73 below present Buck secondary school bank reconciliations as at May 2021, 30 June 2021 and 31 July 2021. Table 74 gave examples on how some secondary schools in Kwekwe District drew their bank reconciliation statements.

Table 74: Buck Secondary School bank reconciliation statements

Buck Secondary School bank reconciliation statement as at 31 May 2021	
Balance C/D	332867.76
Add failed trans: VR ABC 208	500
Total	333367.76
Total as per cash book	333367.76
Total as per bank statement	333367.76
Buck Secondary School bank reconciliation statement as at 30 June 2021	
Balance C/D	2440629.89

Add deposit not cleared May 2021	4500
Total	2445129.89
Less deposit not cleared June, 2021	8000
Total	2437129.89
Add failed transaction	5580.33
Total as per cashbook	2442710.22
	2442710.22
Buck Secondary School bank reconciliation statement as at 31 July 2021	
Balance c/d	130504.37
Add deposit not cleared in June, 2021	8000
	138504.37
Total as per cash book	138504.37
Total as per bank statement	138504.37

Table 74 revealed that Buck secondary school's bank reconciliation statements were not according to the guidelines in the SSF manual, and Administration and Finance Circular Minute Number 6 of 1994 which require schools to start from balance as per cashbook when drawing bank reconciliation statements. Table 75 shows Rabbit Secondary School bank reconciliation statement for the months of January 2021 and February 2021.

Table 75: Rabbit Secondary School bank reconciliations as at 31 January 2021

<i>Balance as per cash book</i>	(163579.80)
Add interest received	
September	1.99
October	2.12
November	8.06
December	13.63
January	35.61
Add Unreceipted	
September and October	61700.00
November	11120.00
December and January	90735.00
<i>Balance as per bank statement</i>	<i>35.61</i>
<i>Rabbit Secondary School bank reconciliation statement as at 28 February 2021</i>	
Bank reconciliation statement	
Balance as per cashbook	(119552.14)
Add interest received February	16.84

Add unreceipted cash	4 699.50
Balance as per bank statement	350 414.70

Findings revealed that Rabbit Secondary School did not receipt interest from the bank when updating the cashbook at the end of the month. In addition, Rabbit Secondary School did not effectively update the cashbook before drawing a bank reconciliation statement. Rabbit Secondary School operated with a deficit cashbook balance. Administration and finance circular minute number 6 of 1994 and School Services Fund manual in Zimbabwe requires the Finance Committee to keep the school bank account in credit. Rabbit secondary school cashbook confirmed Nyakanyanga's (2019) observation that most schools' books of accounts in Zimbabwe run with deficit balances. The deficit school accounts were mostly caused by lack of internal controls, increased misappropriation of funds and failure to adhere to financial policies and procedures when making payments. Furthermore, the researcher analysed Rhinoceros Secondary School bank reconciliation statements for the months January 2021 and February 2021. Table 76 shows the results.

Table 76: Rhinoceros Secondary School bank reconciliation January 2021 and February 2021

Bank & cashbook reconciliations as at 31 Jan 2021	
Receipts	610.00
Add Direct Deposits	8700.00
Add balance b/f	152214.94
	162024.94
Less Total payments	(10460.00)
	151564.94
Cashbook and bank reconciliation as at 28 February 2021	
Receipts	-
Direct Deposits	-
Balance b/d	151564.94
Add Int Accrued	40.91
	151605.85
Less expenditure	(134746.24)
	16859.61
Add accrued Int	215.56
Balance c/f	17075.17

Based on the above findings, Rhinoceros Secondary School did not prepare its bank reconciliation statement properly as they did not compare the cashbook balance to the bank balance despite the fact that the heading stated that they were bank and cashbook reconciliations. There was the Head's stamp on all wrongly drawn bank reconciliation statements. Findings cast doubt on the Head's knowledge about the drawing of bank reconciliation statements. This concurred to qualitative findings on interviews with school officials who submitted that they were less knowledgeable on financial issues than their subordinates. Kulwa and Mwila (2022) found that school leaders and their school accountants in Kinondoni Municipality, Tanzania were challenged by insufficient financial management skills.

In terms of the Stakeholder Theory, Donaldson and Preston (1995) explicitly acknowledges that Stakeholder Theory has three parts which are the descriptive part which describes what managers of school finances actually do, the instrumental part which looks at the outcomes of specific managerial behaviour and normative part which looks into what managers of school finances schools should do. Financial management practices of some secondary schools in Kwekwe District were not consistent with policy requirements.

The study revealed that some of the secondary schools drew bank reconciliation statements that were not in line with the format in Administration and Finance circular minute number 6 of 1994 and School Service Fund (SSF) manual. Muzenda's (2017) studies in Mrewa District secondary schools in Zimbabwe revealed that some of the reasons for poor financial management in Mrewa District secondary schools were that some School Development Committees members were illiterate on financial matters and as a result endorsed the heads' decisions without question. Besides incompetence by elected parents in the school committee, school heads were appointed based on their teaching experience, academic and professional qualifications, and not on the basis of their training in financial management or their working knowledge in financial management and this contributed to poor financial management practices in schools.

6.5.5.1 Drawing of end of year financial statements

Audit reports on ten secondary schools in Kwekwe District revealed that some secondary schools such as A, B, C, E and F did not prepare end of year financial statements and were

never audited by the Ministry of Primary and Secondary Education auditors since their establishment. Thus, for secondary school C auditors had this to say:

The school did not have the Financial Statements for the Year 2017 (Statement of Income and expenditure and Statement of Financial Position) as at time of audit. The school was established in 1984 and had never been audited by Ministry Auditors. The true financial status including value of the school in Assets may not be ascertained....

Similarly, an audit report on secondary school E had this to say:

The school did not have the Financial Statements for the Year 2017 (Statement of Income and expenditure and Statement of Financial Position) as at time of audit. The school was established in 1981 and had never been audited by Ministry Auditors.

Besides absence of financial statements, secondary school B did not hold an AGM at the beginning of the year 2018 and audit posited that:

The school did not conduct its Annual General Meeting beginning of the year 2018. The Head should ensure that not later than the end of February in each year, the School Development Committee should convene an annual general meeting of parents of pupils at the school as provided for by Section 15 of the Statutory Instrument 87 of 1992.

This expanded on quantitative findings using close ended questionnaires where respondents had not been asked about their drawing of financial statements. Public Finance management Act 22.19 in Zimbabwe, provides for the preparation of monthly, quarterly and annual financial statements by schools. Public Finance management Act 22.19 and Statutory Instrument 87 of 1992 further requires the Comptroller and Auditor-General or any independent auditor to audit the annual financial statements of schools which shall be presented at a parents' AGM.

It emerged from interviews with secondary school officials in Kwekwe District and document analysis that internal auditors appointed by the Public Service Commission to the Ministry of Primary and Secondary education rarely audited some secondary schools in Kwekwe. This concurred with Zhuwau and Shumba's (2018) studies on influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe. The study revealed that

auditing of secondary schools in Goromonzi District, Zimbabwe was inadequate. A majority of the secondary schools in Goromonzi District had not been audited for more than 10 years.

It also emerged from document analysis that some of the secondary schools in Kwekwe District did not hold Annual General Meetings, and did not prepare complete sets of end-of-year financial statements. Similarly, Ezech and Ogara (2020) examined the impact of financial management on effective school administration in Enugu Education Zone in Nigeria. Their study revealed that incompetency in procurement, inadequate and irregular auditing, lack of accounting supportive documents and records and inability to prepare end year financial statements were some of the financial challenges facing school administration in Enugu Education zone in Nigeria.

6.5.6 Documents guiding financial management

Qualitative findings from interviews and quantitative findings from close ended questionnaires that were completed by school officials in Kwekwe District secondary schools revealed that secondary schools in Kwekwe District had ,Constitution of Zimbabwe Amendment (No. 20) Act 2013, Public finance management Act 22.19, Administration and finance circular minute No 6 of 1994, Public procurement and disposal of public assets Act 22.23, Education Act 25:04, Statutory instrument 87 of 1992, Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018), Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations), School Development Committees Handbook, Financial management training manual for the non-finance education Managers and Accounting officer's instructions (P 70) as available documents to guide financial management policies and practices ,though in different quantities from school to school. Document analysis revealed that some of the secondary schools in Kwekwe District were operating without a School Development Constitution as expected. The excerpts below provided the evidence.

The school had an established School Development Committees, whose operations were not guided by a constitution. The Head should advise the Responsible Authority to establish a School Development Committee, in terms of Section 36 subsection 2 and develop an enabling Constitution in terms of subsection 3 of the Education Amendment Act, 2006. (Audit Report on Secondary School A, 6 July 2018).

The school had an established School Development Committees, whose operations were not guided by a constitution...The Head should advise the Responsible Authority to... develop a constitution in terms of subsection 3 which will guide the operations of the Fund. (Audit on Secondary School B, 5 July 2018).

The school had an established School Development Committees, whose operations were not guided by a constitution. The Head should advise the Responsible Authority to develop a constitution in terms of subsection 3 which will guide the operations of the Fund. (Audit Report on Secondary School C, 9 July 2018).

Based on the above findings, secondary schools in Kwekwe District operated without a School Development Committees constitution to guide their practices by bridging the gap between available Ministry policy documents and their unique circumstances. Similarly, Dibete and Potokri (2021) investigated the functionality of Finance Committees in no-fee schools of Limpopo province, South Africa. Their studies revealed that although schools Finance Committees were expected to draw a finance policy to guide their financial management operations, some schools in the province were operating without a finance policy.

6.6 Challenges in financial management policies and practices

The researcher read internal auditors' reports on Kwekwe District secondary schools and documents on the secondary schools, Buck, Kudu, Rabbit, and Rhinoceros to get an understanding of ways in which challenges on policies and practices in financial management in the secondary schools manifested. This answered research question 3 (see section 1.4). Table 77 shows theme and sub themes on challenges in financial management policies and practices in Kwekwe District secondary schools.

Table 77: Challenges in financial management policies and practices

Themes	Sub-Themes
Challenges in financial management policies and practices in Kwekwe District secondary schools	(i) Poor accounting for school income (ii) Lack of financial management knowledge (iii) Poor maintenance of movable asset registers and stock control registers (iv) Flouting of procurement procedures (v) Inadequate auditing of schools (vi) Outstanding debtors

6.6.1 Poor accounting for school income

Audit had this to say on financial control policies over income in secondary schools B, F, G and H.

The amount on the receipt numbers 12029, 2312, 2847, 2848, 2849 and 2851 were altered. The Head should ensure that...receipts are issued without alterations, if a mistake has been made, the receipt should be cancelled in adherence to Section 5.5.4. of the Administration and Finance Circular Number 6 of 1994...Cash count conducted at the school indicated that there was a shortfall of \$190.00, Receipt No 3065-3099...The amount on the receipt numbers 12029, 2312, 2847, 2848, 2849 and 2851 were altered. The cash book was not up to date, entries were last recorded in May 2018.

Cash could have been used before banking. The Head should ensure that...All cash receipted at the school is kept at a secure place until it's banked intact in adherence to section 4.3. of the Administration and Finance circular Number 6 of 1994 and the person responsible for the shortfall should resituate the school (Secondary School B).

Alteration of the amount on receipts was noted on receipt numbers 0151, 0215 and 0221. There were 6 copies of duplicate receipts that were blank, i.e. receipt number 1165 to 1170...The Head should ensure that...Receipts are issued without alterations, if a mistake has been made, the receipt should be cancelled in adherence to Section 5.5.4. of the Administration and Finance circular number 6 of 1994... Investigate by way of requesting for receipts from pupils and compare/ match with the ones that are blank. (Secondary school F)

The following sets of receipts were not yet issued to learners and still in the receipt book. Lack of follow up by the learners after paying fees through the Bank.... Creates room for fraudulent activities. The Head should ensure that receipts are being issued immediately to all learners in adherence to Treasury Instructions... the Cash Book was overdrawn.... School may suffer over draft charges.... School may be dragged to court for litigation.... The Head and the Finance sub-committee should ensure that purchases are not made in anticipation of fees not yet collected in adherence to section 3.4 (b), (d) of the School Services Fund (SSF) manual (Secondary school G)

An amount of \$1 382.00 from BEAM was entered into the cashbook without being issued with a receipt. There could be abuse of financial resources. The head should ensure that under no circumstances should money belonging to the school be accepted from any person without the issuance immediately of an official receipt on the prescribed form, Section 5.5.1 of the Administration and Finance circular number 6 of 1994 refers... Banking register had only two entries for the year 2018 and one entry for 2019 made. Money could be abused, misused or stolen...The head should ensure that the school's internal control systems are tightened in compliance with the requirements of Section 4.5.4 of the Administration and Finance Circular Number 6 of 1994. Entries in the cash book were last done in October 2018.

The cashbook was not properly balanced...Bank reconciliation statements were not done at the end of every month. There was no proof that the head was checking and certifying the cash book. Subsidiary receipts issued with a Master receipt were entered in the cashbook instead of the Master receipt. The Master receipts issued were pasted on top of the last receipt in the range instead of directly opposite the

last receipt of the range. The date of the deposit was not entered when direct deposits were being receipted. The total receipts column was at the end of other analysis columns instead of being before them in the receipts side of the cash book. Cancelled receipts were not entered in the cashbook. The sequence of receipts is distorted...There were discrepancies between some actual amounts of cash received and amounts entered in the cashbook. The following receipts were not properly cancelled as the top copies were not made available and the cancellation was done using original ink. The money could have been used for personal benefit. (Secondary School H)

Audit management letter of Kudu Secondary School for the year ended 31 December 2018 had this say:

... income continues to be mixed when it comes to the actual receipting process. You would find income lines of bus hire, levies, report books and tenders in the levy or tuckshop receipt books. The School Development Committees must ensure that all transactions of the school's income are accounted for appropriately and consistently... a policy is to be made regarding the receipt book to be used.

Audit reports on Rhinoceros Secondary School for the period covering January 2020 to December 2020 had this to say:

All transactions should be captured accurately, and apportioned correctly in the cashbook ... so as to enhance transparency and accountability in the receipting function...duplication of receipts distorts receipt balances and could lead to inaccurate balances being recorded in the cashbook. This will ultimately affect the accuracy and reliability of the cashbook...Any duplicated receipt should be cancelled with all receipt copies attached in the receipt book.

The above practices in secondary schools within Kwekwe District violated the Constitution of Zimbabwe Amendment (No 20) Act 2013, Public Finance Management (Treasury Instructions), 2019, and Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations, 2019) which expect School Development Committees in Zimbabwe as receivers of revenue, to supervise and enforce the punctual collection, and disposal of revenue and other public sums of money.

Financial control policies are meant, to prevent, and reduce errors and fraud, provide reliable financial data to safeguard assets and records, evaluate operational efficiency through budgets, and provide organisational control and adherence to prescribed policies, and regulations (Dwangu & Mahlangu, 2021; Ezeh & Ogara, 2020; Raman *et al.*, 2022). Findings from document analysis revealed that there was evidence of 'corruption' in the form of pilferage of school finances in some secondary schools in Kwekwe District. This contradicted quantitative

results from close-ended questionnaires on school officials in Kwekwe District where respondents (54,1%) disagreed on the existence of corruption in their schools.

Quantitative results from close-ended questionnaires on school officials in Kwekwe District had respondents agreeing that all school members with financial responsibilities had a clear understanding of their respective roles. On the contrary, findings from document analysis revealed that some secondary schools in Kwekwe District did not adhere to the policy requirements in Administration and Finance circular minute number 6 of 1994 and Education Act 25.04 on collection and receipting of school income. Findings on document analysis of Kwekwe District secondary schools concurred with Sharma's (2020) findings in Sikkim state in India and Dibete and Potokri's (2018) findings in Maraba Circuit in South Africa.

Sharma (2020) carried out a study on problems and constraints faced by School Management Committees (SMC) in Sikkim state in India. Majority of respondents revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles. It was further revealed that parent members of School Management Committees lacked proper knowledge and control over finances although they had keen interest in the functioning of their schools.

Dibete and Potokri (2018) carried out a similar study in selected no-fee paying schools in Maraba Circuit in South Africa. Their studies revealed that school Governing Board chairpersons, finance officers, and school Governing Board treasurers did not understand their roles and responsibilities in relation to financial management in schools. Their studies however revealed that school principals in the selected schools had a clear understanding of their roles and responsibilities with regard to school financial management.

6.6.2 Lack of financial management knowledge

Internal audit reports on secondary schools in Kwekwe District reflected that the secondary schools lacked financial management knowledge. Audit report on secondary school D had the Deputy Head confirming that he/she was ignorant of some of the requirements on school financial management practices and had this to say:

Audit observed that the school incurred irregular payments, which were noted to be unfair charges to school funds. The Deputy Head said that it was due to ignorance on their part.

Similarly, audit report on secondary school G revealed:

The school did not have a School Services Fund Budget for the year 2020 to guide its operations...Causes...Lack of knowledge on the requirements of the Education Act and Government Accounting Procedures (Internal Auditors' Report on Secondary School G)

Similarly, audit report on secondary school D had this to say:

Audit observed that the school collected building levy of \$35.00 per child for term 2 in 2014 for the construction of a classroom block without authority from the Secretary for Primary and Secondary Education in contravention of the provisions of the Education Act Chapter 25:04 Section 21(1)(a) which stipulates that no responsible authority shall charge any fee or levy unless it makes prior application to the Secretary and the Secretary has approved.....It implies that the school is collecting the levies illegally....The School Development Committees chair said that it was due to lack of knowledge.

Qualitative findings from document analysis revealed that some secondary schools in Kwekwe District incurred irregular payments and also collected unapproved fees because of lack of financial management knowledge. These findings concurred to qualitative findings from interviews and quantitative findings from close ended questionnaires. Participants to interviews submitted that although some members of the School Development Committees were eager to participate in budgeting, they lacked financial management knowledge.

Similarly, Sharma's (2020) studies on problems and constraints faced by School Management Committees (SMC) in Sikkim state (India) revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles. It was further revealed that parent members of School Management Committees lacked proper knowledge and control over finances although they had keen interest in the functioning of their schools. Qualitative findings from interviews with school officials in Kwekwe District concurred to quantitative findings using close ended questionnaires. School officials in Kwekwe District secondary schools had 42.6% of them agreeing that their schools lacked appropriate human expertise on school financial management.

Relatedly, 37.1% respondents admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. These findings concurred to Dlomo, Buthelezi, Hlengiwe, and Ajani's (2022) findings in iLembe District schools in KwaZulu-Natal Province of South Africa. Their findings revealed that, parent School Governing Board members were illiterate and principals took full charge of all the financial management duties. Principals played a dominant role over Finance Committees and School Governing Boards. Members of the School Governing Boards and the Finance Committees did not understand their duties and only played a subservient role on school financial management.

These findings also concurred with Muzenda's (2017) studies in Mrewa District secondary schools in Zimbabwe. The studies in Mrewa District secondary schools revealed that some of the reasons for poor financial management in Mrewa District secondary schools were that some School Development Committees members were illiterate on financial matters and as a result endorsed the heads' decisions without question. Besides incompetence by elected parents in the school committee, school heads were appointed based on their teaching experience, academic and professional qualifications, and not on the basis of their training in financial management or their working knowledge in financial management and this contributed to poor financial management practices in schools.

6.6.3 Poor maintenance of movable asset registers and stock control registers

The researcher investigated the situation in Kwekwe District secondary schools regarding maintenance of security items registers, movable asset registers and stock control registers. The researcher read audit management reports on secondary schools in Kwekwe District. Buck, Kudu, Rabbit and Rhinoceros secondary failed to avail their security item registers though they had indicated during interviews that they were in place. Audit had this to say on Secondary School B:

The school was operating without a Security Items Register to record Date stamps, Deposit books, Cheque books and Receipt Books. The school had no Receipt Book Checking Instrument, a tool that is used to monitor usage and the existence of Receipt books by the Head. The custodianship and accountability of these security items becomes compromised. The system creates an environment that promotes fraudulent activities

Similarly, audit report on secondary school C noted that:

The school was operating without a Security Items Register to record Date stamps, Deposit books and Cheque books, however, Receipt Books were recorded in the Receipt book register. The custodianship and accountability of these security items becomes compromised. The school Head should maintain a Security Items Register and ensure that all the Security items are recorded therein, on the date of being received.

Secondary School I operated without a receipt book register and audit argued that:

There was no Receipt Book Register at the school. The monitoring and security of official receipt books procured by the school was grossly compromised and the school could lose funds through unauthorised cash collections. As the officer responsible for the custody of securities, the Head should maintain a Receipt Book Register.

Besides operating without a receipt book checking register, secondary school I did not maintain SIG Cashbook, Payment Vouchers, and Building Materials Stock Control Register. Therefore, audit argued that:

Accounting trail of SIG financial, material and other resources is lost and error, fraud and other undesirable activities and outcomes could go undetected and uncorrected. The School Head should ensure that requisite accounting records are introduced and maintained for the SIG account in terms of the cited procedures for the School Development Committees account to which this account is supplementary...particularly Section 7.0 on introduction and maintenance of the Main Cashbook. Sections 4.7 and 6.2 on expenditure and payment approval, authorisation and documentation, and Section 12 on stock controls.

Similarly, secondary school G operated without a receipt book-checking instrument and audit posited that:

The school operated without a Receipt Book Checking Instrument (Register) for monitoring the usage and existence of Receipt Books by the Head. Lack of knowledge of the requirements. Accountability of the security items is compromised. The Head through the Finance Sub-Committee should ensure that a Receipt Book Checking Instrument (Register) is introduced and put to use in compliance with Treasury Instructions.

Based on the above findings, the study revealed that some secondary schools in Kwekwe District operated without security items register to record date stamps, deposit books, receipt books and chequebooks. This contradicted quantitative finding using close ended questionnaires where respondents submitted that they maintained security items register. Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund Manual, Administration and Finance circular minute number 6 of 1994 requires School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items in security items registers. The stamps, face value instruments and other security items should be kept in safes or strong-rooms under the control of the responsible officer. School Heads should at the close of each month, and at regular intervals, examine the stock of stamps, face value instruments and other security items in the custody of their collectors.

Buck, Kudu, Rabbit and Rhinoceros secondary schools could not avail master asset registers and stock control registers. They, however, claimed that they carried out asset and stock checks either termly or annually. The researcher also read internal auditors' reports on secondary schools, A, B, C, D, E, F, G, H, I and J. in Kwekwe District in order to get insight into policies on financial controls over non-current assets and stock (current assets). Audit report on secondary school F revealed that:

The school was operating without a cashbox, Safe or even a Strong room...Safe custody of security items is greatly compromised. The Head through the Finance Sub-Committee should ensure that a Strong room is constructed and a safe is procured so as to minimize the risk of losing school funds and compromising school security items as enshrined in Treasury Instructions.

Similarly, secondary schools B and E improperly accounted for safe keys by keeping all the safe keys in the school or operating without spare or duplicate safe keys. The audit report on secondary school B noted that:

All the Safe keys were kept at the school. Daily cash collections and other security items may be compromised or exposed to theft or loss. The Head should ensure that...Duplicate keys for safes should be lodged with the bank which operates the school funds account in adherence to Section 13.3.1 of the Administration and Finance Circular Number 6 of 1994.

Similarly, the audit found secondary school E operating without spare (duplicate) keys and audit highlighted that:

The school had no spare /duplicate safe key. In the event of loss of the key it would be difficult to retrieve the contents of the Safe. The Head should ensure that...The locking combination is changed in adherence to Section 13.2.3 of the Administration and Finance Circular Number 6 of 1994.

Stock such as stationery and assets were not properly accounted for in some schools. There was no evidence of stocktaking, stock registers, maintenance of master asset register, and maintenance of movable asset register in some schools. Audit for instance had this to say on Secondary School C:

There was no evidence to show that the Head was checking the Stationery register. Pilferage of stock may continue without being detected...The Head should ensure that...Stock records are checked and book balances verified against a physical stock check at least once a month in adherence with the provisions of Section 12.5 of Administration and Finance Circular number 6 of 1994.

Audit also observed poor maintenance of master asset registers and movable asset registers in some schools. Secondary school G was an example. Audit Report averred that:

There was no Master Asset and Movable Asset Register to guide administration of the School Assets. There was lack of knowledge on the necessary registers to manage and account for the Assets...There was no evidence to show that the Stock Control Registers were being checked by the Head. There was no Stock Control Register to account and control the usage of Public Sector Investment Programme (PSIP) materials. Stock on hand could not be ascertained...Chances of abuse of Stock are very high.

Similarly, audit reported on secondary school I noted that:

The school did not maintain...Building Materials Stock Control Register....Accounting trail of material and other resources is lost and error, fraud and other undesirable activities and outcomes could go undetected and uncorrected. The School Head should ensure that requisite accounting records are introduced and maintained in terms of Section 12 on stock controls.

Findings from document analysis on Kwekwe District secondary schools expanded findings from interviews with secondary school officials who had submitted that their schools faced challenges in maintaining movable asset registers and stock control registers. Document

analysis further revealed that some of the secondary schools in Kwekwe District operated without security items registers and asset registers. This concurred with quantitative findings using close ended questionnaires on school officials in Kwekwe District secondary schools.

Respondents to the close-ended questionnaires submitted that it was true to some extent that their schools faced challenges in maintaining an asset register. They also agreed that it was true to some extent that their schools faced challenges in maintaining a stock control register. It was also true to some extent that Accounts department did not produce statements of income and expenditure on time. These findings revealed that Kwekwe District secondary schools faced challenges in maintaining an asset register and maintaining stock control registers although they submitted that their secondary schools sometimes carried out annual physical checks of movable assets. They also submitted that their secondary schools Heads sometimes carried out monthly checks of stocks.

Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require schools to maintain noncurrent assets registers and stock registers. These policy documents require Accounting Officers to institute adequate controls to safeguard both noncurrent assets and stocks against abuse and misappropriations. All stocks of materials belonging to the school must be controlled in stock control registers. Stock records must be checked and book balances verified against physical stock check at least once a month by the school Head. Movable assets purchased, manufactured in the school or donated to the school and their subsequent disposal must be recorded in the movable asset register. The movable asset register must be physically checked at least once a year by the school Head or the person delegated by the school Head. Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund manual, Administration and Finance circular minute number 6 of 1994 requires School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items.

In a similar study Okoye and Okorji (2021) studied financial management practices adopted by the Principals for effective administration of secondary schools in Anambra State in Nigeria. Principals in Okoye and Okorji's (2021) studies agreed that their school committees regularly inspected school inventory. School bursars in Okoye and Okorji's (2021) disagreed that their school committees regularly inspected school inventory.

6.6.4 Flouting of procurement procedures

The researcher read documents in order to get an insight of procurements in Kwekwe District secondary schools. Findings of this study revealed that some secondary schools in Kwekwe District used cash before banking and others made procurements in anticipation of collections to be made in future. This practice violated Administration and Finance circular minute number 6 of 1994 in Zimbabwe which requires the Finance Committee to ensure that no debts are incurred or orders are placed in anticipation of fees not yet collected or receipted. The Finance Committee is also expected to keep the bank account in credit. Receipted money should be banked before use. School Service Fund manual in Zimbabwe requires school money to be immediately banked by the school Head or school deputy Head when it reaches \$200.00 or more. The audit reports showed the evidence of use of money before banking and procurements in anticipation of collections to be made as indicated in the excerpts below:

There was rampant use of cash before banking at the school. This was contrary to the provisions of Sections 3.1.1 and 4.3.1 of the Administration and Finance Circular No. 6 of 1994, which stipulates that the head must ensure that all money received or collected should be paid into the school's bank account... Money could be abused, misused or stolen. The head must ensure that all money received should be deposited into the school's bank account before being utilised as prescribed (Secondary School H).

The cashbook was overdrawn...Purchasing in anticipation of collections to be made...School may suffer over draft charges...School may be dragged to court for litigation. The Head and the Finance sub-committee should ensure that purchases are not made in anticipation of fees not yet collected in adherence to section 3.4 (b), (d) of the School Services Fund (SSF) manual. (Secondary School G).

Use of cash before banking contradicted quantitative findings from close ended questionnaires where respondents agreed that fees were duly banked. Document analysis also revealed that some of the secondary schools in Kwekwe District operated without a Finance Committee. An audit report in 2019 on Secondary School F indicated that the school had its last Finance Committee meeting in 2017.

Finance Committee minutes indicated that the last meeting was held in January 2017. The Cash book was not up to date, transactions were last recorded in the Cash book in June 2018. The Head should ensure that...Meetings should be held monthly during the year, preferably early in the month to allow for payments of the accounts and checking of the cash book and no business requiring the authority of the

committee shall be transacted unless sanctioned by the committee at a previous meeting in adherence to section 3.4 of the Administration and Finance Circular No 6 of 1994.

Audit report covering the period January 2018 to 15 December, 2019 on Secondary School I noted that:

The Finance Committee did not hold regular monthly meetings to approve, sanction and authorise expenditure and other financial business and transactions as required. Only three (3) meetings were held on 23/03/18, 24/05/18 and 09/06/18 throughout the year 2018.

Similarly, Secondary School G incurred expenditure to the tune of \$55692.00, which the Finance Committee did not authorise. It was indicated that:

Payments were not authorised by the Finance Committee. Lack of knowledge by the School Administration... Unauthorised expenditure might go through without notice. The Head should ensure that the, Procurement Committee, fulfils its mandate of adjudicating over purchases and minutes of the meetings captured. The Head should ensure that all expenditure is authorised by the Finance Committee and recording such authority in the minutes in adherence to Section 3.4 (a) of the School Services Fund manual.

Document analysis in Kwekwe District secondary schools revealed that some of the secondary schools in Kwekwe District operated without a Finance Committee to authorise and approve procurements. Section 3.3 of the School Services Fund (SSF) manual and section 3.3 of Administration and Finance circular minute number 6 of 1994 mandates the School Development Committee Finance Sub-committee to take charge of all financial affairs in the school. No financial transaction should be carried out without the authority of the Finance Committee. The Finance Committee has the mandate to authorise proposed expenditures of the school and also approve all payments by signing relevant supporting documents.

Qualitative findings from document analysis contradicted quantitative findings from close ended questionnaires that were answered by school officials in Kwekwe District secondary schools. Respondents submitted that payments were always authorised by finance committee. Secondary schools in Kwekwe District that operated without a functional Finance Committee violated provisions of Statutory Instrument 87 of 1992 which mandates the School Development Committees, Finance sub-committee to take charge of all financial affairs in the

school. Rangongo, Mohlakwana and Beckmann (2016) argue that some of the causes of poor financial management in some South African schools are poor monitoring and control of school funds arising from lack of Finance Committee structures, and lack of internal control measures.

This observation was also confirmed by Muzenda (2017) who observed that some schools in Zimbabwe operated without a Finance Committee and heads either made most decisions on financial matters alone or sometimes invited one member of the School Development Committee to endorse their decisions. This practice is against section 16 of Statutory Instrument 87 of 1992 and section 36 of the Education Amendment Act 2006, which mandates every School Development Committee to appoint a Finance Committee, which shall be responsible for administering school funds.

Document analysis on Kwekwe District secondary schools also revealed that some of the secondary schools in Kwekwe District did not always hold Procurement Committee (Evaluation Committee) meetings and Finance Committee meetings. The Constitution of Zimbabwe Amendment (No 20) Act 2013 and Public Procurement and Disposal of Public Assets Act 22:23 provide for the establishment of Procurement Committees (Evaluation Committees) in schools. These require procurement to be transparent, fair, honest, and cost-effective. The Deputy Head of Rhinoceros secondary school said they had one Procurement Committee meeting in 2021. This was held in July, 2021. The Deputy Head had this to say in a WhatsApp message:

Procurement has often been done haphazardly without following due procedures. We would just see delivery being made [Laughs], and right now I've seen some poor-quality chairs in head's office and an instruction to make payment for 35 of those coming next week. I really don't know why Heads do this.

Kudu Secondary School had its last Procurement Committee meeting before Covid-19 lock down in 2020. Document analysis of payment vouchers for Buck, Kudu, Rabbit and Rhinoceros secondary schools showed that they had comparative schedules attached. The comparative schedules did not have signatures of members of the Procurement Committee.

Findings from document analysis in Kwekwe District secondary schools revealed that some of the secondary schools operated without Procurement Committees. These findings corroborated qualitative findings from interviews with school officials in Kwekwe District secondary

schools which revealed that some of the secondary schools in Kwekwe District operated without a Procurement Committee. This contradicted quantitative findings from close ended questionnaires that were completed by school officials in Kwekwe District secondary schools.

Respondents submitted that procurements were always put to tender, that school procurement committee managed all procurements and that payments were always authorised by finance committee. However, Thabela (2019) submitted that there was flouting of procurement procedures by provinces, districts and schools in Zimbabwe despite the existence of policies on procurement of goods and services. Relatedly, 37.1% respondents to close ended questionnaires admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. An audit management letter for the year ended 31 December 2018 revealed that Kudu Secondary School did not carry out a cost benefit analysis when carrying out its procurements and audit wrote:

The school in November 2018 refurbished their tractor, which is an old model tractor to bring it to a usable state. The cost of refurbishment was \$24 730.53, which in my opinion would equate to getting a new tractor of equal competencies at the point the job was done...we encourage the use of cost benefit analysis to get the best value for money for the school...there is a possibility that the school might not be implementing the best cost-effective measures to safeguard the school's accumulated reserves.

These qualitative findings from document analysis corroborated quantitative findings from close ended questionnaires where respondents agreed that it was true to some extent that their schools experience fruitless expenditure. Respondents also agreed that it was true to some extent that their schools experienced wasteful expenditure. Public Finance Management (General) Regulations, 2019 (Statutory Instrument 135 of 2019) requires managers of finances to exercise reasonable care to prevent and detect unauthorised, irregular, fruitless and wasteful expenditure.

It was also revealed through document analysis that some secondary schools in Kwekwe District did not prepare payment vouchers when making payments while others improperly prepared payment vouchers. The excerpts below provide the evidence:

The school did not prepare Payment vouchers for all the payments made...Authenticity of payments made becomes questionable....The school should prepare Payment vouchers when making all payments at the

school and head is advised to approach the District office for a copy of the Payment voucher....Invoices and receipts for goods and services for the period 01 January 2018 to 14 December 2019 were not attached to relevant Payment vouchers...Fictitious payments could be made...The head must ensure that invoices and receipts are attached to relevant Payment vouchers which should be numbered in their numerical order and filed in a box file in their order (Secondary School H).

Payment Vouchers were not properly compiled and authorized, as they had the following anomalies:

No Authorities inserted.

- (i) Not certified correct by members of the Finance Sub-Committee.*
- (ii) Not "Passed for Payment...Authenticity of such Payments becomes questionable. The Head should ensure that...Payment Vouchers are properly maintained at the school with all the relevant sections completed such as certified not previously paid, passed for payment, certified correct and authorities inserted as provided for by Sections 6.2.4 of the Administration and Finance Circular Number 6 of 1994. (Secondary school A)*

Payment Vouchers were not properly compiled and authorized as they had the following anomalies...Not 'certified not previously paid' Not indicating the compiler...No "Authorities inserted" ...Certified correct by one member of the Finance sub-Committee....Not "Passed for Payment"...The Head should ensure that...Payment Vouchers are properly maintained at the school with all the relevant sections completed such as certified not previously paid, passed for payment, certified correct and authorities inserted as provided for by Sections 6.2.4 of the Administration and Finance Circular Number 6 of 1994 (Secondary School F).

Section 6.3 of the Administration and Finance Circular #6... all payment vouchers should be signed in the 'passed for payment' and date stamped in the space provided ...the majority of the payment vouchers raised in the period did not meet this stipulation.... none of the vouchers were date stamped as required. Only one individual was also signing on the payment voucher, a situation, which diminishes transparency. (Rhinoceros Secondary School).

Analysis of school documents also revealed that some of the secondary schools in Kwekwe District were using payment vouchers of a wrong format. Audit had this to say on secondary school D:

The record or document being used as the payment voucher was in the form of a cash requisition form and did not have provision to capture essential details such as, voucher numbers, payee/supplier, authorities, voucher certification and passing for payment...The deputy head said that they will adopt the government payment voucher...Audit recommends the use of the standard payment voucher so that the essential payment details ... will be captured.

Qualitative findings from document analysis revealed that some secondary schools in Kwekwe District either did not prepare payment vouchers or improperly prepared payment vouchers or prepared payment vouchers using wrong payment voucher documents. These findings contradict findings from close ended questionnaires that were completed by school officials in Kwekwe District secondary schools. Respondents to close ended questionnaires agreed that expenditures were supported by payment vouchers. Respondents also submitted that expenditures were supported by comparative schedules. Public Finance Management (General) Regulations, 2019. (Statutory Instrument 135 of 2019) in Zimbabwe requires custodians of public funds to exercise reasonable care to prevent and detect unauthorised, irregular, fruitless and wasteful expenditure, and to implement effective, efficient and transparent processes of financial and risk management. Public Finance Management (Treasury Instructions), 2019 that is Statutory Instrument 144 of 2019 in Zimbabwe requires as part of expenditure documentation and validation, schools to prepare payment vouchers when they process payments

6.6.5 Inadequate auditing of schools

Document analysis revealed that secondary schools in Kwekwe District were rarely audited by government auditors. Qualitative findings from interviews revealed that there was irregular auditing of secondary schools in Kwekwe District of Zimbabwe by government auditors. Findings from closed ended questionnaires confirmed that government auditors were rarely auditing Kwekwe District secondary schools. The quantitative findings revealed in rank order that secondary schools in Kwekwe District often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspector (49.2%), Internal Auditors (45.9%) non-Governmental organisations (16.4%) and finally school cluster (16.4%). The excerpts below from document analysis provide the evidence that some of the secondary schools in Kwekwe District were rarely audited by government auditors.

An Audit of B Secondary School was carried out on 5 July 2018 in response to the provisions of the Education Amendment Act, 2006 Section 38 (5) and Section 66 (c) & (d) read with Section 22 (1) of the Statutory Instrument 87 of 1992. The legal frameworks provide for the Secretary to cause the audits of the School Services Fund and the School Development Committee Fund respectively...The School did not have the Financial Statements for the Year 2017 (Statement of Income and expenditure and Statement of Financial Position) as at time of audit...The school was established in 1989 and had never been audited by Ministry Auditors.

An Audit of E High School was carried out in response to the provisions of the Education Amendment Act, 2006 Section 38 (5) and Section 66 (c) & (d) read with Section 22 (1) of the Statutory Instrument 87 of 1992. The legal frameworks provide for the Secretary to cause the audits of the School Services Fund and the School Development Committee Fund respectively...The School did not have the Financial Statements for the Year 2017 (Statement of Income and expenditure and Statement of Financial Position) as at time of audit. The school was established in 1981 and had never been audited by Ministry Auditors.

Similarly, Mugala *et al.*, (2023) explored the causes and implications of financial mismanagement in selected secondary schools in Lusaka district in Zambia. Their study findings revealed that the causes of financial mismanagement in selected secondary schools in Lusaka district were, lack of adequate training, lack of financial discipline, misapplication and misappropriation of funds, lack of adequate planning, lack of external and internal auditing, lack of transparency and lack of financials skills of Head teachers and accountants. A study by Zhuwau and Shumba (2018) on influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe showed that auditing of the secondary schools was inadequate. In a majority of the schools, auditing had not taken place for more than 10 years. School heads in schools that were audited professed ignorance of how to correct errors that auditors recommended them to correct.

6.6.6 Outstanding debtors

Document analysis revealed that some secondary schools in Kwekwe District operated with outstanding debtors. These findings concurred with qualitative findings from interviews with school officials where they submitted that the government, some parents, and non-governmental organisations delayed payments of funds to secondary schools in Kwekwe District of Zimbabwe. Some parents did not pay the fees and levies at all. This also concurred to quantitative findings from close-ended questionnaires with school officials in Kwekwe District. Respondents to close-ended questionnaires disagreed that fees were duly collected. The excerpts below provide the evidence that secondary schools in Kwekwe District operated with outstanding debtors.

A Routine Audit of G High School was carried out in response to the provisions of the Education Amendment Act, 2006 Section 38 (5) and the Statutory Instrument 87 of 1992 Section 22 (1). The legal frameworks provide for the Secretary to cause the audits of the School Services Fund (SSF) and the School Development Committee Fund respectively. The Debtors were not being analysed according to age. Although the Annual Income and Expenditure Statement and the Statement of Financial Position

(Balance Sheet) for the year ending 31 December 2019 were accompanied by a debtors list there was no debtor's control register at the school.

The audit report of Rhinoceros Secondary School for the year ended 31 December 2020 showed that the school received \$562 721.67 and was owed \$877 025. In their management letter, auditors argued that:

The school faces serious challenges, which can be alleviated by the receipt of such an amount. The school development committee should continuously explore initiatives to reduce the school debtors so as to ensure that the school enjoys the time value of money. Parents concerned should be reminded of their obligations.

Findings revealed that some of the reasons that contributed to outstanding debtors in Kwekwe District secondary schools were that parents were not happy to pay proposed fees and levies because teachers were not offering desired teaching services. Teachers were engaged in industrial action. Rhinoceros Secondary School budget minutes on an extraordinary meeting held on 1 October 2020 submitted that:

The Chair requested the School Development Committees Treasurer to go through the proposed fees structure, item by item. The Chair asked for input from parents. Debate was heated especially centring on the fact that teachers were not offering their services due to the industrial action they had undertaken.

Based on the above findings, secondary schools in Kwekwe District lacked financial management knowledge, operated with outstanding debtors, and experienced teacher industrial action. In terms of the Stakeholder Theory Donaldson and Preston (1995) argue that Stakeholder Theory is a moral theory that specifies the obligations that companies have to their stakeholders. Teacher industrial action contributes to non-payment of fees and levies by parents. Parents have the moral obligation to pay their children's fees while teachers have the moral obligation to teach children who attend school.

A number of authors have also argued that School Development Committee members and school heads lack financial management literacy and competency to manage financial affairs in their schools (Ngwenya & Maushe, 2017; Robina et al., 2018). Most schools operate without professional accountants/bursars and internal auditors to audit their accounts (Mekolle, 2018; Nyakanyanga, 2019). Lack of professional accountants or knowledgeable bursars create

difficulties for schools to compile accurate accounting records, identify operational errors, collect school fees due from parents, prepare end of year financial statements and this affects school heads' financial management (Dwangu & Mahlangu, 2021; Edmund & Lyamtane, 2018).

6.7.0 Interviews and documents explaining quantitative findings

The researcher read qualitative findings from interviews and document analysis and quantitative findings from close ended questionnaires in order to get an insight on how documents and the interviews with school officials in Kwekwe District secondary schools explained the quantitative findings on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe (see question 5 in section 1.4). Table 78 shows themes and subthemes that emerged from reading qualitative findings from interviews and document analysis and quantitative findings from close ended questionnaires.

Table 78: Interviews and documents explaining quantitative results

Themes	Sub-Themes
5. Documents explaining quantitative findings	6.1 Low level of education 6.2 Lack of professional qualifications in financial management 6.3 In adequate financial resources 6.4 Capacity building 6.5 Association of availability of financial management documents and actual financial management practices 6.6 Correlation of financial control policies and actual practices in financial management

6.7.1 Low level of education

Quantitative findings revealed that some of the school officials incharge of financial management in Kwekwe District secondary schools had low levels of education. Quantitative results using close ended questionnaires revealed that within the sample of secondary school officials in charge of school financial management, 2 (3.3%) had Zimbabwe Junior Certificate (ZJC), the majority 20 (32.8%) had the Ordinary level qualification, 10 (16.4%) did not have professional qualifications. Interviews with financial management school officials in Kwekwe District secondary schools revealed that school officials with low levels of education were

mostly parents elected into the School Development Committee. This was revealed by participants P7 and P11 who had this to say:

Most of people that I'm working with except the vice-chairman who was once a secretary, the rest don't understand what School Development Committees stands for...you see when parents elect each other they don't ask for qualifications you know it. So, there are others who if you say supervise these books it looks as if you have cursed him or her...because under normal circumstance a treasurer must be someone, who has some accounting knowledge. So, they just pick a farmer and there is nothing much you can say because they would have voted and when you call the farmer to come and see the books, they will say I have no knowledge on how to deal with these and some of them don't even know how to write. They cannot even write, you know, like the woman who was my vice-chairperson, it's sad she passed away because of the Covid. She used to refuse to write anything even her signature. (P7)

To start, we said we would get into a meeting where we elect the members. After electing the members, we need now to identify the project to be run in school. We need a budget to support those projects, these guys are ignorant and illiterate. They don't know what is called a budget, they don't know what is called a project and they don't know what is called a developmental what, what. So, it should be the starting point to say we need people with capability...We need people with capacity. For example, we always want to identify people to fill up the gaps in the finance committee, like the treasurer. We may need somebody with a financial background and for a chairperson, we may need somebody who has an administrative background or management background so that you will be able to comprehend and go along together with others. (P11)

The excerpts reveal that the 2 (3.3%) respondents who had Zimbabwe Junior Certificate (ZJC), and 20 (32.8%) respondents who had Ordinary level qualification and 10 (16.4%) respondents who did not have professional qualifications were parents elected into the School Development Committee. Kadziya and Ndebele's (2020) studies on interrogating the role of parents in promoting improved Science, Technology, Engineering and Mathematics (STEM) education in rural day secondary schools in Zimbabwe revealed that low levels of literacy among School Development Committees members militated against effective participation of School Development Committees members in the governance of schools.

6.7.2 Lack of professional qualifications in financial management

Quantitative findings revealed lack of professional qualifications in financial management among some of the school officials in charge of financial management in Kwekwe District secondary schools. The study revealed that within the sample of secondary school officials in

charge of secondary school financial management, 51(83.6%) had professional qualifications. Results from close ended questionnaires also revealed that 42.6% of the respondents submitted that their schools lacked appropriate human expertise on school financial management. This suggested that some of the individuals with professional qualifications did not have professional qualifications in financial management. Interviews with school officials and document analysis clarified the issue of professional qualifications in school financial management. Some school officials for example, school Heads and teachers had professional qualifications, and their professional qualifications were not in the field of school financial management. Some school heads lacked professional qualifications in school financial management and were less knowledgeable in terms of managing school finances than the school bursars and accounts clerks they supervised. Submissions by P1, P14 and P18 provided the evidence:

If a person is promoted to become a head or Deputy Head they need to go for a training in financial management so that they know. Imagine you are the school head and I am the clerk with the knowledge and you must come to me each time you want advice this is not proper, it should be the other way round (P1)

Fortunately, for a school like this one, we have a bursar who is an accountant. He knows. So, he becomes my chief advisor to say this we should do it this way and that way. In the absence of the bursar, I see some challenges in schools, because we don't have the necessary training yet we need to run large sums of money. (School Head P14)

The issue of management of assets, the cashbook that I have talked about, we leave it to the accounts person. If you are told to sign, we should sign for what we know, we should have the information readily available....School is about finance and you really have to know in order to run a school. (School Deputy Head P18)

Lack of Professional qualifications in school financial management among school officials who had professional qualifications was also confirmed by audit reports. The excerpts below provided the evidence:

The mode of payment was not being indicated on receipts...Original ink was sometimes used on duplicate receipts as was on receipt Number dated 27 May 2019 on the amount in words...Cash receipts and direct deposits were being receipted in the same subsidiary receipt book without any form of identification...Cause...Lack of knowledge. (Audit Management letter on secondary school J in 2021)

Audit observed that the school collected building levy of \$35.00 per child for term 2 of 2014 for the construction of a classroom block without authority from the Secretary for Primary and Secondary Education in contravention of the provisions of the Education Act Chapter 25:04 Section 21(1)(a) which stipulates that no responsible authority shall charge any fee or levy unless it makes prior application to the Secretary and the Secretary has approved. The School Development Committees Chair said that it was due to lack of knowledge. (Internal Auditors' Report on Secondary School D)

School heads, deputy Heads and teachers as professionals are members of School Development Committees in secondary schools such as J and D which were reported to be having members who lacked knowledge in school financial management. Quantitative data analysis revealed no significant relationship between policies on school budget and actual practices in financial management. Document analysis explained this by revealing that some of the secondary schools in Kwekwe District operated without school budgets to guide their operations. The excerpt below provided the evidence:

There were no annual budgets for the years 2017 and 2018 to guide the operations of the school...The fees/levies collected at the school were last approved by the Ministry in the year 2011 as \$30.00 per child per term. (Internal Auditors' Report on Secondary School F)

The school did not have a School Services Fund Budget for the year 2020 to guide its operations. causes...Lack of knowledge on the requirements of the Education Act and Government Accounting Procedures. (Internal Auditors' Report on Secondary School G)

Results from closed-ended questionnaires revealed that it was true to some extent that, teachers lacked interest in drawing a school budget, and most members of the School Development Committee lacked interest in drawing a school budget. Interviews with school officials and document analysis provided the explanation as revealed in the excerpts below:

Most of the School Development Committees members... are not well versed in the financial management of accounting aspect. It becomes very difficult when it comes to managing those funds when we know nothing about finance. They need to be equipped or to be staff developed so that they know how to come up with the budget. (P10)

Audits by Finance Committee members will depend on the 'calibre' of the elected Chairperson and Vice, otherwise it will be done by the Head and Deputy alone. Some teachers do not want to participate probably because they want to avoid the collective blame when things go wrong (P3).

Respondents to close ended questionnaires agreed that finance committees audited their income and expenditure every month. They also agreed that all school members with financial responsibilities had a clear understanding of their respective roles. Participant P3 clarified the contradiction between quantitative findings from close-ended questionnaires and qualitative findings from interviews.

Submissions by participant P3 revealed that some of the Finance Committees in Kwekwe District secondary did not carry out monthly audits of their income and expenditure because they lacked professional qualifications in financial management. Ndhlovu, *etal*'s (2020) study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe revealed that School Development Committee members ended up boycotting school meetings where school heads would request them to approve payments they did not understand.

6.7.3 Inadequate financial resources

In terms of school financial resources, the study found that sources of financial resources in Kwekwe District secondary schools were reported by 73.8% of the respondents to be always from parents, and 23% said they were always from donor community, 11.5% said they were always from the government, 8.2% said they were always from school projects, 4.9% said they were always from responsible authority and 1.6% said they were sometimes from alumni. Respondents to close ended questionnaires admitted that it was true to some extent that Ministry of Primary and Secondary Education reduced the amount they budgeted for when approving their budgets Respondents in Kwekwe District also agreed that inflation was a challenge on school budgets.

Respondents disagreed that secondary schools in Kwekwe District had enough cash to meet their obligations as and when they fell due. They also disagreed that fees charged by secondary schools in Kwekwe District were appropriate to cover the costs of running departments. They submitted that it was true to some extent that some school operations were run on debt. Secondary schools in Kwekwe District increased fees from time to time. Qualitative results from interviews explained these by revealing that there were challenges associated with each source of school financial resources. Economic hardships, inflation, delays in fees payments, Covid-19-induced restrictions, the education policy on fees defaulters, environmental factors

and climate of mistrust were cited as challenges facing mobilisation of financial resources in Kwekwe District secondary schools.

Sipahioglu (2023) carried out a case study in Turkey on school financing. The study revealed that schools had inadequate financial resources from central government. Schools had to supplement their budgets with funds from non-public sources of school finances. Parent-school association, philanthropists, non-governmental organisations, social, cultural, and sporting activities and projects, and charity events outside of school hours supplemented school budgets from central government.

6.7.4 Capacity building

Quantitative findings of the study using close ended questionnaires revealed in rank order that school officials in Kwekwe District secondary schools often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspector (49.2%), Internal Auditors (45.9%) non-Governmental organisations (16.4%) and finally school cluster (16.4%). Similarly respondents' submissions to close ended questionnaires on strategies to enhance school financial management policies and practices ranked capacity building of school heads/deputy heads in financial management first. Capacity building of School Development Committees in school financial management ranked second and auditing of schools annually ranked third.

Deployment by Ministry of primary and secondary education bursars/accounts clerks trained in school financial management ranked fourth and having a module on school financial management in the teacher training curriculum at universities and teachers' colleges ranked fifth. Interviews with school officials and document analysis revealed that school officials in Kwekwe District secondary schools requested capacity building in school financial management because they did not receive any training in financial management prior to assuming their duties in school financial management. The excerpts below provided the evidence:

I never received a formal training in financial management. It was simply an appointment. I remember attending one or two workshops but these were quick workshops. You would be stuffed with so many

things in just one or two days which makes it very difficult to remember. Therefore, it's the major challenge. (School Head P14)

The cashbook was never balanced or reconciled with the bank statement throughout the period under audit in violation Section 7.10 of Administration and Finance Circular Minute No. 6 of 1999. Cashbook recordings were grossly divergent from the actual receipting, banking, expenditure and other related source documents and transactions, in gross violation of Section 7 of the cited procedures. The Head of the school is advised to consult the District Accountant for assistance on the correct cashbook maintenance and related accounting procedures. (Internal Auditors report on Secondary School I)

Qualitative findings from interviews and document analysis revealed the need to have capacity building of school officials in Kwekwe District secondary schools before they assumed their duties in school financial management. Myende,*etal's* (2020) studies revealed that eSwatini provided a formal financial management capacity-building programme for principals through a programme known as Personnel, Organisational, Money and Instructional management (POMI). Yizengaw and Agegedu (2021) report on challenges of school financial resource management in Bahir Dar City administration of Ethiopia. They report that schools face financial management challenges emanating from inadequate training of school heads on issues of financial management, and appointment of incompetent school clerks and unqualified personnel to manage school finances.

Capacity building of school officials by Internal Auditors (45.9%) ranked third after capacity building by District Accountants (62.3%), District Schools Inspector (49.2%). Auditing of schools annually also ranked third as a strategy to enhance effective financial management policies and practices in Kwekwe District secondary schools. Document analysis and interviews with school officials explained the issue of internal auditing in Kwekwe District secondary schools. The excerpts below provided the explanations:

The school did not have the Financial Statements for the Year 2017... as at time of audit. The school was established in 1981 and had never been audited by Ministry Auditors. (Internal Auditors Report on Secondary School E)

The problem we are having is we audit the school maybe after 5 or 6 years that is where the problem is. If you would go there regularly that would help the headmasters and the School Development Committees people to run the school properly. (P3)

Participant P5 explained this by revealing that internal auditors in Kwekwe District were understaffed. The District Accountant and District Schools Inspector assisted school officials as they moved around to supervise curriculum implementation in schools. It was noted that:

Normally, auditors they come into check if funds are properly utilised in schools. But because of the high number of schools, they cannot even finish up all the schools in a single year but here and there we call them to audit schools which we cite after we move to supervise schools. We also move with our District Accountant to look at the books of accounts so that after noticing some areas of concern she can call for a meeting to assist these school heads. But here and there only when problems do arise when we think that something is not being properly done, there is an urgent issue in the school that financial management is not being properly done, we normally call auditors to check for us...My recommendation is that there should be an increase in auditing in our schools ...the frequency of visits to check on proper handling of finances is not adequate in schools. There should be an increase in audits in schools.

Zhuwau and Shumba's (2018) study on the influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe, revealed that more frequently audited schools surpassed infrequently audited schools in terms of financial performance measured by improvement in learning environment, pass rate, and standards. Sebidi, Aina, and Kgwete's (2023) studies in South Africa revealed that although school financial management officials had limited knowledge and understanding of auditing processes and procedures, they all appreciated the need to have audited financial reports. They submitted that positive audit reports gave parents trust in supporting schools financially. Positive audit reports attracted more learners due to the availability of resources. They also submitted that audit reports assisted stakeholders in planning, monitoring and leading financial management procedures and processes in their schools.

6.7.5 Availability of financial management documents

The researcher used Chi-square test to investigate association of availability of financial management documents and the assistance obtained from these documents in selected secondary schools within the Kwekwe District of Zimbabwe. The results of the study revealed that 95.2 % of the respondents agreed that unavailability of documents that guide financial management affected actual practices in financial management. The study found no association between actual practices in school financial management and the usefulness of documents for managing school finances.

The majority of the respondents (78.6%) did not associate actual practices in school financial management with the usefulness of documents to guide financial management policies and practices in their schools. Quantitative results also showed that secondary schools in Kwekwe District were not using documents on financial management, although they were aware that their availability improved their practice in financial management. Qualitative findings from interviews explained the non-use of available financial management documents. Interviews with school officials revealed that low literacy levels, English language used in documents, legal language used in the documents and laziness contributed to some school officials in Kwekwe District secondary schools not using the available financial management documents.

Ndhlovu,*etal* (2020) explored factors that influenced financial management in Chegutu District secondary schools of Mashonaland West Province in Zimbabwe. They observed that although Ministry of primary and secondary education in Zimbabwe periodically distributed policy circulars and manuals to help schools manage finances, School Development Committee members with low level of education submitted that the terminology used hindered their understanding of financial management concepts.

Makhuvele, Litshani, Mashau, and Manwadu (2019) carried out a study in Limpopo Province in South Africa. The study investigated the capacity of School Governing Boards in Klein Letaba Circuit in Mopani Education District in the Limpopo Province to interpret and implement policy. Their research revealed that School Governing Boards in Klein Letaba Circuit did not have the capacity to interpret and implement policies in schools. This was because School Governing Boards were not adequately trained and the majority of them were illiterate. The problem of interpreting and implementing policy was exacerbated by the language used during workshops. The language was not understood by a majority of School Governing Board members. Most participants indicated that the use of English language in policies and during workshops exacerbated their challenges in interpreting and implementing policy. Participants submitted that School Governing Board members were supposed to be trained in a language understood by the majority of the members since most parents serving in the School Governing Board were illiterate.

6.7.6 Correlation in financial management

The researcher ran the Pearson correlation to examine the relationship between practices in financial management, policies on school budget, financial control policies, policies on financial management and challenges. There was significant but negative correlation between practices in financial management and financial control policies. The correlation between practices in financial management and financial control policies was moderately strong and statistically significant. The direction of the correlation was however negative. Document analysis and interviews with school officials revealed that although on paper schools had good finance control policies, secondary schools in Kwekwe District were not effectively implementing these.

Document analysis and interviews with school officials in Kwekwe District secondary schools revealed challenges on, drawing of School Development Plans, drawing of budgets, presentation of the budgets to parents, applications for fees and levies approval by Secretary of Primary and Secondary Education, receipting of school income, maintenance of the cashbook, putting procurements to tender, management of procurements, authorisation of expenditure by Finance Committee, maintenance stock, asset registers and security items register, preparation of financial statements, auditing of school accounts and holding of Annual General Meetings.

The Constitution of Zimbabwe Amendment (No 20) Act 2013, Public Finance Management (Treasury Instructions), 2019 and Statutory instrument 135 of 2019 (Public Finance Management (General) Regulations, 2019) expect School Development Committees in Zimbabwe as receivers of revenue, to supervise and enforce the punctual collection and disposal of revenue and other public moneys. Section 308 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 further requires every person who is responsible for the expenditure of public funds to safeguard the funds and ensure that they are spent only on legally authorised purposes and in legally authorised amounts. It also says that it is the duty of every person who has custody or control of public property to safeguard the property and ensure that it is not lost, destroyed, damaged, misapplied or misused.

6.8.0 Strategies to enhance effective financial management

Research question 5 (see section 1.4) asked how secondary schools within Kwekwe District of Zimbabwe could enhance effective financial management policies and practices. The researcher read documents in order to get an insight of the strategies to enhance financial management policies and practices in Kwekwe District secondary schools. Table 79 shows the theme and its subtheme on strategies to enhance effective financial management policies and practices in Kwekwe District secondary schools.

Table 79: Strategies to enhance effective financial management policies and practices.

Themes	Sub-Themes
5 Effective strategies	(i)Capacity building

6.8.1 Capacity building

Document analysis revealed that school officials in Kwekwe District secondary schools needed capacity building in order to enhance sound financial management and practices in these schools. School Development Committees or boards will effectively perform their expected roles and responsibilities when given necessary support and effective preparation for their roles and responsibilities (Luboya, 2018). Document analysis revealed that secondary schools in Kwekwe District needed capacity building. The excerpts below provided the evidence:

The school did not operate a School Services Fund which was in violation of the provisions of Section 4.0 of the School Services Fund Manual ...The school had an established School Development Committees, whose operations were not guided by a Constitution...The school is urged to approach the District Schools Inspector for clarification and direction on the matter. (Internal audit report on secondary school F)

Some secondary schools in Kwekwe District operated without budget to guide their operations and auditors recommended capacity building by saying:

The school did not have a School Services Fund Budget for the year 2020 to guide its operations. Causes...Lack of knowledge on the requirements of the Education Act and Government Accounting Procedures...Risk/Implications...Violation of Statutory regulations.... The Head should guide the Finance Committee to draw Budget for the year 2020 and each subsequent year as required by the provisions of Section 4.0 of the School Services Fund Manual. (Internal Auditors Report on Secondary School G)

The Cashbook was never balanced or reconciled with the bank statement throughout the period under audit in violation Section 7.10 of Administration and Finance Circular Minute No. 6 of 1994 (hereinafter called “the cited procedures”). Cashbook recordings were grossly divergent from the actual receipting, banking, expenditure and other related source documents and transactions, in gross violation of Section 7 of the cited procedures. The Head of the school is advised to consult the District Accountant for assistance on the correct cashbook maintenance and related accounting procedures... (Internal Auditors report on secondary school I)

Qualitative findings from document analysis revealed that secondary schools in Kwekwe District lacked financial management knowledge and needed capacity building in financial management. Financial illiteracy, fraud, corruption, inability to comprehend languages in policy documents and lack of training contribute to poor financial management practices in organisations (Ciaran, 2018; Dwangu & Mahlangu, 2021; Ndhlovu et al., 2020; Ngwenya & Maushe, 2017). Similarly, respondents to close ended questionnaires proposed a hierarchical order as follows: capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, and auditing of schools annually.

Next, was the Ministry of Primary and Secondary Education deploying of bursars/accounts clerks trained in school financial management, and having a module on school financial management in the teacher training curriculum at universities and teachers’ colleges. The respondents recommended the last strategies as introducing an electronic financial management framework for schools, appointment of School Heads/Deputy Heads with financial management literacy, appointment of School Development Committees members with appropriate skills, capacity building of parents in school financial management, and submission of monthly reports to the Ministry of primary and secondary education.

6.9 Chapter Summary

This chapter focused on presentation and analyses of data from documents on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. This chapter presented qualitative findings from document analysis on the research questions stated (Section 1.4). The researcher arranged the data into themes. Five major themes emerged. These were, scope of financial management policies and practices, factors

influencing school financial management policies and practices, challenges in financial management policies and practices in Kwekwe District secondary schools, effective strategies to enhance effective financial management policies and practices and documents explaining quantitative findings.

Parents, School Development Committees projects, Donors, the Government and banks were identified as sources of financial resources in Kwekwe District secondary schools. Policies on school budget, financial control policies, policies on financial management, practices in financial management and documents available for use in guiding financial management were identified as factors influencing school financial management policies and practices in Kwekwe District secondary schools. Poor accounting for school income, lack of financial management knowledge, poor maintenance of movable asset registers and stock control registers, flouting of procurement procedures, inadequate auditing of schools and outstanding debtors were identified as challenges in financial management policies and practices in Kwekwe District secondary schools. Capacity building was identified as a strategy to enhance financial management policies and practices in Kwekwe District secondary schools. Documents explained quantitative findings using close ended questionnaires on low level of education, in adequate financial resources, factors influencing school financial management policies and practices, challenges on policies and practices in financial management and strategies to enhance effective financial management policies and practices in Kwekwe District secondary schools.

Chapter 7: Summary, Conclusions and Recommendations

7.0 Introduction

The previous chapters gave highlights on the context of the problem, theoretical framework and review of related literature, research design and methodology, quantitative data analysis and interpretation, data collection, analysis and interpretation on interviews and data collection, analysis and interpretation on documents. This chapter summarises the findings of the current mixed method study on financial management policies and practices in secondary schools within Kwekwe District of Zimbabwe. The summaries are on the research problem, purpose of the study, research methodology and design, data collection methods and instruments, population and sample of the study, problems encountered during the study and how they were addressed, and major findings of the study. Furthermore, the chapter presents literature/theory findings and empirical findings aligned with existing literature and the objectives of the study. The chapter further presents a framework for financial management policies and practices in schools and recommendations.

7.1.1 Research problem

Some Governments have decentralised school financial management before providing school financial management officials with extensive professional development opportunities in school financial management (Khilji, *et al* 2022). There still exist reports of rampant financial management malpractices in schools despite the existence of policy guidelines on school financial management (Zhuwau and Shumba 2018, Ndhlovu, Sibanda and Mathwasa, 2020, Nelius and Onyango 2022).

7.1.2 Purpose of the study

The study was on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

7.1.3 Research methodology and design

This study on Kwekwe District secondary schools employed the pragmatic paradigm and mixed methods research approach. The research design employed was an explanatory sequential mixed methods research design. Stoecker and Avila (2020) submit that the explanatory sequential mixed methods research design is a descriptive research design in which the quantitative phase of the study informs the qualitative phase.

7.1.4 Population and Sample

The population of the study was 570 school officials in charge of financial management in secondary schools within the Kwekwe District of Zimbabwe. A purposive sample of 61 respondents answered close-ended questionnaires during the quantitative phase. A purposive sample of 19 participants answered unstructured interview questions. This sample of 19 participants was drawn from the sample of 61 respondents who had answered close-ended questionnaires. Documents were purposively selected from schools where unstructured interviews were conducted. These were read until saturation. Internal auditors' reports on Kwekwe district secondary schools were also purposively sampled from the Midlands Ministry of Primary and Secondary Education provincial office. These were read until saturation.

7.1.5 Data collection methods/instruments and analysis

Close-ended questionnaires were used to collect data during the quantitative phase. The researcher employed Likert-type questions to assess respondents' opinions, attitudes, and behaviours about financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. Data gathered through close-ended questionnaires were captured on SPSS Version 20 and presented on frequency tables with corresponding percentages. The researcher created bar graphs to visualise the frequency of each item.

The study employed unstructured interviews and document analysis to obtain data on financial management policies and practices in secondary schools within Kwekwe District. This study employed manual techniques to analyse raw data from documents and computer-assisted qualitative data analysis software Atlas Ti to analyse data from interviews

Joint displays were used to integrate quantitative and qualitative data. The data and findings in this study were merged by generating a summary of observations from both quantitative and qualitative sets of data. These were presented in a table to allow for comparison between quantitative and qualitative components of the results. This was done to see if there were any corroborations, expansions, or discrepancies.

7.1.6 Problems encountered and how they were addressed

The study was carried out at a time when the country had an outbreak of Covid 19. The movement was restricted. The researcher got permission to get into schools from the Provincial Education Director in the Midlands Province.

The researcher faced challenges in transcribing data from interviews. The researcher had to hire two people to transcribe the data. The researcher also hired a statistician to analyse transcribed data from interviews using Atlas Ti. The statistician also analysed from close-ended questionnaires using SPSS software.

7.2.0 Major Findings

This section looks into the literature/theory and empirical findings related to the research objectives and hypothesis of the study on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

7.2.1 Literature/Theory Findings

The data and findings in this study were merged by generating a summary of observations from both sets of inquiry in a tabular manner to allow for comparison where the quantitative and qualitative components were brought together to see if there were any corroborations, expansions, or discrepancies. Findings from the qualitative phase and quantitative phase were merged, and the data integration showed where quantitative and qualitative findings were either consistent or had discordance or discrepancies. Table 80 provides a joint display of the results derived from the quantitative study and qualitative study on the scope of financial management policies and practices and factors affecting financial management policies and practices in Kwekwe District secondary schools

Table 80: Triangulation and integrated findings on scope of financial management and factors affecting financial management policies and practices

Quantitative phase	Qualitative phase	Document Analysis	Outcomes
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Results	Findings from the Interviews	Findings from Document	
<p>Sources of financial resources in schools always from</p> <ul style="list-style-type: none"> Parents (73.8%) Donor community (23%) Government Grant (11.5%) School projects (8.2%) Responsible Authority (4.9%) Sometimes Alumni (1.6%). <p>Factors influencing financial management policies and practices in schools School Budget</p> <ul style="list-style-type: none"> School Development Plan exist) Heads prepare the budget Teachers lack interest in drawing a school budget School Development Committees' interest in drawing a school budget Finance committee work with teachers and other departments Inflation challenges school budgets <p>Financial control activities</p> <ul style="list-style-type: none"> Expenditures supported by payment vouchers Junior staff supervision Expenditures supported by comparative schedules Challenges in maintaining an asset registers Challenges in maintaining a stock control register disagreed that the accounts department did not produce statements of income and expenditure on time <p>Financial Management</p> <ul style="list-style-type: none"> Fees are dully banked clear financial performance indicators unbudgeted increased fees <p>disagreements on:</p> <ul style="list-style-type: none"> timeously completed school projects 	<p>Sources of financial resources in schools</p> <ul style="list-style-type: none"> Parents Government School Development Committees' projects Communities Non-Governmental Organisations Alumni <p>Factors influencing school financial management policies and practices</p> <p>Budgets</p> <ul style="list-style-type: none"> Participatory nature of drawing school budget budgets School budget allocations are decentralized Fees and levies approval effects of inflation <p>Financial control</p> <ul style="list-style-type: none"> Procurement committee drew comparative schedules Book checking Irregular auditing of schools by government auditors Fraudulent behaviour Low-level education Poor supervision of school bursar accounts clerks Poor accountability for assets <p>Financial management</p> <ul style="list-style-type: none"> Budgeting, 	<p>Sources of financial resources in schools</p> <ul style="list-style-type: none"> Parents Government School Development Committees' projects Interest received from banks Donors <p>Documents assistance on practices in financial management:</p> <p>Budgets</p> <ul style="list-style-type: none"> ✓ schools collected unapproved fees ✓ last fees approval in 2016 <p>Financial controls on income</p> <ul style="list-style-type: none"> Cash shortfalls on receipted amounts Cash books being not up to date Some receipted amounts are not recorded in the cashbook Unreceipted school income Subsidiary receipts not receipted Receipts not immediately issued after receipting Entering both subsidiary receipts and master receipts in the cashbook Discrepancies between amounts of cash receipted and amounts entered in the cashbook Poorly maintained banking register <p>Financial control over expenditure</p> <ul style="list-style-type: none"> ✓ Payment vouchers not properly complied with and authorised. ✓ Use of incorrect payment voucher format ✓ Expenditure not supported by receipts ✓ Variances between the amount indicated on the payment voucher and amounts on supporting documents ✓ Failure to conduct Finance Committee meetings 	<p>Consistent & Expansion</p> <p>Discrepancies</p> <p>Consistent & Expansion</p> <p>Consistent</p> <p>& Expansion</p>

<p>➤ schools experienced wasteful expenditure.</p> <p>Availability of documents that guide financial management practice</p> <ul style="list-style-type: none"> • A significant association was found between the availability of documents to guide financial management and practices ($\chi^2 = .590$, $df=2$, $p=.001$). <p>The usefulness of documents in financial management practice</p> <ul style="list-style-type: none"> • Respondents (78.6%) do not associate practices with the usefulness of documents for managing school finances • No significant difference was found between practices and the use of documents for managing school finances document in secondary schools in Zimbabwe ($\chi^2 = .406$, $df=2$, $p=.076$). <p>Useful documents for practices in financial management</p> <ul style="list-style-type: none"> • School Development Committees Handbook (70.5%) • Public Finance Management Act 22.19 (60.7%) • Administration, and Finance Circular Minute No. 6 of 1994 (60.7%) <ul style="list-style-type: none"> • Documents on financial management are not used in practices of Financial Management ($\chi^2 = .406$, $df=2$, $p=.076$). 	<ul style="list-style-type: none"> • Maintenance of cash books, stock registers, and asset registers • The finance committee draws the school budget • Challenges in the application of policies and practice in financial management • The carelessness of signatories to the account • Schools operating without a viable procurement committee • Conflict of interest • Inflation • Covid 19 • Use of money before banking • Inadequate financial resources • A need for Staff • Development & Training <p>Availability of documents that guide financial management practice</p> <ul style="list-style-type: none"> • existing documents <p>Challenges:</p> <ul style="list-style-type: none"> • the literacy level of the School Development Committees • language barrier • lack of regular training • laziness <p>Solution</p> <ul style="list-style-type: none"> • training • simplification of the documents • local vernacular language 	<p>✓ Not preparing payment vouchers</p> <p>Financial Management</p> <ul style="list-style-type: none"> ✓ Fees reviews ✓ Monthly bank reconciliations ✓ Maintenance of security items register ✓ Maintenance of receipt book checking instrument ✓ Custody of assets ✓ Drawing of end-of-year financial statements <p>Availability of documents to guide financial management</p> <ul style="list-style-type: none"> • School Development Committees operations were not guided by a constitution 	<p>Discrepancies & Consistent</p> <p>Expansion</p> <p>Contradiction, Consistent & Expansion</p> <p>& Expansion</p>
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7.2.1.1 Sources of School Finances

Data integration showed where quantitative and qualitative findings were consistent and where they had discordance or discrepancies. The researcher corroborated, elaborated, and illuminated the research problem on financial management policies and practices in Kwekwe District secondary schools by gathering information on Kwekwe District secondary schools using closed-ended questionnaires, unstructured interviews, and document analysis. The three methods of data collection agreed that sources of school finances in Kwekwe District secondary

schools were largely parents. Other sources of finances were School Development Committees' projects, communities, non-governmental organisations, banks, alumni, and the government.

The Government of Zimbabwe was also the responsible authority for government schools. Document analysis also showed that schools received interest from the bank in favour of their school's current accounts deposits in banks. Stoker, (1998) submits five propositions on Governance as theory. Stoker, (1998) submitted that 'governance' refers to a set of institutions and actors that are drawn from both the government and beyond government. Governance identifies the blurring of boundaries and responsibilities for tackling social and economic issues. Furthermore, 'governance' identifies the power dependence involved in the relationships between institutions involved in collective action. In terms of school financing, secondary schools in Kwekwe District were financed by the government, parents, School Development Committees projects, Communities, Non-Governmental Organisations, Alumni and banks.

These institutions, according to Stoker (2018) jointly and collectively worked together to tackle social and economic issues on educational financing. Similarly, Freeman's (1984) Stakeholder Theory aims to demonstrate the importance of the organisation's relationships with various actors such as customers, suppliers, employees and local communities. The various actors on sources of school finances in Kwekwe District secondary schools were parents, government, School Development Committees project, Communities, non-governmental organisations, alumni and banks.

Stoker (1998) also submits that governance is about autonomous self-governing networks of actors and that Governance recognises the capacity to get things done which does not rest on the power of government to command or use its authority. It sees government as able to use new tools and techniques to steer and guide practices. Similarly, school financing in Kwekwe District secondary schools was from autonomous actors who relied on government guidelines on school financing. The government merely steered and gave guidelines on school financing without commanding or using authority on (Stoker, 2018) various actors on financing secondary schools in Kwekwe District.

7.2.1.2 Policies on school budget

Regarding budget preparation and management in their schools, school officials in Kwekwe District secondary schools agreed that their schools had School Development Plans, that schools prepared budgets with the assistance of finance committees, finance committees sought submissions from teachers, departments, and other parties. budgeting process involved setting targets upon which performance was measured against. Expected school finances were matched with expected expenditures while the school budget allocations were decentralised to individual user departments. Inflation was noted as a challenge on school budgets. Similarly, interviews with school officials in Kwekwe District secondary schools had participants submitting that some secondary schools had School Development Plans (SDPs) and some did not have. Lack of adequate funds posed challenges in implementing School Development Plans.

Participants to interviews also submitted that the budgeting process was participatory in nature and Ministry of Primary and Secondary schools trained them on budget formulation. Similarly, Stoker (2018) submits that governance identifies the power dependence involved in relationships between individuals involved in collective action such as school budgeting where actors work in autonomous self-governing networks. School Development Committees, teachers and parents in Kwekwe District secondary schools worked as autonomous self-governing teams to produce school-based budgets. Similarly the Stakeholder theory, when translated to refer to school situations, submits that stakeholders of schools are members linked by a common cause who work together to create a successful school by jointly working together to produce meaningful school budgets (Freeman, Phillips & Sisodia, 2020). Stoker (1998) argues that there are no clear boundaries of responsibilities to tackle social and economic issues between voluntary groups, non-profit organisations, non-governmental organisations, community-based organisations and central government.

The central point of the Stakeholder theory is that schools must pay attention to the interests of everyone who can help or hinder the school to achieve its goals (Freeman, 2010; Haataja, 2020). The study revealed that the Ministry of Primary and Secondary Education in Zimbabwe approved school budgets that were drawn involving parents and guardians at individual schools. Document analysis revealed that budget formulation process at Buck, Kudu, Rabbit and Rhinoceros secondary schools was participatory in nature schools charged approved fees. Stoker (2018) submits that governance recognises the capacity to have things done without the power of government to command or use its authority. The government is, according to Stoker

(2018), able to use new tools and techniques to steer and guide policies on participatory budgeting in schools.

Freeman's 1984 Stakeholders Theory (Freeman 2010) advocates for active participation by stakeholders during budget formulation. Results from the study show that budgeting concurs with the submission that active participation of stakeholders on school financial issues is vital for organisational survival and success (Nwanji & Howell, 2019). Section 31(3) of Statutory Instrument 144 of 2019 in Zimbabwe, requires the budgeting process to be participatory in nature with all stakeholders involved in public finance management.

Similarly, section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires the State, and all institutions and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them. Sections 13, 14, and 21 of the Education Act 25:04 empower responsible authorities of schools to charge fees and levies to parents of pupils enrolled in their schools. These fees and levies should however be approved by the Secretary of Education in terms of section 21 of the Education Amendment Act, 2006. This parallels Stoker's (2018) submissions that 'governance' recognises the capacity to have things done without the power of government to command or use its authority. The government uses new tools such as policy documents and capacity-building techniques to steer and guide policies on participatory budgeting in schools. The study also found no significant relationship between policies on school budgets and actual practices in financial management. Document analysis explained this by revealing that some of the secondary schools in Kwekwe District operated without school budgets to guide their operations.

7.2.1.3 Financial Control Policies

Respondents to close-ended questions agreed that there was appropriate supervision of junior staff by their seniors and that Finance Committees audited their income and expenditure every month. Interviews revealed that supervisors of school bursars and account clerks possessed less school financial management knowledge than their bursars and account clerks. School heads and deputy heads in Kwekwe District secondary schools were not in a position to identify wrong entries and irregularities in financial records done by their bursars and account clerks. This concurred with quantitative findings where 42.6% of the respondents agreed that lack of

appropriate human expertise on school financial management was a problem in Kwekwe District secondary schools.

This also concurred with submissions by some of the participants during interviews who argued that there was a lack of supervision by senior management as most documents that were supposed to be signed as proof that they had been checked did not have any evidence of being ever checked. Money collected was not posted to the relevant columns in the main cashbook. Expenditure was being done on the strength of the bank balance and not the cashbook balance. The security items register was not well maintained as some items supposed to be in the register were not recorded.

Submissions from interviews concurred with evidence that was obtained from document analysis. Internal auditors submitted that there was no evidence to show that the Head was checking the Stationery register. Cashbooks were neither balanced nor reconciled for several years. Respondents to close-ended questionnaires also submitted that it was true to some extent that the Accounts department did not produce statements of income and expenditure on time. This contradicted the submission that there was appropriate supervision of junior staff by their seniors and that Finance committees audited their income and expenditure every month.

Participants submitted during interviews that some of the secondary schools in Kwekwe District were employing unqualified people to handle their accounts. Some of the schools employed personnel with very limited or no accounting backgrounds. These could not even maintain a cashbook, draw-up a budget, or balance a cashbook. Participants also submitted that accounts department did not produce statements of income and expenditure on time because they were understaffed in their school departments.

Unreceipted direct deposits were common because they could not identify the name of the learner whose fees had been deposited as a direct deposit. This concurred with internal auditors' reports which revealed that some secondary schools in the district had cash books which were not balanced and reconciled, and some did not produce end of year financial statements. The study also revealed that although respondents agreed that all school members with financial responsibilities had a clear understanding of their respective roles, these members could not execute their duties on financial controls effectively because of lack of knowledge and skills in school financial management.

Respondents in Kwekwe District agreed that expenditures were supported by payment vouchers and expenditures were supported by comparative schedules. This contradicted internal auditors' reports which submitted that payment vouchers were not properly compiled and authorised, as they had no authorities inserted, not certified correct by members of the Finance sub-Committee and not passed for payment. Variances between amount on payment vouchers and amounts on supporting documents were observed by internal auditors. The explanation to this contradiction was that internal auditors normally audit schools with reported financial management malpractices. Participants during interviews submitted that internal auditors were overwhelmed by the number of schools in the district. They would normally audit schools with reported cases of financial mismanagement.

Respondents also submitted that it was true to some extent that their schools faced challenges in maintaining an asset register. They also agreed that it was true to some extent that their schools faced challenges in maintaining a stock control register. It was also true to some extent that accounts department did not produce statements of income and expenditure on time. These quantitative findings concurred with qualitative findings from interviews and document analysis. Participants submitted during interviews that although stock registers and assets registers were supposed to be there, they were not strictly being adhered to because school authorities lacked knowledge and skills to account for stock and movable assets. Similarly, internal auditors' reports submitted that some secondary schools were not maintaining the master asset register and the movable asset registers were not being maintained. There were also no stock control registers in some of these secondary schools

Furthermore, participants agreed that they maintained up to date security items registers. However, document analysis revealed that these schools did not maintain up-to-date security items registers. Internal auditors' reports revealed that some of the secondary schools were operating without security items register to record date stamps, deposit books and cheque books. The results of the study showed that financial control policies in Kwekwe District secondary schools were not effective. The study revealed a significant, but negative correlation, between financial control policies and actual practices in financial management. One would have expected financial control policies to increase as practices in financial management increased. The correlation between financial control policies and actual practices in financial management was moderately strong and statistically significant.

The direction of the correlation was, however, negative. This meant that as financial control policies decreased actual practices in financial management increased. It was revealed that financial control policies, challenges in financial management, and policies on financial management significantly influenced actual practices in financial management in secondary schools in the Kwekwe District of Zimbabwe. In combination, the three factors, financial control policies, challenges in financial management, and policies on financial management were found to significantly influence practices in financial management in Kwekwe District secondary schools.

7.2.1.4 Policies on Financial Management

Respondents to close-ended questionnaires disagreed that secondary schools in Kwekwe District had enough cash to meet their obligations as and when they fell due, and that fees charged by the schools were appropriate to cover the costs of running departments and schools duly collected fees. Respondents disagreed that school development projects were adequately financed and that school projects were completed timeously. Respondents also agreed that schools increased fees from time to time and that schools experienced unbudgeted expenditure. Respondents also submitted that it was true to some extent that some school operations in Kwekwe District secondary schools were being run on debt. Findings concur with the qualitative findings from interviews with school officials in Kwekwe District secondary schools. It was reported that schools had inadequate financial resources because of economic hardships, delays in fees payments, inflation, environmental factors on income generating projects, government educational policy on exclusion of fees defaulters, existence of climate of mistrust among members in schools, and Covid-19 interruptions.

Respondents to close ended questionnaires agreed that schools dully banked collected fees. This contradicted qualitative findings from interviews and document analysis. Participants submitted during interviews that some schools used money before banking. Document analysis had auditors' reports also revealing that there was rampant use of cash before banking. This, according to findings during interviews and document analysis revealed that some secondary schools in Kwekwe District did not promptly bank collected fees.

Respondents submitted that it was true to some extent that outstanding bills were duly paid. Quantitative and qualitative findings from document analysis revealed that secondary schools

in Kwekwe District had inadequate funds. Outstanding bills could have been duly paid because Administration and finance circular minute number 6 of 1994 and School Services Fund manual prohibit incurring expenditure in anticipation of funds not yet received. It was also submitted during interviews with school officials that there were in some schools an element of nepotism and corruption whereby some school officials bought school items from their relatives or the big fish who would give them kickbacks. Outstanding bills could have been quickly settled because of nepotism and corruption which was said to exist in some schools. This concurred with quantitative findings that it was true to some extent that secondary schools experienced fruitless expenditure and that secondary schools in Kwekwe District experienced wasteful expenditure. Fruitless and wasteful expenditure could have been a result of either nepotism and corruption motives or lack of financial management knowledge and skills.

Respondents also submitted that schools had clear financial performance indicators. Qualitative findings from interviews with secondary school officials revealed that performance of schools predominantly depended on the calibre of financial management school officials in the schools. This explained why some secondary schools were reported to be operating with properly drawn school budgets while others operated without school budgets to guide their operations.

The study also revealed that school officials in these schools could not effectively implement financial management policies because financial resources available to them were inadequate. There was also lack of financial management knowledge and skills among the school officials. Inadequate financial resources, corruption, nepotism and lack of financial management knowledge negatively affected policies on financial management in Kwekwe District secondary schools. Regression analysis on quantitative findings found that financial control policies, challenges with school financial management policies, and policies on financial management had significant positive relationship with actual practices in financial management in secondary schools in Kwekwe District in Zimbabwe. These factors explained 35.1% variability in predicting actual practices of financial management in secondary schools in Kwekwe District. The findings highlighted the importance of financial control policies, policies on financial management, and challenges with school financial management policies contributing to actual practices in financial management in secondary schools.

7.2.1.5 Practices in Financial Management

Quantitative findings from close-ended questionnaires with school officials in Kwekwe District secondary schools had many submissions from respondents. Respondents in Kwekwe District secondary schools submitted that they always presented school budgets to parents before the beginning of the year. The study also revealed that the secondary schools did not submit annual and individual procurement plans to the Secretary on set dates.

Respondents submitted that procurements were always put to tender, that the school procurement committee managed all procurements, that payments were always authorised by the finance committee, and that they always drew bank reconciliation statements. Respondents submitted that secondary schools in Kwekwe District always had monthly certification of the main cash book by the school Head. Respondents also submitted that secondary schools in Kwekwe District sometimes carried out annual physical checks of movable assets. They also submitted that secondary schools in Kwekwe District sometimes had monthly checks of stocks by the school Head. Quantitative and qualitative findings revealed a total of 16 practices in secondary schools. These were:

- Drawing of School Development Plans
- Drawing of budgets,
- Presentation of the budgets to parents,
- Applications for fees and levies approval by Secretary for Primary and Secondary Education
- invoicing pupils,
- receipting of school income,
- maintenance of the cashbook,
- putting procurements to tender,
- management of procurements,
- authorisation of expenditure by Finance Committee,
- receiving goods and services,
- maintenance of stock and asset registers,
- preparation of financial statements,
- auditing of school accounts and
- Holding Annual General Meeting.

Interviews with school officials in Kwekwe District secondary schools and document analysis revealed that efficient implementation of these practices depended on the calibre of the school officials in charge of financial management in individual schools. Stoker (1998) submits that governance is an interactive process in which no single actor, private or public has all the knowledge or resource capacity to tackle problems unilaterally. Most secondary schools in Kwekwe District did not have school officials competent enough to execute the said practices.

7.2.1.6 Documents available for use in guiding financial management

The findings revealed that Kwekwe District secondary schools had various documents to guide financial management in their schools. Quantitative findings from close-ended questionnaires and qualitative findings from interviews with school officials in Kwekwe District secondary schools showed that the secondary schools had 11 various documents to guide financial management policies and practices in their schools. The documents were Constitution of Zimbabwe Amendment (No. 20) Act 2013, Public Finance Management Act 22:19, Administration and Finance circular minute No 6 of 1994, Public Procurement and Disposal of Public Assets Act 22:23, Education Act 25:04, Statutory Instrument 87 of 1992, Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018), Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations), School Development Committees Handbook, Financial schools management training manual for the non-finance education Managers and Accounting officer's instructions (P 70).

Most of the respondents believed that the documents were very useful in financial management. The results showed that 95% of the respondents agreed that unavailability of documents that guide financial management affected practices in financial management. Findings also revealed that 43.8% of the respondents agreed that available and adequate documents were good for practice. The study found no association between practices and the usefulness of documents for managing school finances. The majority of the respondents (78.6%) did not associate actual practices in financial management with the usefulness of documents for managing school finances. Interviews with school officials revealed that they were not using the documents to guide their practices in financial management. The documents were not being used because of

low literacy levels, the language used to write policy documents, laziness, and lack of regular training.

7.2.1.7 Capacity building of School Development Committee

Findings of the study revealed in rank order that school officials in Kwekwe District often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspectors (49.2%), Internal Auditors (45.9%), non-governmental organisations (16.4%) and finally school cluster (16.4%). Interviews also revealed that school officials in Kwekwe District secondary schools received capacity building on financial management policies and practices from knowledgeable people in the community, provincial office, district office, and from non-governmental organisations such as Plan International, Campaign for Female Education (CAMFED), Lions Club and Red Cross.

Some School Development Committees in Kwekwe District secondary schools did not receive any capacity building because of Covid-19 induced lockdowns. Capacity building workshops on financial management in Kwekwe District secondary schools were irregular, inadequate and not hands on. Participants submitted they did not have regular workshops, particularly from organizations outside the school and even from district offices. Participants indicated that they were aware that capacity-building workshops would improve financial management policies and practices in their schools. They recommended a need for hands on, regular and adequate time for capacity building workshops on financial management policies and practices in Kwekwe District secondary schools.

The need for capacity building because of lack of knowledge was also echoed by internal auditors in their reports. Governance Theory (Stoker, 1998) advocates for a well-co-ordinated form of mutual understanding, partnership, shared vision, joint-working capacity, and self-governing network system. Governance Theory advocates for a financial management system where the government, Ministry of primary and secondary education, universities, and donors in their capacities as stakeholders guide the implementation of policies and practices in school financial management. The Stakeholder Theory (Freeman, 1984) focuses on creating more value for all stakeholders (Harrison et al., 2015; Nwanji & Howell, 2019).

7.2.1.8 Triangulation and integrated findings on challenges in school financial management.

The merged data shows where quantitative and qualitative data are consistent and have discordance or discrepancies. Table 81 presents a joint display of the findings of the qualitative phase and quantitative phases of challenges in school financial management practices.

Table 81: Challenges in school financial management practices

Quantitative Results	Qualitative Findings from Interview Inquiry	Document Analysis	Outcome
Financial management challenges 1.Lack of appropriate human expertise in school financial management (42.6%) 2.Lack of framework on the structure of an annual budget (37.7%). 3.Lack of knowledge of drawing \annual procurement plans (37.1%), 4.Lack the knowledge to draw individual procurement plans (36.1%). 5. Individuals in school financial management committees with different motives (32.8%) 5.Divisions in the schools (28.4%).	Challenges in financial management practices 1. Challenges in sourcing of school finances 2. Poor accounting for income 3. Lack of financial management knowledge 4. Poor maintenance of movable asset registers and stock control registers. 5.Flouting of procurement procedures 6. Irregular auditing of schools by government auditors 7. Linguistic accessibility of financial management policies in documents	Challenges to policies and practices in financial management 1.Poor accounting for school income 2.Lack of financial management knowledge Poor maintenance of movable asset registers and stock control registers 3.Flouting of procurement procedures. 4.Inadequate auditing of schools. 5.Outstanding debtors	Consistent & Expansion

Quantitative data on academic qualifications and experiences of school officials in Kwekwe District secondary schools as well as quantitative data on sources of school finance were consistent with challenges that were unearthed in quantitative findings using closed ended questionnaires and qualitative findings from interviews and qualitative findings from document analysis.

Quantitative findings revealed that, school officials in Kwekwe District secondary schools had members with academic qualifications as low as Zimbabwe Junior Certificate and the majority had ordinary level academic qualifications. The findings further revealed that some of the school officials in Kwekwe District secondary schools did not possess professional qualifications. Those with professional qualifications did not have professional qualifications related to school financial management. Quantitative findings also revealed that some of the school officials in-charge of financial management in Kwekwe District secondary schools had

no experience in guiding financial management in schools. The majority had between 4 years and 5 years in giving guidance on financial management in schools.

Low academic qualifications, low professional qualifications and less years of experience in giving financial management in schools were consistent with quantitative findings on poor financial control policies and failure to use available documents to guide financial management policies and practices. Qualitative findings from interviews explained that documents to guide financial management were not being used because of low literacy levels of school officials, English and legal language used in policy documents, laziness to read policy documents and lack of regular training. Lack of regular training was also consistent with quantitative findings on capacity building on understanding financial management policies and practices (see chapter 4).

Findings of the study revealed that school officials were not receiving adequate capacity building for them to execute their financial management policies and practices roles effectively. This was also consistent with qualitative findings from document analysis, and interviews which recommended capacity building as a strategy to enhance financial management policies and practices in schools. This was also consistent with school officials' submissions to close ended questionnaires.

School officials reported that there was lack of appropriate human expertise in school financial management, and lacked a framework for the structure of an annual budget. In fact, 37.1% admitted that they lacked knowledge in drawing annual procurement plans, and 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. The quantitative study also found that there were some individuals in school management committees with different motives (32.8%) and divisions in the schools (28.4%) were challenges also affecting financial management.

Stoker (1998) submitted, in terms of the Governance Theory, that blurred boundaries on responsibilities for tackling social and economic issues are a source of divisions in an organisation. These findings were consistent with school officials' challenges that emerged from interviews and document analysis in the qualitative phase. Low academic qualifications, professional qualifications and experience in giving advice on financial management in schools resulted in poor accounting for school income, lack of financial management knowledge, poor

maintenance of movable asset registers and stock control registers, flouting of procurement procedures and poor linguistic accessibility of financial management policies in documents.

The study further identified lack of cooperation, political interference, negative attitudes, and corruption. Stoker (2018) submits that governance is about autonomous self-governing networks of actors. Governance networks, involve not just influencing government policy but taking over the business of government. In line with the Stakeholder Theory (Freeman et al., 2020), schools must create value for all stakeholders, and not just for shareholders as they take over the business of the government in school financial management policies and practices.

Quantitative findings from closed-ended questionnaires had less than 100% respondents submitting that their fees were always from parents, donor community, the Government of Zimbabwe, school projects, responsible authority and alumni. Interviews with school officials revealed challenges of sourcing school finances from parents, donor community, Government of Zimbabwe, school projects, responsible authority and alumni. Haataja (2020) submits that the firm's legitimate stakeholders such as parents, donor community, the government, responsible authorities and alumni have customer-like power to engage or not to engage with a firm and the utility that is created for one stakeholder is dependent, in part, on the behaviour of the firm's other stakeholders. The value a stakeholder receives is a reflection of the value provided by the firm as determined by the stakeholder. Stakeholders' contributions to school financial resources are subject to their perceived benefits of their contributions.

Stoker (2018) submits that governance means living with uncertainty and designing our institutions in a way that recognises both the potential and the limitations of human knowledge and understanding. Contributions to school financial resources by schools' stakeholders were heavily depended on their knowledge and understanding of the benefits of their contributions to the development of education in Kwekwe District secondary schools. It was revealed in the study that financial control policies, challenges in financial management and policies on financial significantly influenced practices in financial management in secondary schools in the district.

7.2.1.9 Triangulation and integrated findings on effective strategies

Table 82 shows triangulation and integrated findings on effective strategies to enhance financial management policies and practices in Kwekwe District secondary schools. The merged data

shows where quantitative and qualitative data were consistent and where they had discordance or discrepancies.

Table 82: Merged findings on effective strategies

Quantitative Results	Qualitative findings from interviews	Qualitative findings Document Analysis	Outcome
<p>Effective strategies in order of importance (1 as the most important and 10 the least)</p> <ol style="list-style-type: none"> 1. Capacity building of school heads/deputy heads on financial management, 2. Capacity building of School Development Committees on school financial management. 3. Auditing of schools annually 4. Deployment by the Ministry of Primary and Secondary Education to every school bursars/accounts clerks trained in school financial management. 5. Having a module on school financial management in the teacher training curriculum at universities and teachers' colleges. 6. Introducing an electronic financial management framework for schools. 7. Appointment of school Heads/Deputy Heads with financial management literacy. 8. Appointment of School Development Committee members with appropriate skills. 9. Capacity building of parents on school financial management. 10. Submission of monthly reports to the Ministry of education. 	<p>Effective strategies</p> <p>1 Solutions to challenges of sourcing school finances Solutions to challenges on guiding policy documents Solutions to poor financial management in schools</p> <p>3.1 Capacity building 3.2 Regular auditing of schools 3.3 Engaging qualified school bursars and accounts clerks 3.4 Inclusion of module on financial management in colleges 3.5 Introducing an electronic financial management system 3.6 Introducing policy on minimum qualifications of School Development Committees members</p>	<p>(i)Capacity building</p>	<p>Consistent & Expansion</p>

Quantitative findings revealed low academic and professional qualifications of some school officials in charge of financial management in Kwekwe District secondary schools. Quantitative findings also revealed low years of experience in giving guidance on school financial management by some of the school officials in Kwekwe District secondary schools. Respondents to close-ended questionnaires submitted that capacity building on understanding financial management policies and practices was inadequate. They further submitted that they

were not using policy documents to guide their practices in financial management although they were aware that the documents were useful.

The school officials in Kwekwe District secondary schools submitted during interviews that low literacy levels, laziness, language used in policy documents, and lack of training explained the non-use of policy documents to guide their practices in financial management. School officials also submitted during the quantitative phase that financial resources they always received from parents, donor community, the government, school projects and responsible authority and alumni were not adequate.

Interviews with school officials in Kwekwe District secondary schools revealed challenges faced from each source of school finance. School officials also suggested during interviews solutions to the challenges. Quantitative findings revealed that financial controls and challenges positively influenced actual practices in school financial management. Quantitative findings from the use of close-ended questionnaires concurred with qualitative findings from interviews and document analysis on the need to have capacity building of school officials in Kwekwe District secondary schools. Interviews with school officials further suggested solutions to challenges on sources of school finance and challenges in the use of documents. They suggested revisiting education policy on exclusion of fees defaulters and engaging in entrepreneurial activities as solutions to challenges in financing schools. They suggested training, simplification of policy documents and translation of policy documents into local vernacular language as solutions to challenges in the use of documents to guide financial management policies and practices in schools.

Stoker (2018) submits that governance is always an interactive process because no single actor, public or private, has the knowledge and resource capacity to tackle problems unilaterally. Similarly, quantitative findings using closed ended questionnaires and qualitative findings from interviews with school officials concurred on enhancing financial management policies and practices through, capacity building of financial management school officials in Kwekwe District secondary schools, regular auditing of schools, engaging qualified school bursars and accounts clerks, inclusion of module on financial management in colleges that train teachers, introducing an electronic financial management system and introducing a policy on minimum qualifications of School Development Committees members.

Qualitative findings in this study on Kwekwe District secondary schools further expanded the quantitative findings by indicating areas of capacity development. Participants recommended training on budgeting, procurement, maintenance of the cashbook, control registers, cooperate financial management, capital projects, investment, and sourcing for quotations. Participants further submitted that training sessions should be conducted using English and vernacular language as mediums of instruction. Freeman, Phillips, and Sisodia, (2020) submit that the survival of organisations in the 21st century depends on their ability to manage relationships within a wide and complex network of stakeholders.

7.2.2 Empirical findings

This section looks into empirical findings concerning the research objectives and hypothesis of the study on financial management policies and practices in selected secondary schools within the Kwekwe District of Zimbabwe. The findings were also aligned to related literature.

7.2.2.1 Research Objective 1

Research objective 1 sought to examine the nature and scope of financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe. Quantitative findings from closed-ended questionnaires and qualitative findings from interviews with school officials concurred that there were amongst the School Development Committees individuals with low levels of education. Although most of the respondents had attained at least 'O' level, which ensured that they could understand the various policy documents that guide financial management, the results showed that amongst the School Development Committees members, there were (3.3%) members with Zimbabwe Junior Certificate (ZJC) level of Education. Members with Zimbabwe Junior Certificate (ZJC) level of education would not easily comprehend the various manuals in use to guide financial management policies and practices in schools (Ndhlovu *et al.*, 2020).

Furthermore, people with low level academic qualifications can also be in danger of easy manipulation by school leaders and elite members of the School Development Committee. Mohapi and Chombo's (2021) study in rural South Africa on governance collaboration in schools revealed that illiterate parent governors relied on principals' understanding of policy issues and could be easily manipulated by principals to their advantage.

Quantitative results showed that 10(16.4%) members in the study sample did not have professional qualifications and hence the necessary skills to drive the school forward. Interviews with school officials revealed that remainder 51(83.6 %) school officials with professional qualifications with the exception of internal auditors, District Accountant and Provincial Accountant Assistant did not have financial management knowledge. Quantitative findings from close ended questionnaires, and qualitative findings from interviews and document analysis concurred on the need to have immediate capacity building of teachers, school Heads, school deputy Heads and elected members of the School Development Committees members. Kulwa and Mwila (2022) found that school leaders and their school accountants in Kinondoni Municipality, Tanzania, were challenged by insufficient financial management skills, which led to the misappropriation of funds.

Findings from close ended questionnaires, interviews and document analysis revealed areas of capacity building. The areas were, drawing of a School Development constitution, drawing a school budget, drawing of individual and annual procurement plans, receipting, cashbook entries (how to manage the inflow and outflow of funds), managing documents of finance such as receipt book checking instrument (Register) for monitoring the usage and existence of receipt books by the Head, Master Asset and Movable Asset Register to guide administration of the School Assets, stock control register, duties of the Finance committee, duties of the Evaluation (Procurement) Committee, duties of executive members of the School Development Committees, interpretation of financial management documents, sourcing for quotations and selecting the right company, handling of parents and students , investment and running of school income generating projects.

Many principals face challenges in financial management tasks because they were appointed before receiving much formal training in financial management and they received insufficient support and training even after being appointed (Amos, Ephrahem, & Bhoke-Africanus, 2021; Myende et al., 2018). According to Nnebedum and Ofojebe (2019) capacity building needs of principals for financial management in federal unity schools in South-east Nigeria included school budget preparation, auditing, accounting, preparation of school annual financial statement, financial investment opportunities for school alternative source of income, and quarterly account of school income and expenditure. School principals' capacity building needs also included inspection of receipts for proper recording, supervision of bursar's activities,

inspection of vouchers before endorsement, estimation of the cost of implementation of a school budget plan, and presentation of financial report to the ministry of education.

Quantitative findings from close ended questionnaires, and qualitative findings from interviews and document analysis also concurred on the need to have frequent auditing of schools. Respondents and participants in the study believed that audit findings would reveal their mistakes in school financial management. Similarly, Miriti and Wangui (2014) found that capacity building needs of principals in Masinga Sub-county of Machakos County, Kenya included, internal and external auditing, accounting procedures, procurement procedures, records management, approaches to school budgeting, strategic financial planning, short term financial planning, use of ICT in financial management, role of Board of Management committees and roles and responsibilities of stakeholders.

Mugala,*etal* (2023) explored the causes and implications of financial mismanagement in selected secondary schools in Lusaka district in Zambia. Lack of external and internal auditing was cited by the majority of the respondents as one of the leading causes of financial mismanagement in Lusaka district in Zambia. Participants in the study submitted that lack of auditing encouraged misuse of funds because managers of school finances were not being held accountable for how they spent money. Participants in the study cited internal and external auditing as one of the measures that could be put in place to ensure effective management of finances in schools.

Financing of schools plays a significant role in shaping policies and practices in public education (Sipahioglu, 2023). Quantitative findings from responses to close ended questionnaires on sources of school finance in Kwekwe District secondary schools had respondents submitting that sources of their schools' financial resources were always from parents (73.8%), donor community (23%), the government (11.5%), school projects (8.2%), responsible authority (4.9%) and sometimes alumni (1.6%). These findings concurred with qualitative findings from interviews with secondary school officials in Kwekwe District secondary schools and findings from document analysis. Findings from document analysis expanded findings from interviews and closed questions by including interest from banks as a form of financial resource in Kwekwe District secondary schools.

Qualitative findings from document analysis and interviews on secondary school officials in Kwekwe District expanded quantitative findings from close-ended questionnaires by explaining how each of the sources contributed to the secondary schools in Kwekwe District's financial resources. Sources of school finance in Kwekwe District secondary schools came mainly from parents through payment of their children's fees and levies. The government contributed to school finances in Kwekwe District by giving grants, assisting vulnerable pupils with Basic Education Assistance Module (BEAM) funds, and giving educational assistance to veterans of the liberation struggle, their spouses, and dependants. Entrepreneurial activities (income generating projects), was another source of school finance.

All the four schools whose documents were read and the participants interviewed were engaged in one project or the other to raise funds for the running of the school. The projects mainly engaged in were horticulture, maize production, gardening, poultry, and tuck-shops ventures. Secondary schools in Kwekwe District received funds from non-governmental organisations such as Plan International, Campaign for Female Education (CAMFED), and Red Cross. They also got financial support from their local community.

The community included shop owners, politicians, corporate world, teachers local leadership and banks. Their support came in the form of commodity donations. Alumni contributions to secondary schools in Kwekwe District was the least. It came whenever the schools approached them for assistance. Their support was mostly in the form of donations to school special functions such as speech and prize giving, and school small projects. Qualitative findings from interviews with school officials agreed with quantitative findings where 1.6% respondents revealed that sources of school finances were sometimes from alumni.

Barus and Guchi (2023) also observed that the cost of education in Islamic educational institutions consisted of funds from parents of students, funds from alumni, funds from the Community and funds from the government. Similarly, Sipahioglu (2023) carried out a Case study, in Turkey on school financing. The study revealed that central government was the major source of schools' financial resources. The results further revealed that parent-school association (33%) philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%) and projects, and charity events outside of school hours (13%) supplemented central government budget to schools.

7.2.2.2 Research objective 2

To explore factors influencing school financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

7.2.2.2.1 Policies on school budget

Findings of this study revealed that some of the secondary schools in Kwekwe District operated with School Development Plans (SDPs) while some did not. Quantitative findings had respondents agreeing that secondary schools in Kwekwe District of Zimbabwe drew School Development Plans. This concurred with qualitative findings from interviews with school officials in Kwekwe District secondary schools which revealed that some of the secondary schools in Kwekwe District had School Development Plans (SDPs). Similarly, an investigation by Ezeh and Ogara (2020) reflected that financial plans were made at the beginning of every session and that there was effective implementation of budgets in Nigerian schools.

Interviews with Kwekwe District secondary school officials also revealed that some of the secondary schools in Kwekwe District operated without School Development Plans (SDPs). This contradicted quantitative findings from closed questionnaires where respondents agreed that their schools had School Development Plans (SDPs). Economic instability was cited by participants to interviews as a factor that affected the drawing of School Development Plans by some secondary schools in Kwekwe District of Zimbabwe. Similarly, Bhattacharya and Gowramma's (2018) study in India to find out issues and problems faced by the School Management and Development Committees (SMDCs) in improving the quality of secondary school education system showed that 20% of the schools lacked government support on how to prepare School Development Plans (SDPs). The study also reported that schools in India lacked funds to execute School Development Plans.

Section 47(1) of the Public Finance Management Act 22:19 requires the accounting authority for a specified public entity to submit for approval at least thirty days before the start of the financial year a budget of estimated revenue and expenditure for that financial year and an annual plan relating to that public entity. School Development Committees in Zimbabwe are expected in terms of Mathema and Thabela's (2021) School Development Committees handbook to draw School Development Plans (SDPs). The School Development Committees handbook further requires School Development Plans whether short term or medium term or

long term to ensure effective use of school budgets and resources. School Development Plans (SDPs) should also provide an opportunity for all stakeholders to make their input.

7.2.2.2.2. Financial control policies

Findings from interviews with school officials in Kwekwe District secondary schools and document analysis revealed that school heads and internal auditors as supervisors of financial management policies and practices in Kwekwe District secondary schools did not effectively supervise their juniors. This contradicted quantitative findings from close-ended questionnaires on secondary school officials in Kwekwe District secondary schools who agreed that there was appropriate supervision of junior staff by their seniors. Interviews with school officials revealed that supervisors were sometimes less knowledgeable in terms of school financial management than their juniors whom they were supposed to supervise. This concurred with findings from document analysis where there were instances where some school heads stamped and approved poorly prepared bank reconciliation statements.

Findings from this study concurred with Sharma's (2020) findings in Sikkim state in India and those of Dibete and Potokri (2018) in Maraba Circuit in South Africa. Sharma (2020) carried out a study on problems and constraints faced by School Management Committees (SMCs) in Sikkim state in India. Majority of respondents revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles. It was further revealed that parent members of School Management Committees lacked proper knowledge and control over finances although they had keen interest in the functioning of their schools. Dibete and Potokri (2018) carried out a similar study in selected no-fee paying schools in Maraba Circuit in South Africa. Their studies revealed that School Governing Board chairpersons, finance officers, and school Governing Board treasurers did not understand their roles and responsibilities in relation to financial management in schools.

The Constitution of Zimbabwe Amendment (No 20) Act 2013, Public Finance Management (Treasury Instructions), 2019 and Statutory instrument 135 of 2019 (Public Finance Management (General) Regulations, 2019) expect School Development Committees as receivers of revenue, to supervise and enforce the punctual collection and disposal of revenue and other public moneys. Section 308(4) of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires an Act of Parliament to make provisions for the speedy detection of breaches

relating to the misuse of public funds/property, loss, damage and misplacement of public property.

Qualitative findings from interviews with school officials in Kwekwe District secondary schools and document analysis revealed that some secondary schools in Kwekwe District hired auditing firms to audit their school finances every year. This concurred to quantitative findings where respondents to close ended questionnaires agreed that a registered auditor/auditing firm audited their schools' finances every year. This however contradicted Mugala et al.'s (2023) study in Zambia which revealed that financial mismanagement in some Lusaka schools was as a result of lack of external auditing. Public Finance Management Act 22.19 and Statutory Instrument 87 of 1992 in Zimbabwe require every school to prepare annual financial statements. Document analysis revealed that some of the secondary schools in Kwekwe District did not prepare end of year financial statements.

Respondents to close ended questionnaires agreed that expenditures were supported by payment vouchers. They also agreed that expenditures were supported by comparative schedules. They agreed that all procurements were always put to tender and school procurement committee always managed all procurements. Payments were always authorised by finance committee. This concurred with most findings on interviews with school officials where they indicated that their schools had payment vouchers, comparative schedules, procurement committees and finance committees.

Some of the school officials who were interviewed, however, indicated that some of the secondary schools in the district operated without a procurement committee. This concurred with findings from document analysis where it was found that finance committees, procurement committees and proper payment vouchers did not exist in some secondary schools in Kwekwe District. Document analysis revealed that some of the secondary schools operated either without preparing payment vouchers or prepared incomplete payment vouchers or used wrong forms to prepare payment vouchers.

This research exposed the malpractices in procurement processes in Kwekwe District secondary schools. Public Finance Management (Treasury Instructions), 2019 have it as a policy requirement regardless of the procurement method adopted that the procurement processes for goods, non-consultancy services and works should have as attachments,

authorised internal requisition, requests for quotation (RFQ), a purchase order and a payment voucher/invoice verification. Similarly, the School Service fund manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe requires school Finance Committees to complete payment vouchers when making payments.

Respondents in Kwekwe District secondary Schools agreed that they maintained security items register. Respondents in Kwekwe District secondary schools submitted that it was true to some extent that their schools faced challenges in maintaining an asset register. They also agreed that it was true to some extent that their schools faced challenges in maintaining a stock control register. It was also true to some extent that Accounts department did not produce statements of income and expenditure on time. This concurred with findings from interviews with school officials in-charge of financial management in Kwekwe District and document analysis where it was revealed that there was poor maintenance of movable asset registers and stock control registers in Kwekwe District secondary schools.

Document analysis and interviews with school officials in Kwekwe District secondary schools revealed that there was lack of knowledge on the necessary registers to manage and account for the assets in some of the secondary schools in Kwekwe District. This concurred with quantitative findings from close ended questionnaires where respondents indicated that secondary schools in Kwekwe District sometimes carried out annual physical checks of movable assets. They also indicated that secondary schools in Kwekwe District sometimes had monthly checks of stocks by the school Head. These findings revealed that Kwekwe District secondary schools faced challenges in maintaining asset and stock control registers. Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund manual, Administration and Finance circular minute number 6 of 1994 requires School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items.

Galigao, Lacandula, Pilapil, and Queniahah (2019) indicated that the experience of being a school head, education level, and financial courses attended by a school head were important factors in determining the school head's knowledge in accounting and financial management of the school. Munge, Kimani and Ngugi's (2016) study in Kenya noted that control activities enabled better employability of available resources. Bashaija *et al* (2020) also concluded that

a unit change in financial controls brought about a unit change in the financial stability of the micro finance institutions in Rwanda.

Results from this study, therefore, revealed that although respondents submitted that they were knowledgeable about financial control activities in schools, they did not implement these controls effectively. Section 308 of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 requires every person who is responsible for the custody or control of public property to safeguard the property to ensure that it is not lost, destroyed, damaged, misapplied or misused. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Fund manual, Administration and Finance circular minute number 6 of 1994 require School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items in security items registers.

The stamps, face value instruments and other security items should be kept in safes or strong-rooms under the control of the responsible officer. School Heads should at the close of each month, and at regular intervals, examine the stock of stamps, face value instruments and other security items in the custody of their collectors. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019) requires schools to keep proper assets records that ensure a distinction between fixed assets and inventories. The Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019), School Services Funds Manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require schools to maintain separate noncurrent assets registers and stock registers. These policy documents also require Accounting Officers to institute adequate controls to safeguard both noncurrent assets and stocks against abuse and misappropriations. They require all stocks of materials belonging to the school to be controlled in stock control registers. Stock records must be checked and book balances verified against physical stock check at least once a month by the school Head. Movable assets purchased, manufactured or donated to the school and their subsequent disposal must be recorded in the movable asset register. The movable asset register must be physically checked at least once a year by the school Head or the person delegated by the school Head.

This study revealed that implementation of financial control policies on income and expenditure in Kwekwe District secondary schools were not effective. School heads and

internal auditors as supervisors of financial management policies and practices in Kwekwe District secondary schools did not effectively supervise their juniors. School heads were mostly less knowledgeable in terms of school financial management than their accounts clerks and bursars.

The study on Kwekwe District secondary schools found a significant but negative correlation between actual practices in financial management and financial control policies. Stepwise method was used to locate factors that predict actual practices in school financial management in Kwekwe District secondary schools. The factors financial control policies, challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees and policies on financial management were found to be significant predictors of actual practices in financial management in secondary schools in Kwekwe District of Zimbabwe.

7.2.2.2.3 Policies on Financial Management

The Constitution of Zimbabwe Amendment (No 20) Act 2023 calls for good governance in all institutions including schools. The state is required to adopt and implement policies and legislation that develop efficiency, competence, accountability, transparency, personal integrity and financial probity in all institutions. Financial management policies are developed and implemented by organisations as a tool for ensuring proper management of financial resources in all areas of their operations (Njiru & Githinji-Muriithi, 2018). Statutory Instrument 135 of 2019, School Services Fund (SSF) manual and Administration and Finance Circular minute number 6 of 1994 require schools to develop and implement appropriate processes that provide for the identification, collection, recording, reconciliation and safeguarding of revenue and information about the revenue. The study on Kwekwe District secondary schools revealed that the schools received fees and levies as either cash or direct deposits. Quantitative findings from close ended questionnaires and qualitative findings from interviews with school officials and document analysis concurred that secondary schools in Kwekwe District did not have adequate funds to manage.

The schools increased fees from time to time and also experienced unbudgeted expenditure. Secondary schools in Kwekwe District did not have enough finances to meet their obligations

as and when they fell due. Fees charged by secondary schools in Kwekwe District were not enough to cover the costs of running departments. Qualitative results from document analysis and interviews with school officials in Kwekwe District secondary schools also revealed that the secondary schools adjusted fees from time to time because of inflation. This corroborated quantitative findings using closed ended questionnaires where respondents agreed that their schools increased fees from time to time. They also agreed that inflation was a challenge on school budgets. In a similar study, Munge, Kimani and Ngugi (2016) noted that public secondary schools in Nakuru County (Kenya) adjusted fees from time to time. Chinyoka and Mutambara (2020) also examined the challenges of revenue generation in state universities in Zimbabwe. The study revealed that state universities in Zimbabwe faced challenges such as limited government funds to support income-generating projects, and high inflation rates.

Respondents to close ended questionnaires in Kwekwe District secondary schools agreed that fees were dully banked. This contradicted some of the findings from interviews with Kwekwe District school officials and document analysis which revealed that some secondary schools in Kwekwe District could not properly account for fees and levies received. Some of the secondary schools used cash received before banking. These challenges were further presented under objective 3 (ref section 1.3 in chapter 1) on how financial management challenges in selected secondary schools within the Kwekwe district of Zimbabwe manifested.

School Service Fund manual in Zimbabwe and Administration and finance circular minute number 6 of 1994 in Zimbabwe requires the school Head to ensure that all cash receipted at the school is kept at a secure place until it is banked intact. School money should be immediately banked by the school Head or school deputy Head when it reaches \$200.00 or more. The school Finance Committee is expected to keep the school bank account in credit and receipted money should be banked before use.

Nachinguru and Mwila (2023) reported that lack of training on financial management, political interference from political leaders and lack of school bursars or accountants to monitor school finances, were serious financial management challenges in Tanzanian schools. The study discovered that secondary school heads without bursars or accountants occasionally hired teachers to perform the functions of a bursar while also teaching. Teachers who worked as bursars failed to show important documents such as minutes of meetings, financial guidelines, bank statements and copies of payment vouchers.

The study on Kwekwe District secondary schools found no significant relationship between actual practices in financial management and policies on financial management. The researcher on Kwekwe District secondary schools also carried out a multiple regression analysis to ascertain whether policies on school budget, financial control policies, policies on financial management, and challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees were predictors of actual practices in financial management in Kwekwe district secondary schools.

It was found that financial control policies, challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees and policies on financial management had significant positive relationship with actual practices in financial management in Kwekwe District secondary schools of Zimbabwe. These factors explained 35.1% variability in predicting actual practices in financial management in Kwekwe District secondary schools. The findings highlighted the importance of financial control policies, challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees and execution of policies on financial management in contributing to actual practices in financial management in secondary schools.

7.2.2.2.4 Practices in financial management

The study on Kwekwe District secondary schools revealed that financial management practices in Kwekwe District secondary schools involved, drawing of School Development Plans, drawing of budgets, presentation of the budgets to parents, applications for fees and levies approval by Secretary for Primary and Secondary Education, invoicing pupils, receipting of school income, maintenance of the cashbook, putting procurements to tender, management of procurements, authorisation of expenditure by Finance Committee, receiving goods and services, maintenance of stock and asset registers, preparation of financial statements, auditing of school accounts and holding Annual General Meetings.

Nkundabanyanga *et al.* (2017) posit that financial management practices are processes that include planning and controlling, accounting, cash flow management, capital budgeting/appraisal, and working capital management. Working capital management are

practices that allow schools to meet their daily operations while remaining liquid. Rusmiyatun's (2020) studies in Indonesia revealed similar practices in elementary schools in Purworejo District. The budget preparation process by stakeholders in Purworejo District involved drawing of income plans and expenditure budget based on income from School Operational Assistance (BOS) funds and school grants/School Financial Management Assistance Funds (PDPS) funds. This involved formulation of school budget needs by school stakeholders, who included school principals, teachers and education personnel, school committees and parents' representatives.

Some schools also invited alumni, business and industrial world. This stage was then followed by invitation of parents to a meeting to approve the budget before it was sent to the next stage which required approval at sub-district coordinator level by the supervisor of each school. The approved budget at sub district coordinator level was then sent for validation at the Education, Youth and Sports Office of Purworejo Regency. Schools began implementing the expenditure budget after it had been approved by the Education, Youth and Sports Office of Purworejo Regency.

Similarly, section 31(3) of Statutory Instrument 144 of 2019 in Zimbabwe, requires the budgeting process to be participatory in nature. It should involve all stakeholders involved in public finance management. Section 13 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 requires the State and all institutions and agencies of the government at every level to involve people in the formulation and implementation of development plans and programmes that affect them. Accordingly, school budgeting in Zimbabwe should be a participatory process that involve pupils, teachers and parents. The study on Kwekwe District secondary schools carried out a Pearson correlation to examine the relationship between actual practices in financial management and policies on school budget, financial control policies, policies on financial management and challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees. Pearson correlation revealed no significant relationship between actual practices in financial management and policies on school budget. There was also no significant relationship between actual practices in financial management and policies on financial management.

Pearson correlation revealed a significant but negative correlation between actual practices in financial management and financial control policies. There was a significant positive correlation between actual practices in financial management and challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees. Multiple regression analysis revealed that financial control policies, challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees, and policies on financial management had significant positive relationship with actual practices in financial management in Kwekwe District secondary schools of Zimbabwe.

Mang'ana, Ndyetabula, and Hokororo (2023) carried out a study on financial management practices and performance of agricultural small and medium enterprises in Tanzania. The study revealed a significant positive influence of working capital management practices and financial management practices on financial performance and organisational performance of the surveyed agricultural small and medium enterprises in Tanzania. The study revealed that accounting practices, financial reporting practices and capital budgeting management practices had an insignificant influence on the performance of agricultural small and medium enterprises in Tanzania.

7.2.2.2.5 Documents available for use in guiding financial management

Quantitative findings from closed ended questionnaires and qualitative findings from interviews with secondary school officials and document analysis in Kwekwe District secondary schools revealed that secondary schools in Kwekwe District had documents to guide their financial management policies and practices. The documents available for use by schools were Constitution of Zimbabwe Amendment (No. 20) Act 2013, Public finance management Act 22:19, Administration and finance circular minute No 6 of 1994, Public Procurement and Disposal of Public Assets Act 22:23, Education Act 25:04, Statutory Instrument 87 of 1992, Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018), Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations), School Development Committees Handbook, Financial management training manual for the non-finance education managers and Accounting officer's instructions (P 70). Most of the respondents to close ended questionnaires believed that the documents were

very useful in school financial management. School Development Committees Handbook, Public Finance Management Act 22.19, and Administration, and Finance Circular Minute No. 6 of 1994 were identified as the most valuable documents in school financial management.

Dibete and Potokri's (2018) studies in South Africa on whether School Governing Boards in the selected schools complied with policy frameworks when managing their finances revealed that the policy framework and applicable legislation in place in South Africa included South African Schools Act 84 of 1996 (SASA), Prescripts of financial management, the Public Finance Management, Act 1 of 1999 (PFMA), the National Norms and Standards for School Funding (NNSF), and the South African Constitution. Principals' responses indicated that the policies they used included the Public Finance Management Act 1 of 1999 (used by five), the South African Schools Act 84 of 1996 (used by four), the Constitution (used by one) and Prescripts of financial management (used by four), treasury regulations (used by one) and budget (used by two). One principal was not using any of the required legal policies in managing the school finances. South African Schools Act 84 of 1996 (SASA) and the Prescripts of financial management were the documents most often referred to because they had detailed and hands on contents. School principals also often referred to parts of the Public Finance Management Act 1 of 1999 (PFMA).

7.2.2.2.6 Research Objective 3

The study on Kwekwe District secondary schools used Chi Square to investigate association of availability of financial management documents and the assistance obtained from these documents. The study revealed that most of the respondents believed that financial management documents available in their schools were very useful in guiding their practices in school financial management. Interviews with school officials also revealed that school officials in Kwekwe District secondary schools were eager to use financial management documents available to them. They were however not using the documents because of language barriers and low level of education among some of the school officials in-charge of school financial management. Internal auditors also believed that documents available in schools such as Administration and Finance circular minute number 6 of 1994 and Education Act 25.04 would guide financial management in Kwekwe District secondary schools. This was revealed in their audit reports during document analysis.

The study also investigated association of availability of financial management documents and the actual practices in school financial management in selected secondary school within the Kwekwe District of Zimbabwe. The study found no significant difference between actual practices in financial management and the use of documents to guide financial management in the secondary schools. The result implied that secondary schools in Kwekwe District were not using documents on financial management, although they were aware that their availability improved their actual practices in financial management.

The majority of the respondents did not associate practices with the usefulness of documents for managing school finances. This was the case despite 95% of the respondents agreeing that unavailability of documents that guide financial management affected actual practices in financial management and 43.8% of the respondents agreeing that available and adequate documents were good for actual practices in financial management. This result implied that practices in financial management were independent of documents on managing school finances.

Interviews with school officials in Kwekwe District secondary schools had participants confirming that they had the documents but most of them were not using the documents. They were not using the documents that guided financial management in their schools because of challenges related to the use of available documents. The challenges included low literacy and level of education, failure to understand legal language used in guiding documents, failure to understand English language used in documents, failure to understand accounting technical language used in policy documents, lack of regular training, and laziness. Makhuvele et al., (2019) had similar findings in Klein Letaba Circuit (South Africa). Their studies revealed that School Governing Boards in Klein Letaba Circuit (South Africa) could not interpret and implement policies in schools. This was because they were not adequately trained and the majority of them were illiterate. The problem of interpreting and implementing policy was exacerbated by lack of monitoring and support on policy interpretation and implementation by School Governing Boards. Furthermore, most participants in Makhuvele et al.'s (2019) studies indicated that the use of the English language in policies and during workshops exacerbated their challenges in interpreting and implementing policy.

7.2.2.3 Research Objective 4

This study also assessed ways in which financial management challenges in secondary schools within the Kwekwe District of Zimbabwe manifested.

7.2.2.3.1 Poor accounting for income

Findings of this study revealed that some secondary schools in Kwekwe District of Zimbabwe had poor financial controls over school income and expenditure. Malpractices on receiving school income that were unearthed through document analysis, included, alterations of amounts written on issued receipts, blank duplicate receipts for issued receipts, cash shortfalls on receipted amounts, cash books not up to date, some receipted amounts not recorded in the cash books, school income not receipted, receipts not immediately issued after receipting, entering of both subsidiary receipts and master receipts in the cashbook, discrepancies between amounts of cash receipted and amounts entered in the cashbook, poorly maintained banking register, mixing of income during receipting and failure by school heads to check cash book entries.

This concurred to requests by participants during interviews that they wanted capacity building on receipting, making cashbook entries and management of other accounting records such as banking register. This also concurred with submissions to close ended questionnaires where respondents proposed a hierarchical order of capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, auditing of schools annually, deployment by Ministry of Primary and Secondary Education of bursars/accounts clerks trained in school financial management and having a module on school financial management in teacher training curriculum at universities and teachers' colleges as the five most important strategies to enhance financial management policies and practices in schools. Robina, Benard and Jack (2018) observed that newly appointed heads in Kenya experienced school budget challenges emanating from inadequate financial skills among financial management school officials.

The newly appointed heads in Kenya also experienced school budget challenges emanating from employment of unqualified accounts clerks, inflation and poor levy payment by parents. Ndhlovu, *etal* (2020) carried out a similar study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. School Heads submitted that they practised school financial management through trial and error since they lacked accounting background. It also emerged that lack of finances to pay qualified bursars resulted in some schools employing unqualified bursars.

7.2.2.3.2 Outstanding debtors

Qualitative findings from interviews with school officials had participants submitting that the government, parents, and non-governmental organisations delayed payments of funds to secondary schools in Kwekwe District of Zimbabwe. Document analysis also showed that secondary schools in Kwekwe District had debtors. Some parents did not pay the fees and levies at all. This also concurred to quantitative findings from close ended questionnaires with school officials in Kwekwe District secondary schools. Respondents to closed-ended questionnaires disagreed that secondary schools in Kwekwe District had enough cash to meet their obligations as and when they fell due. They also disagreed that fees charged by secondary schools in Kwekwe District were appropriate to cover the costs of running departments and that secondary schools in Kwekwe District duly collected fees.

Respondents disagreed that school development projects were adequately financed. Respondents also submitted that it was true to some extent that some school operations in Kwekwe District secondary schools were run on debt. Administration and finance circular minute number 6 of 1994 in Zimbabwe requires the Finance Committee to ensure that no debts are incurred or orders are placed in anticipation of fees not yet collected or receipted. Respondents also agreed that secondary schools in Kwekwe District increased fees from time to time. They disagreed that school projects were completed timeously. Munge, Kimani and Ngugi (2016) noted that some of the public secondary schools' operations in Nakuru County (Kenya) were run on debt, resulting in school projects in that Kenyan district being completed later, or never. It meant that public secondary schools in Nakuru County were unable to finance all their activities.

Findings in Kwekwe District secondary schools showed that finances available to the secondary schools were generally inadequate. The secondary schools had to increase fees from time to time in order to dully pay outstanding bills and also to finance developmental projects which were inadequately financed. Sections 13, 14 and 21 of the Education Act 25:04 in Zimbabwe empowers School Development Committees to charge fees and levies to parents of pupils enrolled in their schools. Kwekwe District secondary schools' officials who participated in interviews submitted that delays in fees payments were a challenge across the payment of levies from parents, government, communities and non-governmental organisations. Several

reasons contributed to non-payment or delayed payments of fees and levies by parents in Kwekwe District secondary schools. Reasons given for delays or non-payment of fees and levies by some parents were, poor academic performance in schools, non-performance of duties by teachers, government policy on fees defaulters, political interference, and inflation, climate of mistrust, incapacitation, unemployment, hunger, and effects Covid-19.

Some parents in Kwekwe District secondary schools did not see the value of contributing to school finances when their children were not performing well academically. Some parents did not see any benefit of paying fees and levies when their children's teachers were either not regularly reporting for work or not teaching when they reported for work. Some parents were also disappointed by some teachers who were not marking their children's work. Government policy on fees defaulters and political interference also contributed to either delayed fees payments or non-payment of fees by parents. Section 68C of the Education Amendment Act [Chapter 25:04], 2020 forbids the exclusion of pupils from school on the grounds of non-payment of school fees (Mavhinga, 2020).

Some parents took advantage of this section and either delayed or did not pay fees and levies. Some politicians sought political mileage by discouraging parents from paying fees and levies telling them that children should not be denied access to school on the grounds of not paying fees. Eze and Onwudinjo (2021) observed that political campaigns in African countries focus on highly visible education inputs like reducing school fees rather than on reforms that will increase learning through accountability and pedagogy.

The study also revealed that speculations on inflation contributed to delays in fees payments by parents. Some parents delayed to pay fees in order to pay later when the value of the fees had been eroded by inflation. Similarly, Inflation also affected income from income generating projects because the costs of inputs rose faster than the market value of produce from projects like the chicken. Robina, Benard and Jack's (2018) studies in Kenya revealed that newly appointed heads in Kenya experienced school budget challenges emanating from inflation. Collection of fees and levies from parents in Kwekwe District secondary schools was also derailed by a climate of mistrust, lack of cooperation among School Development Committee members and the desire by some School Development Committee members to have schools as their cash cows.

Qualitative findings from interviews with school officials in Kwekwe District secondary schools revealed that some parents were reluctant to pay fees, and levies because they suspected that school heads were enriching themselves by abusing school funds. Similarly, Tenha (2022) examined work relationships between School Development Committees and school heads in Goromonzi district in Mashonaland East Province in Zimbabwe. The study revealed that there was a lot of mistrust between School Development Committees members who came into office and the school administration. Some School Development Committees members came into office with preconceived ideas that there was misuse of funds at the school and their aim was to curb misuse of school funds.

Protection of self-interests, interfering on other members' duties, lack of common vision and differences in political party affiliations were also cited by participants in the interviews as other reasons that divided School Development Committees members in Kwekwe District secondary schools. School officials in Kwekwe District secondary schools had 32.8% of the respondents agreeing that some individuals in School Development Committees had different motives and 28.4% of the respondents agreeing that divisions in their schools affected school financial management policies and practices.

Mohapi, and Chombo's (2021) study on perceptions of principals, parents and educators in rural South Africa on governance collaboration in schools showed that there was lack of collaboration among principals and parent governors due to overlapping roles and responsibilities. Cherotich, Atoni and Munyua's (2020) studies Kenya on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency, West Pokot County indicated that political interference compromised equity considerations in award of bursaries to needy students. Poor needy students failed to access the government bursaries while some rich, politically connected individuals either received bursaries or influenced award of the bursaries to some of their relatives. Delayed or non-payment of fees contributed to public secondary schools in Kapenguria constituency operating with huge numbers of debtors and inadequate funds.

7.2.2.3.3 Unviable income generating projects and inflation

Besides inadequate funds in Kwekwe District secondary schools as a result of either delayed payments or non-payment of fees and levies, Kwekwe District secondary schools had their

income generating projects affected by economic and environmental factors. Inflation affected income from projects because the costs of inputs rose faster than the market value of produce from projects like the chicken project. Similarly, quantitative findings from closed ended questionnaires had respondents agreeing that inflation was a challenge on school budgets. Secondary schools in Kwekwe District failed to realise revenue because input costs were higher than the market value of their agriculture produce by the time they went to the market. Chinyoka and Mutambara (2020) observed that state universities in Zimbabwe faced challenges emanating from a political environment that had limited leadership stability.

State universities in Zimbabwe also faced high inflation, limited government funds to support income-generating projects and limited fiscal space and equipment to support income-generating projects. Agricultural projects in Kwekwe District schools sometimes failed due to bad weather and water disconnections. Njau, Lyamtane, and Ogotiy's (2022) studies in Tanzania observed that income generating activities were faced with challenges of, inadequate knowledge in school income generating activities, inadequate capital for initiating and maintaining income-generating activities, limited land for implementing profitable income generating activities, and insufficient water supplies explicitly meant for school based income generating activities.

7.2.2.3.4 Lack of financial management knowledge

School officials in Kwekwe District secondary schools had 42.6% of them agreeing that their schools lacked appropriate human expertise on school financial management. Relatedly 37.1% respondents admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. Qualitative findings from document analysis revealed that some secondary schools in Kwekwe District incurred irregular payments and also collected unapproved fees because of lack of financial management knowledge. Similarly, Sharma's (2020) study on problems and constraints faced by School Management Committees (SMCs) in Sikkim state in India revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles.

Lack of financial management knowledge resulted in parent members of School Management Committees operating without proper knowledge and control over school finances although they had keen interest in the functioning of their schools. These findings also concurred with those of Dlomo et al. (2022) in iLembe District schools in KwaZulu-Natal Province of South Africa. Their findings revealed that, parent School Governing Board members were illiterate and principals took full charge of all the financial management duties. Members of the School Governing Boards and the Finance Committees did not understand their duties and only played a subservient role on school financial management. These findings also concurred with Muzenda's (2017) study in Mrewa District secondary schools in Zimbabwe. The studies in Mrewa District secondary schools revealed that some of the reasons for poor financial management in Mrewa District secondary schools were that some School Development Committee members were illiterate on financial matters and as a result endorsed the heads' decisions without question.

The study on Kwekwe District secondary schools also revealed that some of the secondary schools in Kwekwe District employed school bursars and accounts clerks who were not qualified to perform their duties. Similarly, Kulwa and Mwila (2022) found that school leaders and their school accountants in Kinondoni Municipality in Tanzania were challenged by insufficient financial management skills, which led to the misappropriation of funds.

7.2.2.3.5 Poor maintenance of registers

Secondary schools in Kwekwe District faced challenges in adhering to financial control policies on maintenance of security items register, movable asset register and a stock control register. Although respondents to close ended questionnaires agreed that they maintained security items register document analysis and interviews with school officials in Kwekwe District secondary schools revealed that some of the secondary schools in Kwekwe District operated without a security item register, asset register and stock control register. Interviews with school officials in Kwekwe District secondary schools and document analysis concurred with close ended questionnaires responses on issues on asset registers and stock control registers. Respondents to close-ended questionnaires submitted that it was true to some extent that their schools faced challenges in maintaining an asset register and a stock control register. They also agreed that it was true to some extent that Accounts department did not produce statements of income and expenditure on time.

These findings revealed that Kwekwe District secondary schools faced challenges in maintaining an asset register, stock control registers and security items register although they submitted during the quantitative phase that their secondary schools sometimes carried out annual physical checks on movable assets and monthly checks of stocks. Section 308 of the Constitution of Zimbabwe Amendment (No. 20) Act 2013 requires every person who is responsible for the custody or control of public property to safeguard the property to ensure that it is not lost, destroyed, damaged, misapplied or misused. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019). School Services Fund manual, Administration and Finance circular minute number 6 of 1994 requires School Development Committees as receivers and collectors of revenue to maintain records of stamps, instruments and other security items in security items registers.

The stamps, face value instruments and other security items should be kept in safes or strong-rooms under the control of the responsible officer. School heads should at the close of each month, and at regular intervals, examine the stock of stamps, face value instruments and other security items in the custody of their collectors. Furthermore, Public Finance Management (Treasury Instructions), 2019 (Statutory Instrument 144 of 2019) requires schools to keep proper assets records that ensure a distinction between fixed assets and inventories.

School Services Funds manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe require schools to maintain separate noncurrent assets registers and stock registers. These policy documents also require Accounting Officers to institute adequate controls to safeguard both noncurrent assets and stocks against abuse and misappropriations. They require all stocks of materials belonging to the school to be controlled in stock control registers. Stock records must be checked and book balances verified against physical stock check at least once a month by the school Head. Movable assets purchased, manufactured in the school or donated to the school and their subsequent disposal must be recorded in the movable asset register. The movable asset register must be physically checked at least once a year by the school head or by a person delegated by the school head.

7.2.2.3.6. Flouting of procurement regulations

Findings from interviews and document analysis revealed that there were some secondary schools in Kwekwe District which flouted procurement regulations. Procurements in some secondary schools were fraught with malpractices such as operating without a Finance Committee, operating without an Evaluation (Procurement) Committee, not preparing payment vouchers, improperly preparing payment vouchers and using wrong forms as payment vouchers. This contradicted quantitative findings from closed ended questionnaires. Respondents to close ended questionnaires revealed that procurements were always put to tender, school procurement committee managed all procurements, and payments were always authorised by finance committee.

Thabela (2019) the Secretary for Primary and Secondary education in Zimbabwe revealed that there was flouting of procurement procedures by provinces, districts and schools in Zimbabwe despite the existence of policies on procurement of goods and services. Relatedly, 37.1% respondents to close ended questionnaires admitted that their schools lacked knowledge on drawing annual procurement plans, while 36.1% agreed that their schools lacked knowledge to draw individual procurement plans. Public Finance Management (Treasury Instructions), 2019 requires all procurement processes to have, authorised internal requisition, requests for quotation (RFQ), a purchase order and a payment voucher/invoice verification as attachments. Similarly, School Service Fund (SSF) manual and Administration and Finance circular minute number 6 of 1994 in Zimbabwe requires school Finance Committees to complete payment vouchers when making payments.

Nelius and Onyango (2022) examined challenges facing School Heads in controlling finances among Bukombe District public secondary schools in Tanzania. Their study revealed that some school heads made school procurement decisions without consulting school stakeholders. These observations were also confirmed by other authors (Matula et al., 2018; Muthama & Warui, 2021; Ngwenya & Maushe, 2017) who argued that some schools operated either without a Finance Committee or with a dysfunctional Finance Committee as evidenced by their inability to meet monthly for purposes of preparing monthly financial statements. Nyakanyanga (2019) also submits that there are corrupt practices in Zimbabwean schools, which are characterised by collusive and corrupt conduct during procurement processes, staff borrowing produce from school income-generating projects and never settling their debts, and under receipting of fees by school bursars.

7.2.2.3.7 Inadequate auditing of schools

Quantitative findings from close ended questionnaires and qualitative findings from interviews and document analysis on Kwekwe District secondary schools revealed that secondary schools in Kwekwe District were rarely audited by government auditors. Document analysis revealed that some of the secondary schools in Kwekwe District had never been audited by internal auditors for the past 35 or so years. Interviews and document analysis revealed secondary schools in Kwekwe District were frequently audited by auditing firms and not government internal auditors. This concurred to responses to closed-ended questionnaires where respondents agreed that a registered auditor/auditing firm audited their schools every year.

Findings from close ended questionnaires also revealed in rank order that secondary schools in Kwekwe District often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspector (49.2%), Internal Auditors (45.9%) Non-Governmental Organisations (16.4%) and finally school cluster (16.4%). The need to have auditing of schools annually was ranked third as a strategy to enhance financial management policies and practices in Kwekwe District secondary schools. These findings concurred with studies that were carried out by Mugala *et al.*, in (2023), Hungwe and Mpofu in (2021) and Zhuwau and Shumba in (2018).

Mugala *et al.*, (2023) explored the causes and implications of financial mismanagement in selected secondary schools in Lusaka district in Zambia. Their study revealed that the causes of financial mismanagement in selected secondary schools in Lusaka district were, among other causes lack of external and internal auditing. Hungwe and Mpofu (2021) carried out a study to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of Eswatini. Their studies revealed that internal auditors audited schools after 5 or 6 years.

Participants recommended hiring of more internal auditors by the Ministry of Education. They recommended auditing of schools at least once in two years rather than after 5 or 6 years. A study by Zhuwau and Shumba (2018) on influence of auditing on financial performance of secondary schools in Goromonzi District, Zimbabwe showed that auditing in a majority of secondary schools, had not taken place for more than 10 years. They recommended regular auditing of schools in Goromonzi District.

7.2.2.3.8. Linguistic accessibility of documents

Quantitative results revealed that secondary schools in Kwekwe District had financial management documents. School officials were not using them to guide their practices, although they were aware that their availability improved their practice in school financial management. Qualitative results from document analysis further revealed that secondary schools in Kwekwe District were operating without a School Development Constitution although the Education Act 25.04 required them to produce one. Interviews with school officials explained why School Development Committees in Kwekwe District secondary schools were not using the policy documents although they were aware that using them was going to improve their practices in school financial management. Interviews with school officials in Kwekwe District secondary schools revealed linguistic accessibility challenges of financial Management policies in documents.

School Development Committees members with low literacy levels could not read and understand literature in financial management guiding documents. Ndhlovu, *etal* (2020) carried out a similar study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. Some of the School Development Committees members with low level of education submitted that the terminology used in capacity building programs hindered their understanding of financial management concepts.

Financial illiteracy, fraud, corruption, inability to comprehend languages in policy documents and lack of training contribute to poor financial management practices in organisations (Ciaran, 2018; Dwangu & Mahlangu, 2021; Ndhlovu *et al.*, 2020; Ngwenya & Maushe, 2017). Findings of this study in Kwekwe District revealed that the use of English and legal language in documents on financial management policies and practices in schools was a barrier to effective use of documents to guide financial management policies and practices in Kwekwe district secondary schools. Users of guiding documents faced challenges in reading and understanding English and legal language in financial management guiding documents.

Lack of regular training in school financial management contributed to some school officials in Kwekwe District not using documents to guide their practices in school financial management. School officials submitted that they needed training before they could fully use

documents on school financial management policies and practices. Hungwe and Mpofu (2021) carried out a similar study to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of Eswatini. School heads recommended training on school financial management of newly promoted school heads. They recommended training sessions lasting not less than a month if the newly promoted school heads were to be equipped with reasonable dimensions of school financial management.

It also emerged from the study that some School Development Committees members were not using the documents on financial management because they were lazy to read the documents. Makhuvele, Litshani, Mashau and Manwadu's (2019) studies on School Governing Boards in Klein Letaba Circuit in Mopani Education District in the Limpopo Province revealed that School Governing Boards in Klein Letaba Circuit did not have the capacity to interpret and implement policies in schools. The School Governing Boards were not adequately trained and the majority of them were illiterate. Participants in the study submitted that training of School Governing Board members should be a continuous process followed by regular monitoring and support. They also submitted that School Governing Board members were supposed to be trained in a language understood by the majority of the members since most parents serving in the School Governing Board were illiterate.

7.2.2.4 Research Objective 5

The researcher examined how challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees predicted the actual practices in financial management in secondary schools within the Kwekwe District of Zimbabwe, by testing a hypothesis that, challenges with school financial management policies (school budget, financial control, and financial management) faced by School Development Committees in secondary schools within Kwekwe District of Zimbabwe significantly predicted the actual practices in financial management in the secondary schools

The study revealed a significant but negative correlation between practices in financial management and financial control policies. One would have expected to increase financial control policies by increasing practices in financial management. Financial control policies are meant, to prevent and reduce errors and fraud, to provide reliable financial data, to safeguard

assets and records, to evaluate operational efficiency through budgets, and to provide organisational control and adherence to prescribed policies and regulations (Dwangu & Mahlangu, 2021; Ezeh & Ogara, 2020; Raman et al., 2022). Bashaija *et al* (2020) carried a similar study in Rwanda to determine whether Micro Finance Institutions in the country maintained adequate and up-to-date cashbooks; whether they compared budgeted and actual amounts spent; and whether they reconciled their accounts to verify the accuracy of financial transactions processed. The study revealed that a unit change in financial controls brought about a unit change in the financial stability of the micro finance institutions in Rwanda

The study in Kwekwe District also revealed significant positive correlations between practices in financial management and challenges faced by School Development Committees. The implication of this finding was that School Development Committees in Kwekwe District secondary schools took measures to mitigate challenges with school financial management policies (school budget, financial control and financial management) they faced.

No significant relationship was found between practices in financial management and policies on school budget in Kwekwe District secondary schools. In a similar study, Munge, Kimani and Ngugi's (2016) study in Public secondary schools in Kenya revealed that there was a positive, moderately strong and statistically significant relationship between budget management and financial management. As budget management became more effective, financial management in public secondary schools became more effective.

A regression analysis on the study in Kwekwe District secondary schools revealed that policies on school budget were a non-significant predictor of practices in financial management. The study revealed that in combination, financial control policies, policies on financial management and challenges with school financial management policies (school budget, financial control, and financial management), faced by School Development Committees positively influenced practices in financial management in Kwekwe district. The influence was significant. A study by Zada, Yukun, and Zada (2021) on the effect of financial management practices on the development of small-to-medium size forest enterprises in Pakistan revealed a significantly strong positive correlation between financial management practice and firm's growth.

7.2.2.5 Research objective 6

This section looked into how documents and the interviews with school officials in Kwekwe District secondary schools explained the quantitative results of the study.

7.2.2.5.1 Low level of education

Quantitative findings revealed low level of education of some of the school officials in charge of financial management in Kwekwe District secondary schools. The study revealed that within the sample of secondary school officials in charge of secondary school financial management, 2 (3.3%) had Zimbabwe Junior Certificate, the majority 20 (32.8%) had the Ordinary level qualification, 10 (16.4%) did not have professional qualifications. Interviews with financial management school officials in Kwekwe District secondary schools revealed that school officials with low levels of education were mostly parents elected into the School Development Committee.

7.2.2.5.2 Lack of professional qualifications in financial management

Quantitative findings revealed lack of professional qualifications in financial management among some of the school officials in charge of financial management in Kwekwe District secondary schools. The study revealed that within the sample of secondary school officials in charge of secondary school financial management, 51 (83.6%) had professional qualifications. Responses to close ended questionnaires had 42.6% of the respondents submitting that their schools lacked appropriate human expertise on school financial management. Of the respondents 83.6% had possession of professional qualification and 42.6% [reported](#) lack of appropriate human expertise on financial management. Interviews with school officials and document analysis revealed that school officials in Kwekwe District did not have professional qualifications related to school financial management. Interviews with school officials, and document analysis, revealed that although some school officials like, school heads and teachers, had professional qualifications, their professional qualifications were not in the field of school financial management. Some school heads were less knowledgeable in terms of school financial matters than the school bursars and accounts clerks they supervised.

Results from closed-ended questionnaires also revealed that it was true to some extent that, teachers lacked interest in drawing a school budget, most members of the School Development

Committees lacked interest in drawing a school budget. Qualitative findings from documents analysis and interviews with school officials provided explanations. Teachers and members of the School Development Committees were reluctant to be associated with failure because they were part of school officials who lacked professional qualifications in financial management. This also explained submissions in close ended questionnaires that it was true to some extent that Ministry of primary and secondary education reduced schools' budget when approving school fees and levies.

Statutory Instrument 135 of 2019 requires fees and levies charged to be set at a level not higher than the cost of the most efficient method of providing the service. Statutory Instrument 135 of 2019 further requires fees or levies charged to reflect the value of the service to the person paying for it and not a wider group of beneficiaries who contribute to the costs of the service. Teachers and School Development Committees in Kwekwe District secondary schools could not draw budgets that met these conditions because of low professional qualifications in school financial management. Document analysis also showed that all schools which drew annual budgets did not follow the framework in statutory instrument 135 of 2019. Ministry of primary and secondary education also approved budgets that were drawn not following the framework.

7.2.2.5.3 Inadequate financial resources

In terms of school financial resources, the study found that sources of financial resources in secondary schools in Kwekwe District of Zimbabwe were reported by 73.8% of the respondents to be always from parents, and 23% said they were always from donor community, 11.5% said they were always from the government, 8.2% said they were always from school projects, 4.9% said they were always from responsible authority and 1.6% said they were sometimes from alumni. Respondents to close ended questionnaires admitted that it was true to some extent that Ministry of Primary and Secondary Education reduced the amount they budgeted for when approving their budgets. Respondents in Kwekwe District also agreed that inflation was a challenge on school budgets. Respondents disagreed that secondary schools in Kwekwe District had enough cash to meet their obligations as and when they were due. They also disagreed that fees charged by secondary schools in Kwekwe District were appropriate to cover the costs of running departments. Respondents submitted that it was true to some extent that some school operations were run on debt. Secondary schools in Kwekwe District increased fees from time to time. Qualitative results from interviews explained these by revealing that

there were challenges associated with each source of school financial resources. Economic hardships, inflation, delays in fees payments, Covid-19 interruptions, the education policy on fees defaulters, political interference, environmental factors and climate of mistrust were cited as challenges facing mobilisation of financial resources in Kwekwe District secondary schools.

7.2.2.5.4 Capacity building

Quantitative findings of the study using close ended questionnaires revealed in rank order that school officials in Kwekwe District secondary schools often received assistance in understanding financial management policies and practices from District Accountants (62.3%), District Schools Inspector (49.2%), Internal Auditors (45.9%) non-Governmental organisations (16.4%) and finally school cluster (16.4%). Similarly, respondents' submissions to close ended questionnaires on strategies to enhance school financial management policies and practices ranked capacity building of school heads/deputy heads in financial management first.

Capacity building of School Development Committees in school financial management ranked second and auditing of schools annually ranked third. Deployment by Ministry of Primary and Secondary Education of bursars/accounts clerks trained in school financial management ranked fourth and having a module on school financial management in the teacher training curriculum at universities and teachers' colleges ranked fifth. Interviews with school officials and document analysis revealed that school officials in Kwekwe District secondary schools requested capacity building in school financial management because they did not receive any training in financial management prior to assuming their duties in school financial management. Qualitative findings from interviews and document analysis revealed the need to have capacity building of school officials in Kwekwe District secondary schools before they assumed their duties in school financial management.

Capacity building of school officials by Internal Auditors (45.9%) ranked third after capacity building by District Accountants (62.3%), District Schools Inspector (49.2%). Auditing of schools annually also ranked third as a strategy to enhance effective financial management policies and practices in Kwekwe District secondary schools. Document analysis and interviews with school officials revealed that internal auditors in Kwekwe District were understaffed and could take more than 10-years before they visited particular schools. They in most cases audited schools that were reported to be having problems. The District Accountant

and District Schools Inspector assisted school officials as they moved around to supervise curriculum implementation in schools.

7.2.2.5.5 Financial management documents and practices

The researcher used Chi-square test to investigate association between the availability of financial management documents and the assistance obtained from these documents and the actual financial management practices in secondary schools within the Kwekwe District of Zimbabwe. The results of the study showed that 95.2 % of the respondents agreed that unavailability of documents that guide financial management affected actual practices in financial management. The study found no association between actual practices and the usefulness of documents for managing school finances.

The majority of the respondents (78.6%) did not associate actual practices with the usefulness of documents for managing school finances. Quantitative results also showed that secondary schools in Kwekwe District were not using documents on financial management, although they were aware that their availability improved their practice in financial management. Qualitative findings from interviews explained the non-use of available financial management documents. Interviews with school officials revealed that low literacy levels, English language used in documents, legal language used in the documents and laziness contributed to some school officials in Kwekwe District secondary schools not using the available financial management documents.

7.2.2.5.6 Correlation of financial control policies and practices

The researcher ran the Pearson correlation to examine the relationship between practices in financial management, policies on school budget, financial control policies, policies on financial management and challenges. There was significant but negative correlation between practices in financial management and financial control policies. The correlation between practices in financial management and financial control policies was moderately strong and statistically significant. The direction of the correlation was, however, negative. Document analysis and interviews with school officials revealed that although on paper schools had good

finance control policies, secondary schools in Kwekwe District were not effectively implementing these.

Document analysis and interviews with school officials in Kwekwe District secondary schools revealed challenges on, drawing of School Development Plans, drawing of budgets, presentation of the budgets to parents, applications for fees and levies approval by Secretary for Primary and Secondary Education, receipting of school income, maintenance of the cashbook, putting procurements to tender, management of procurements, authorisation of expenditure by Finance Committee, maintenance stock, asset registers and security items register, preparation of financial statements, auditing of school accounts and holding of Annual General Meetings.

7.2.2.6 Research objective 7

To develop strategies to enhance effective and efficient financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe.

7.2.2.6.1 Solutions to challenges on schools' sources of finance

Kwekwe District school officials recommended addressing challenges faced by schools in relation to sources of finances through revising government education policy on exclusion of fees defaulters and engaging in entrepreneurial activities. They submitted that Section 68 C of the Zimbabwe Education Amendment Act [Chapter 25:04] 2020 should be revised and should be made to support the schools rather than parents. Participants advocated for an instrument that will force parents to pay fees and levies on or before the opening of schools, or something that will empower School Development Committees to act on defaulting parents. They felt that the existing legislation, Section 68C of the Zimbabwe Education Amendment Act [Chapter 25:04] 2020 did not give them enough powers to deal with defaulting parents. School officials also recommended that schools should invest in entrepreneurial activities in order to supplement school budgets. Sipahioglu (2023) noted that secondary schools in Turkey supplemented their budgets with funds from income generating projects. Sources of school finances from income generating projects were parent-school association (33%) philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%) and projects, and charity events outside of school hours (13%). Similarly, John and Kaganga (2022) established that bananas, horticulture, forestry, fish, school shops, petrol station

activities, cow farming, poultry project and stationery services performed effectively well when supplementing school budgets. Sipahioglu's (2023) study further revealed that hiring of skilled personnel and close monitoring of the projects were important factors that determined the success of school entrepreneurial activities in supplementing school income.

7.2.2.6.2. Solutions to challenges on guiding policy documents

Participants in the study submitted that challenges faced by secondary schools in Kwekwe district in the use of documents to guide their financial management policies and practices could be solved through training, simplification of the documents and through use of local vernacular language when writing the documents. They also submitted that secondary schools should be exposed to workshops which explained contents in the policy documents on financial management and school leadership. They further submitted that some of the members of the School Development Committees were not educated and some could not even write their names.

The use of legal language in a document made it difficult for someone without a legal background to read and understand the documents. They submitted that policy documents to guide financial management and practices in their schools should be simplified so that they could be read and understood by individuals without legal background. They also indicated that the documents should be translated into local languages for easy reading and understanding because there were different language speaking people in their committee. The languages preferred in Kwekwe District secondary schools communities were Shona, Ndebele, and English. Section 6 of the of Zimbabwe amendment (No. 20) Act 2013 states that Zimbabwe's sixteen officially recognised languages, Chewa, Chibarwe, English, Kalanga, Khoisan, Nambya, Ndau, Ndebele, Shangani, Shona, Sign language, Sotho, Tonga, Tswana, Venda and Xhosa should, be treated equally.

The Constitution of Zimbabwe Ammendment (No 20) Act 2013 requires the use of each of the sixteen recognised languages to consider language preferences of people affected by measures and communications made by the government. Makhuvele,*etal's*(2019) studies on School Governing Boards in Klein Letaba Circuit in Mopani Education District in the Limpopo Province revealed that School Governing Boards in Klein Letaba Circuit did not have the capacity to interpret and implement policies in schools. This was because School Governing

Boards were not adequately trained and the majority of them were illiterate. The language used during workshops was not understood by a majority of School Governing Board members.

Most participants indicated that the use of English language in policies and during workshops exacerbated their challenges in interpreting and implementing policy. Participants in the study further submitted that training of School Governing Board members should be a continuous process followed by regular monitoring and support. They also submitted that School Governing Board members were supposed to be trained in a language understood by the majority of the members since most parents serving in the School Governing Board were illiterate.

7.2.2.6.3 Solutions to poor financial management in schools

School officials proposed a hierarchical order as follows: capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, and auditing of schools annually. Next, was the Ministry of primary and secondary education deploying of bursars/accounts clerks trained in school financial management, and having a module on school financial management in the teacher training curriculum at universities and teachers' colleges. Respondents to the study recommended the last strategies as introducing an electronic financial management framework for schools, appointment of School Heads/Deputy Heads with financial management literacy, appointment of School Development Committees members with appropriate skills, capacity building of parents in school financial management, and submission of monthly reports to the Ministry of Primary and Secondary Education.

7.2.2.6.3.1 Capacity building

School officials in Kwekwe District secondary schools agreed that financial management challenges existed in their schools as evidenced by 42.6% of them who agreed that their schools lacked appropriate human expertise on school financial management. Document analysis showed that some school heads approved wrongly drawn bank reconciliation statements. Some of the secondary schools in Kwekwe District operated with cashbooks that were never balanced or reconciled. Some of the schools did not operate a School Services Fund. Some of the schools

had an established School Development Committee, whose operations were not guided by a Constitution and some operated without a School Services Fund budget.

Financial illiteracy, fraud, corruption, inability to comprehend languages in policy documents and lack of training contribute to poor financial management practices in organisations (Ciaran, 2018; Dwangu & Mahlangu, 2021; Ndhlovu et al., 2020; Ngwenya & Maushe, 2017). Capacity building emerged during document analysis and interviews as one of the strategies to enhance effective implementation of financial management policies and practices in Kwekwe District secondary schools. Most school officials who were interviewed in Kwekwe District advocated for, capacity building of school heads/deputy heads and, School Development Committees on school financial management.

Similarly, quantitative findings from closed ended questionnaires proposed, capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, auditing of schools annually, appointment of School Heads/Deputy Heads with financial management literacy, appointment of School Development Committees members with appropriate skills and capacity building of parents in school financial management. Sharma's (2020) study on problems and constraints faced by School Management Committees (SMC) in Sikkim state in India revealed that School Management Committees were not able to fulfil their duties because they were not aware of their exact roles.. Participants in the interviews indicated that they lacked knowledge to perform their duties and expressed a desire for training and capacity building as a means to reduce the knowledge gap.

7.2.2.6.3.2 Regular auditing of schools

School officials in Kwekwe District secondary schools recommended auditing of schools at least twice a year. This concurred to findings from closed ended questionnaires that were completed by school officials in Kwekwe District secondary schools. Respondents recommended strategies to enhance effective financial management policies and practice in schools in a hierarchical order as follows: capacity building of school heads/deputy heads in financial management, capacity building of School Development Committees in school financial management, and auditing of schools annually. The findings meant that regular auditing had an impact on financial management practices in Kwekwe District secondary

schools. Thus, auditing was a recommended measure towards improving financial management practices.

Sebidi, Aina, and Kgwete's (2023) studies in South Africa revealed that although school financial management officials had limited knowledge and understanding of auditing processes and procedures, they all appreciated the need to have audited financial reports.. Positive audit reports gave parents trust in supporting schools financially. Participants submitted that, reports from auditors had far-reaching consequences regarding learner achievement in schools since positive audit reports, enhanced efficient financial management systems.

7.2.2.6.3.3 Engaging qualified school bursars and accounts clerks

Qualitative findings from interviews and qualitative findings from document analysis revealed that some of the secondary schools in Kwekwe District had unqualified school bursars and account clerks. Quantitative findings concurred that secondary schools in Kwekwe District should have qualified bursars and account clerks employed by the Ministry of primary and secondary education. Yizengaw and Agegedu (2021) reported on challenges of school financial resource management in Bahir Dar City administration of Ethiopia. They observed that schools in Bahir Dar City administration of Ethiopia faced financial management challenges emanating from lack of or inadequate training of school heads on issues of financial management, and appointment of incompetent school clerks and unqualified personnel to manage school finances.

Respondents ranked deployment by Ministry of Primary and Secondary Education of bursars/accounts clerks trained in school financial management on forth position out of the ten possible positions. Ndhlovu,*etal* (2020) carried out a similar study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. It emerged that lack of finances to pay qualified bursars resulted in some schools employing less qualified bursars. The study on Kwekwe District secondary schools submitted that the Ministry of primary and secondary education in Zimbabwe should shoulder the responsibility of employing school bursars and account clerks.

7.2.2.6.3.4 Inclusion of module on financial management in colleges

Quantitative findings from close ended questionnaires and qualitative findings from interviews with school officials in Kwekwe District secondary schools concurred that universities and teachers' colleges in Zimbabwe should have a module on school financial management. Respondents to closed-ended questionnaires in Kwekwe District secondary schools ranked having a module on school financial management in teacher training curriculum at university level and Diploma level on position five out of the ten possible positions. Ndhlovu,*etal* (2020) carried out a similar study on influential factors to financial management in Chegutu District secondary schools of Mashonaland West province in Zimbabwe. They argued that non-inclusion of a module on financial management in teacher training colleges contributed to school financial management challenges faced by school heads when they were promoted to school headship.

School heads in their study submitted that they practised school financial management through trial and error since they lacked accounting background. Myende,*etal*'s (2020) study in the Kingdom of Eswatini had school principals submitting that training in school financial management should have been part of their training when they were training to become teachers. Similarly, Hungwe and Mpofu's (2021) studies to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of Eswatini had participants submitting that teachers training institution should offer a course in financial management.

7.2.2.6.3.5 Introducing an electronic financial management system

Quantitative findings concur that secondary schools in Kwekwe District should introduce an electronic financial management system. Respondents to close ended questionnaires ranked introducing an electronic financial management framework for schools on position six out of the ten possible positions. Similarly, Dzvimbo et al.'s (2020) study in Zimbabwe revealed that introduction of an electronic financial management system in schools required capacity building. The major challenge that was unearthed by the study was that 90% of the respondents were elderly and above 45-years of age. These were not computer literate and could not readily adopt ICT in the management of school funds.

7.2.2.6.3.6 Appointment of qualified personnel

Appointment of School Heads/Deputy Heads with financial management literacy was ranked on position seven out of the ten possible positions in close ended questionnaires, whilst appointment of School Development Committees members with appropriate skills was on position eight out of the ten possible positions on the close ended questionnaires. This concurred with submissions by school officials during interviews that schools needed school officials with financial management knowledge.

Participants in a study carried out by Myende,*etal* (2020) in the Kingdom of Eswatini expressed that financial management in their schools could have been saved from their trial and error practices if they had been trained in school financial management before being appointed as principals. In Tanzania, Nelius and Onyango (2022) examined challenges facing school heads in controlling finances among Bukombe District public secondary schools. The findings revealed that school heads lacked budgetary skills and their District Education officers suggested that appointment of school heads should give preference to those who had experience in leadership and prior knowledge on budgetary and accounting procedures. Similarly, School Governing Boards of academy schools in England, were in accordance to the 2015 regulations required to adopt the Stakeholder Plus model (skills-based model).

The model requires membership into the School Governing Board to be based on possession of necessary skills to manage schools. Examples of such skills are skills in financial management (Connolly et al., 2017; DfE, 2015). The National Governors' Association (NGA) in England staff-developed new and old members on how to recruit people with the right skills for the organisation. Production of pamphlets entitled 'The right people around the table. A guide to recruiting and retaining school governors and trustees 2019' (Agnew, 2019) are examples of initiatives to appoint School Governing Board members with requisite skills in England.

7.2.2.6.3.7 Reporting to the Ministry

Submission of monthly reports to the Ministry of Primary and secondary education was ranked position ten out of the ten possible positions. However, this was not mentioned in the document sources and during interviews with school officials. The results showed it was not an important strategy for effective and efficient financial management policies and practices in schools under study.

7.3 Proposed Framework for Financial Management

The findings from the study including the literature review have supported the development of a framework for financial management policies and practices for schools. Figure 11 shows the framework for financial management policies and practices in schools. The framework has the following components: firstly, is the identification of the challenges in the current financial policy and practices in Zimbabwe schools. These include challenges on sources of school finance and challenges in financial management planning, organising, leading, and controlling. The Framework also considers financial management practices and their key facilitators. Next in the Framework are the key considerations to alleviate the challenges and enhance financial policies and practices.

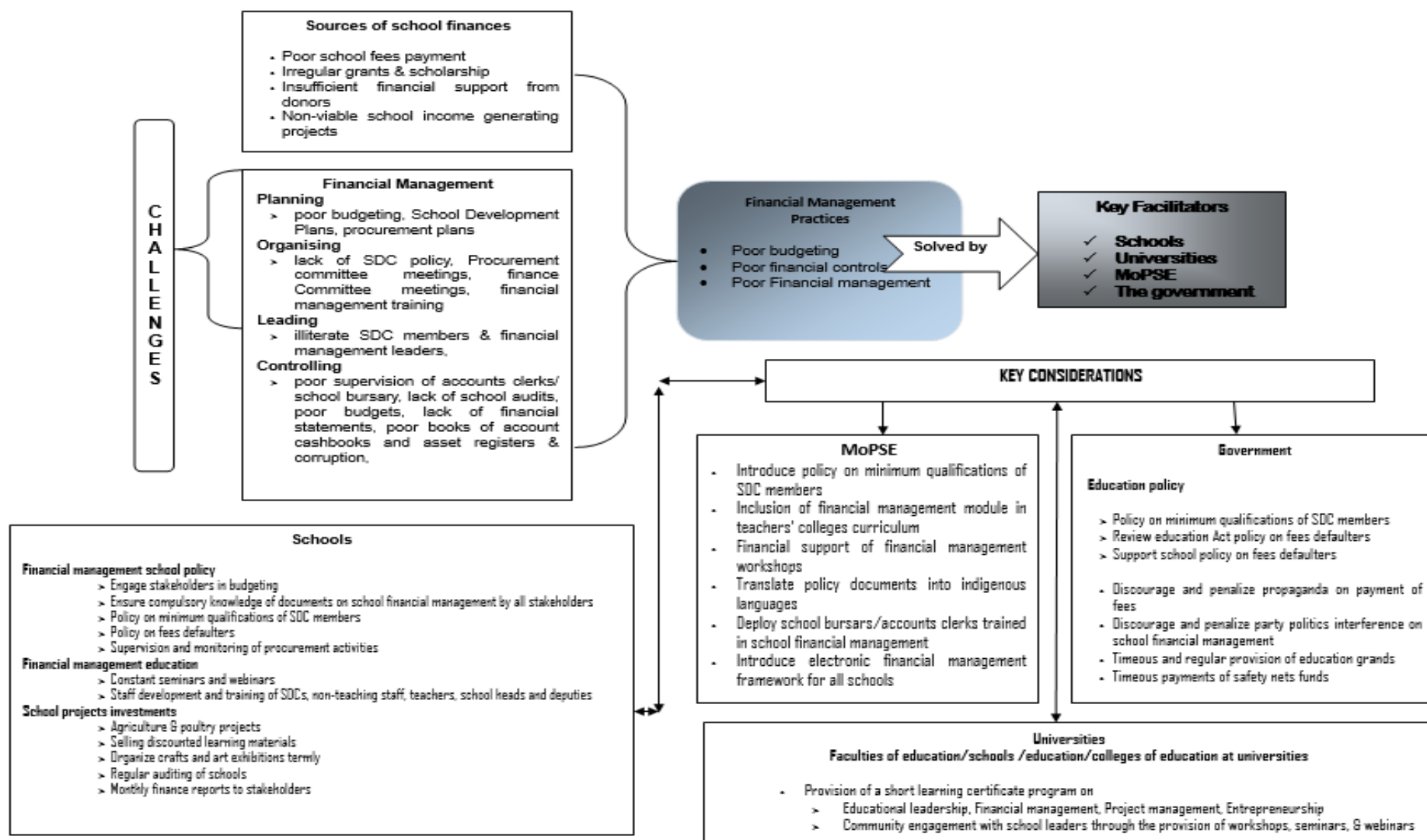


Figure 11: Framework for Financial Management Policies and practices in schools.
Source: Field data

7.3.1 Schools

7.3.1.1. Financial Management and School policy

Schools engage all Stakeholders (Parents, Alumni, Communities, and the Private sector) in drawing School Development Constitutions, School Development Plans (SDPs) and school budgets. School Development Constitution should include policies on minimum qualifications required for one to be elected into the School Development Committee executive. The School Development Committee Constitution comes up with a policy on how to deal with fees defaulters without violating the Constitution of Zimbabwe Amendment (No. 20) Act 2013 and section 68 C of the Zimbabwe Education Amendment Act [Chapter 25:04] 2020.

7.3.1.2. Financial Education

School Heads should spearhead formation of Cluster Governance Committees (CGCs) whose mandate is to coordinate capacity building programmes for school deputy heads, teachers, School Development Committees members, pupils, parents and guardians. Capacity building through Cluster Governance Committees (CGCs) is, therefore, a total systems approach. The programmes include, drawing School Development Committee Constitution, School Development Plans (SDPs) and drawing of school budgets. Capacity building programmes for school Heads, school Deputy Heads, Teachers, School Development Committees members, pupils, parents and guardians focus on assisting participants to be able to, read, interpret and implement documents on financial management, policies. Participants to capacity building programs also receive capacity building on maintaining school books of accounts, supervision and monitoring of procurement, school projects investments and auditing . Cluster Governance Committees enable schools to share their experiences and develop each other's capacity.

Auditing of schools is a collective effort which involve, self-auditing by individual departments and School Development Committees. Auditing of schools also involves external auditing by fellow School Development Committees, auditing firms and internal auditors. Auditing focuses on capacity building on sound financial management in addition to detecting fraud and errors. Private sector assists Cluster Governance Committees with personnel and finances to assist capacity building programmes initiated by Cluster Governance Committees (CGCs).

7.3.1.3 School Projects and Investment

Schools receive capacity building on running entrepreneurial activities in agriculture, physical education, mass displays, arts and crafts. Entrepreneurship activities supplement school budgets on curriculum development, school infrastructure development and school capacity building programmes. Income from entrepreneurship activities finance School Development Committee competitions on sound school financial Management. Winners are judged based on audit reports on individual schools.

Private sector complements school budgets by providing finances for School Development Committees competitions on sound school financial management practices. The Private sector also provides personnel to adjudicate competitions on sound school financial management.

Private sector provides personnel with appropriate skills who are either elected or co-opted into the School Development Committees.

7.3.2 Ministry of Primary and Secondary Education

The research revealed that School Development Committees had members and school bursars with low level education. School Development Committees lacked financial management knowledge. They also did not receive effective capacity building from District schools Inspector, District Accountant, Internal auditors, School cluster and non-governmental organisations. School heads with no financial background were promoted to run schools. The framework on school financial management requires introduction of policy on minimum qualifications of School Development Committee members so that stakeholders plus relevant skills individuals run school finances. The framework requires policy documents to be translated into indigenous languages in order to remove language barrier when stakeholders participate in school meetings and school governance.

The framework also requires deployment to schools by the Ministry of Primary and Secondary Education (the Ministry) school bursars/accounts clerks who are trained to run school finances. The Ministry takes full responsibility to employ these. This is because some schools fail to pay school bursars and account clerks with the right qualifications. The Ministry provides continuous monitoring and support to School Development Committees so that they remain on track and are held accountable in the performance of their duties. In this regard, the Ministry also introduces modules on financial management in teachers' colleges so that all members of teaching staff, and their school heads, get into schools with the knowledge to manage school finances.

The Ministry also provides funding to support continuous financial management training workshops for School Development Committees. The workshops capacitate School Development Committee members in acquiring knowledge and understanding on policies and legislation relevant to school governance. Stakeholders receive training on background and application of new or revised policies on financial management. The workshops are allocated adequate time on all aspects relevant to school financial management by School Development Committees. Individuals attending the workshops should not be rushed through issues. The workshops are conducted by individuals with hands on experiences on what is relevant to schools. Private sector complements Ministry of Education budgets on capacity building of school officials in charge of financial management. Private sector and Ministry of Education publicise through the radio, televisions, and social media the need to have sound financing and sound financial management in primary and secondary schools.

7.3.3 The Government of Zimbabwe

The Government issues policies on minimum qualifications of persons to be elected into the School Development Committees. Main focus is on recruiting competent stakeholder plus relevant skills individuals into School Development Committees. The Government reviews the Education Act 25:04 policy on fees defaulters so that parents do not abuse, and take advantage of the policy not to exclude pupils who do not pay fees and levies. Government supports School Development Committees' Constitutions on fees defaulters. The Government issues policies which punish individuals for irresponsible political interference on school financing. Policies released or revised by the government are dated and specific individuals are identified as contact persons to respond to questions about the policy. The Government formulates strategic communication plans with School Development Committees and these School Development Committees are made familiar with the contents of policies impacting on education so that they can implement them, and develop, their own governance policies from an informed point of view.

The private sector assists the government to raise community awareness on the need of sound financing and sound financial management in primary and secondary schools. The radio, television bill boards and flyers are examples of mechanisms used to raise community awareness on sound school financial management. The private sector also complements government budgets on financing education.

7.3.4 Universities

Financial management duties of school officials in charge of school finances require them to be able to write and also read financial management documents. This becomes a challenge because some of the School Development Committee members have low level of education and cannot write and read with understanding financial management documents written using English language, legal language and accounting language. School leaders with low level of education cannot read with understanding financial management documents that are not written in their vernacular language. Universities have the duty through their Faculties of Education and Language Institutes to translate financial management documents into vernacular language of the people affected by school financial management in line with the Stakeholder Theory.

School officials in charge of managing school finances lack financial management knowledge. Universities have the obligation through their faculties of Education to promote financial literacy in schools by holding short courses for school officials and their communities. The short courses would be on educational leadership, financial management, project planning and entrepreneurship. Figure 12 shows an example of a flyer inviting individuals to a university organised short course.

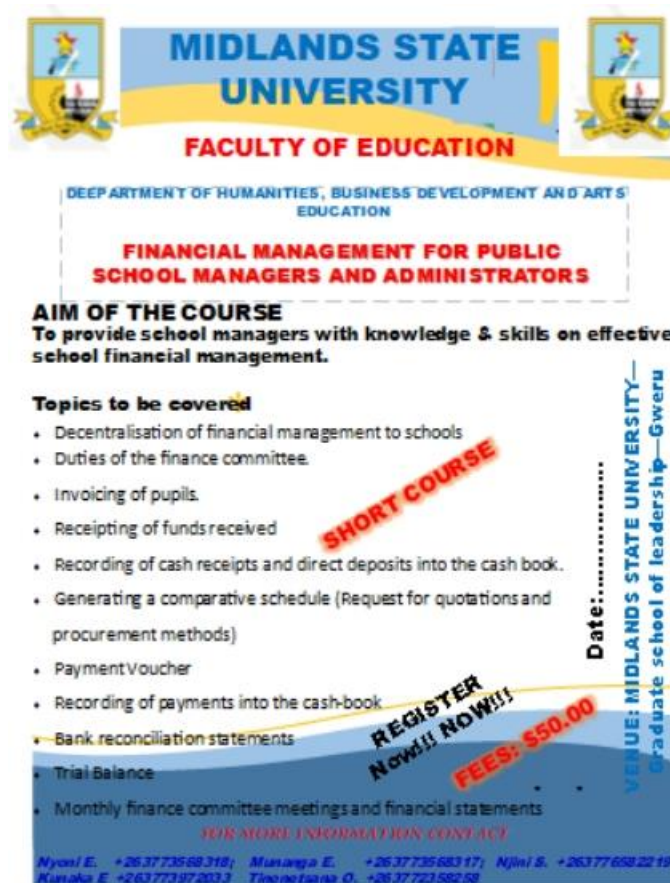


Figure 12: Example of an invitation to a course on school financial management

Universities also raise community awareness on school financial management through workshops, seminars and webinars.

7.4 Recommendations

The study on financial management policies and practices in secondary schools within the Kwekwe District of Zimbabwe recommends institutionalisation of effective financial management policies and practices in Kwekwe District through:

- ✓ Capacity building of school heads, teachers, School Development Committees members and parents themselves on school financial management,
- ✓ Translation of all documents that guide financial management in schools into vernacular languages of people affected by the documents,
- ✓ Regular annual auditing of all schools in Zimbabwe by internal auditors,
- ✓ Engaging school bursars and accounts clerks with qualifications in school financial management. The Ministry of Primary and Secondary Education in Zimbabwe should

shoulder the responsibility of engaging, deploying and meeting the salaries of the school bursars and clerks,

- ✓ Inclusion of module on financial management in teachers' training colleges and universities,
- ✓ Introducing a standard electronic financial management system for all schools in Zimbabwe,
- ✓ Appointing School Heads/Deputy Heads with financial management literacy, and
- ✓ Introducing policy on minimum qualifications of individuals elected into School Development Committees.

The researcher on Kwekwe District secondary schools acknowledges limitations to the study resulting from the huge geographical area which was difficult to access because of Covid-19 restrictions, costs involved and time limitations. The researcher acknowledges the need to have widened the study to cover more clusters and schools. Nevertheless, the findings from this study have added to and further exposed pertinent issues concerning financial policies and practice in the schools sampled. The results have largely demonstrated the need for effective financial policies and practices if schools are to manage effective teaching and learning as the main mandate. The study recommends further research on:

- Factors influencing school financial management policies and practices in secondary schools
- Strategies to enhance effective financial management policies and practices in secondary schools.
- Impact of government financial auditing programmes on financial management in secondary schools.
- Role of financial training programmes for school officials on financial management in secondary schools.

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Appendices

Appendix 1: Turnitin Report

Financial management policies and practices in selected secondary school clusters in Kwekwe District of Zimbabwe

by Stephen Njini

Submission date: 29-May-2024 09:18AM (UTC+0200)
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File name: Njini_PhD_Thesis_MAY_2024_FINAL_Turnitin_29-5-24.docx (15.41M)
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Appendix 2: Editor's Report



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OFFICE OF THE EDITOR

31 May 2024

TO WHOM IT MAY CONCERN

This serves to certify that I have undertaken technical editing and proofing to Stephen Njini (R0538270) thesis titled *Financial management policies and practices in selected secondary school clusters in Kwekwe District of Zimbabwe*.

Notwithstanding editorial work undertaken as certified, Stephen Njini is fully held responsible for judiciously effecting the necessary revisions, double-checks on references and other touch-ups –technical or otherwise as per editorial notes given.

Should you need further information on the above, do not hesitate to contact the undersigned.

Thank you

Dr H Mangeya (PhD)
Editor–The Dyke Journal

Appendix 3: Supervisors approval of research instruments

Mr Njini,

I received your research instruments and had the opportunity to look at them as well as evaluating them. The instruments consist of questionnaires and a structured interview schedule. This will enable the triangulation of data collected and thus help reduce the effects that the limitations of only one data collection method may have on conclusions/inferences drawn.

Most quantitative data will be collected using Likert scales. The scales mostly use the less popular even numbers of response categories instead of the popular odd numbers of response categories. In several instances spaces are provided for qualitative data to be added to illuminate some of the issues raised in the items.

Having cross-referenced the questionnaire and interview items to the research questions, **I am satisfied that all the research questions will be answered adequately.**

Attend to minor suggestions made using the track-change facility.

Thank you,

Dr. B.M. Sithole

Senior Lecturer, Department of Languages & Social Sciences Education

University of Botswana

Private Bag 00702

Gaborone

BOTSWANA

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Appendix 4: Ethical clearance

Fletcher High School
Private Bag 9054
Gweru
17 March 2021

The Chairman
Research and Postgraduate Studies
Midlands State University
P Bag 9055
Senga, Gweru

Dear Sir

RE: APPLICATION FOR ETHICAL CLEARANCE

Kindly find attached minutes of the faculty of education research ethics committee meeting on my application for ethical clearance. Also attached are supporting documents to the minutes.

I write to kindly request for an ethical clearance

Yours sincerely



Njini Stephen

Appendix 5: Application for Research Ethics Clearance

MIDLANDS STATE UNIVERSITY
FACULTY OF EDUCATION
FACULTY RESEARCH ETHICS COMMITTEE MEETING
DATE: 17 March 2021

Committee Members: Dr M Chauraya (Chair)
Prof S Muchemwa
Prof T Mushoriwa
Dr W Dzimir

Prof L R Mberengwa

REPORT ON THE COMMITTEE'S DELIBERATION ON MR S NJINI'S APPLICATION FOR RESEARCH ETHICS CLEARANCE

Introduction

The Committee received an application for research ethics clearance from Mr Stephen Njini, a DPhil candidate. The title of the proposed research study is: Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe. The study involves School Administrators, School Development Committee Members, and Financial Managers in Schools, District Education Offices, and Provincial Education Offices as participants.

The following documents were submitted to us:

The Application Letter;

The Information Sheets;

The Consent Form for the participants;

Data Collection Tools in the form of questionnaires and interview guides;

List of financial policies and other documents to be analysed.

The documents were circulated to the Committee Members to analyse and make their recommendations on the application.

Recommendation:

After analysing the application and the related documents, the Committee was satisfied that all the ethical considerations associated with the study had been adequately addressed. We therefore recommend that Mr S Njini be issued with a research ethics clearance for his DPhil research.

Using the numbering system adopted by the Faculty of Education Research Ethics Committee Mr Njini's ethics clearance certificate needs to be numbered as PHDED001/21.

On the basis of this report Mr Njini should now approach the University Research Ethics Sub-Committee through the Post Graduate Office for his research ethics clearance certificate.



Signed:

Date:

17/03/2021



Faculty Research Ethics Committee Chairperson

APPLICATION DETAILS

Personal Details			
Surname	NJINI	Registration No.	R 0538270
Forenames	STEPHEN		
Faculty	EDUCATION		
Department	APPLIED EDUCATION		
Degree Programme	Doctor of Philosophy in Education		
ContactEmail:stephennjin@gmail.com	Mobile No. 0716437269		
Type of Application (DPhil, MPhil, Masters Taught, Honours, Staff)	DPhil		
Status of Research Project			
Proposal defended?	Yes		
Fieldwork/ started?	No		
Pilot study/Fieldwork concluded?	No		
Qualification and Expertise of the Research			
Relevant experience	<p>I conducted research on (i) anti- HIV and ant- cancer properties of some indigenous plants in Zimbabwe. (ii) Recapitalisation of commercial banks in Zimbabwe.</p> <p>I have supervised undergraduate research projects at Zimbabwe Open University during the years 1996 to 2013. I as a Supervisor ensured that students were adhering to the research guidelines and respecting the ethical considerations in terms of questionnaires, interviews, data recording ,data keeping and reporting. I emphasised on adhering to confidentiality and privacy in the research process.</p> <p>I have a research article on procurement of goods and services in Zimbabwe schools .I intend to have the article published in due course. My PhD supervisors are going to be the co- authors.</p>		
Academic Qualifications	2011 Masters of Commerce in accounting degree		

Research Participants and Research Context			
Category of Participants	Minors (Under 18) <input type="checkbox"/> Adults (Over 18) <input checked="" type="checkbox"/> Unaccompanied minors <input type="checkbox"/> Orphaned <input type="checkbox"/> Mentally or Physically limited <input type="checkbox"/> Illiterate <input type="checkbox"/> Other <input type="checkbox"/>		
Level of Sensitivity	Low <input checked="" type="checkbox"/> Medium <input type="checkbox"/> High <input type="checkbox"/> Justify selected level...The study will just collect views from the participants and which means there are less chances of harm to the participants		
Research Location	Pre-school <input type="checkbox"/> Primary school <input type="checkbox"/> Secondary school <input checked="" type="checkbox"/> Tertiary institution <input type="checkbox"/> Private organisation <input type="checkbox"/> Community <input type="checkbox"/> Family <input type="checkbox"/> <input type="checkbox"/> Individual <input type="checkbox"/> Health Institution <input type="checkbox"/> Other <input type="checkbox"/> Specify.....		
Signed:			Date: 16 March ,2021
		2008 Bachelor of commerce in accounting degree 1994 Masters of Science in Chemistry Education degree 1990 Bachelor of Education(Chemistry) degree 1985 Certificate in Education	
Details of the Research			
Title of Research	Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe		
Details of Co-researchers	No Co-researchers		
Funding of Research	Self		
Research Design	Quantitative <input type="checkbox"/> Qualitative <input type="checkbox"/> Mixed Methods <input checked="" type="checkbox"/> Action Research <input type="checkbox"/> Other <input type="checkbox"/>		
Data Collection Tools	Experimental <input type="checkbox"/> Structured Interviews <input type="checkbox"/> Semi- Structured Interviews <input type="checkbox"/> Open Ended Interviews <input checked="" type="checkbox"/> Participatory Observations <input type="checkbox"/> Questionnaires/Survey <input checked="" type="checkbox"/> Non-participatory Observations <input type="checkbox"/> Other <input type="checkbox"/>		

		<input checked="" type="checkbox"/> Tertiary institution <input type="checkbox"/> Private organisation <input type="checkbox"/> Community Individual <input type="checkbox"/> Health Institution <input type="checkbox"/>
Signed:		Date: 29

do not approve the application.

trysm

Supervisor 2: I Dr B M. Sithole (full name) I do approve / ~~do not approve~~ the application.

re *Uphul*

04/12/2021

Endorsement of the Ethics Application

Supervisor 1: I _____ (full name) I do approve the application/ do not approve the application .

Signature _____ Date _____

Supervisor 2: I _____ (full name) I do approve / do not approve the application.

Signature _____ Date _____

Chairperson of Department

Signature _____ Date _____

Faculty Representative (Research Ethics Committee)

Signature _____ Date _____

DECLARATION OF RESPONSIBILITY

I/We the undersigned do solemnly declare that:

I am/We are aware of the of Midlands State University Research Ethics Policy and hence subscribe and follow the principles of

- *Voluntary participation in research*
- *Informed consent*
- *Confidentiality and anonymity of respondents*
- *Trust and honesty*
- *Safety in participation*

I am/We are aware what plagiarism entails as articulated in Midlands State University Research Ethics Policy and hence hereby undertake to acknowledge all sources of information and where credibility is due.

I am/We are aware that any data collected during the course of the research belong to the University and hence do hereby undertake to transfer all raw data to the relevant department.

I/We understand that any amendment to the approved protocol needs to be reviewed by the Research Ethics Committee before commencement of any data collection. Non-compliance implies that approval will be null and void.

Njini Stephen
Applicant


Signature

16/03/2021
Date

Supervisor 1

Signature

Date

Supervisor 2

Signature

Date

_____ m _____ ^{tryon} Chital _____ 04/02/2021

Appendix 6: Letters of approval of ethical clearance and ethical clearance letter

MIDLANDS STATE UNIVERSITY
RESEARCH & POSTGRADUATE STUDIES OFFICE

MEMORANDUM

18 March 2021

Mr Njini
Fletcher High School
Private Bag 9054
Gweru

Dear Mr Njini

**RE: APPROVAL FOR ETHICAL CLEARANCE NUMBER PHDED001/21 FOR A
RESEARCH TITLED "FINANCIAL MANAGEMENT POLICIES AND
PRACTICES IN SELECTED SECONDARY SCHOOL CLUSTERS IN
KWEKWE DISTRICT OF ZIMBABWE".**

Reference is made to the above.

I am pleased to inform you that your application for ethical clearance of the above mentioned study was approved based on the recommendation of the Faculty Research Ethics Committee.

The ethical clearance is valid for the duration of study.

Yours faithfully



Dr D. K. Nyahunzvi
Chairperson - Research Ethics Committee

cc: Executive Dean - Research and Postgraduate Studies
Executive Dean - Faculty of Education
Chairperson - Department of Applied Education



MIDLANDS STATE UNIVERSITY

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RESEARCH & POSTGRADUATE STUDIES OFFICE

18 March 2021

To whom it may concern

RE: ETHICAL CLEARANCE NUMBER PHDED001/21

This letter serves to confirm that Mr Stephen Njini is a bona fide registered student at Midlands State University in the Faculty of Education and his research topic entitled "Financial Management Policies and Practices in Selected Secondary School Clusters in Kwekwe District of Zimbabwe", went through the Research Ethics clearance process and it was found to meet the minimum requirements as prescribed in the Research Ethics Policy.

May you kindly assist him with information relating to his study.

Yours Sincerely

Prof. L. Chikoko
Executive Dean

Appendix 7: Invitation letter to participate in a research study and consent form

**Fletcher High School
Private Bag 9054
Gweru**

Invitation to participate in a research study

My name is Njini Stephen and I am presently studying for a Doctor of Philosophy degree in Education with Midlands State University. My supervisors are, Professor Thomas Edwin Buabeng Assan (+2782 200 7883) (North-West University- South Africa)

Dr B. M. Sithole (+267 72163937) (University of Botswana- Botswana)

I hereby kindly invite you to participate in my research study. I am required as part of my Doctoral programme to conduct research on an aspect of interest with a view of contributing to our knowledge and understanding of the issue under study. The purpose of my study is to explore the scope of financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe, factors influencing school financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe, assess ways in which financial management challenges in secondary schools within the Kwekwe district of Zimbabwe are manifest and to develop strategies to enhance effective financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe.

My study data collection instruments will be questionnaires, unstructured interview protocols and document analysis from schools. Each interview will take 35 – 45 minutes. Interviews will be tape recorded for data analysis purposes. The documents shall include, audit reports, audit management letters, minutes, asset registers and payment vouchers. .

You have been identified based on your role in school financial management policies and practices. I will observe confidentiality. I will protect you from physical and psychological harm. At no time will your name or school be disclosed in the report of the study. Fictitious names will be used.

Your participation is voluntary, and you will have the right to withdraw if you so wish any time for any reason.

The study's findings are meant for educational purposes only.

Yours Sincerely

Njini Stephen
0716437269

Kindly complete this consent form by ticking (✓) the appropriate box if you agree to participate in the research entitled, *Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe*.

	I hereby give free and informed consent to participate in the above-mentioned research study	
	I understand what the study is about and why I have been approached to participate	
	I understand what the potential benefits and risks are	
	I grant the researcher permission to tape record our discussion(s)	
	I give the researcher permission to make use of the information collected from my participation for research purposes only	

Participant's Signature..... Date.....

Researcher's Signature..... Date.....

Appendix 8: Letter of introduction and questionnaires

Fletcher High School
Private Bag 9055
Gweru

RE: Letter of introduction

My name is Stephen Njini. I am a Doctor of Philosophy student at Midlands State University in the department of applied education. I am carrying out research on Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe. I write to kindly ask for your cooperation in completing this questionnaire truthfully. Your individual responses will remain confidential.

Yours Sincerely

Njini. S

Questionnaire for school heads, deputy heads, heads of departments, senior teachers, School Development Committee chairperson, vice chairperson, treasure

Section A

Biography

This section requires information on your personal details relevant to this study. Kindly complete the spaces provided.

1. Indicate your position in the school by ticking (✓) the appropriate box:

School Development Committees Chairperson	
School Development Committees Vice Chairperson	
School head	
School deputy head	
School Development Committees Treasurer	
Senior teacher	
Head of department	
Other(specify)	

2. State your highest academic qualifications by ticking (✓) the appropriate box

Level	Highest qualification
Grade seven	
ZJC	
O Level	
A Level	
First degree	
Master's degree	
Doctorate	
Other (specify)	

3. State your highest professional qualification by ticking (✓) the appropriate box

Level	Highest qualification
National Certificate	
Diploma	
Post Graduate Certificate	
First Degree	
Master's Degree	
Doctorate	
Other (specify)	

4. Indicate----- by means of a tick (✓) your experience in giving professional guidance on financial management in schools

Years of experience in giving professional guidance on financial management in schools	
1	
2	
2	
4	
5	
Above 5(specify)	

Section B

Nature and Scope of financial management policies and practices in schools

1. Sources of financial resources in schools

This section seeks to find out the sources of financial resources in your school.

Indicate by means of a tick (✓) how often your school receives funding from each of the following sources. You are free to give comment(s) in the space provided.

	Always	Sometimes	Not sure	Never
	(1)	(2)	(3)	(4)
Parents				
School projects				
Government (e.g. Grant)				
Responsible Authority				
Donor community				
Other (Please specify)				

2. Availability of documents to guide financial management

This section seeks to find out the availability of documents to guide financial management in your school. Indicate by means of a tick (✓) the availability of the listed documents in your school. You are free to give comment(s) in the space provided.

	Available and adequate	Available but not adequate	Not sure	Not available
	(1)	(2)	(3)	(4)
Constitution of Zimbabwe Amendment (No.20) Act 2013				
Public finance management Act 22.19				
Public procurement and disposal of public assets Act 22.23				
Education Act 25:04				
Statutory instrument 87 of 1992				
Administration and finance circular minute No 6 of 1994				
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)				
Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019].				
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)				
Financial Management module (Commonwealth Secretariat 1993)				
Accounting officer's instructions (P 70)				

3. Assistance to manage school finance obtained from documents on financial management

This section seeks to find out the extent each of the listed documents assists your school in managing school finances.

Indicate by means of a tick (✓) the extent you find each of the listed documents helpful in managing school finances in your school. You are free to give comment (s) in the space provided.

	Very Helpful	Helpful	Not sure	Somewhat Helpful	Not Helpful
	(1)	(2)	(3)	(4)	(5)
Constitution of Zimbabwe Amendment (No.20) Act 2013					
Public finance management Act 22.19					
Public procurement and disposal of public assets Act 22.23					

Education Act 25:04					
Statutory instrument 87 of 1992					
Administration and finance circular minute No 6 of 1994					
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)					
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)					
Financial Management module (Commonwealth Secretariat 1993)					
Accounting officer's instructions (P 70)					

4. Practices in financial management

This section seeks to find out your school's practices in financial management.

Indicate by means of a tick (✓) how often your school performs the listed activities. You are free to give comment(s) in the space provided.

	Always	Sometimes	Not sure	Never
	(1)	(2)	(3)	(4)
Presentation of school budget to parents before the beginning of the year.				
Submission of annual and individual procurement plans to the Secretary of Education by 31 st of January				
Putting all procurements to tender				
School procurement committee manages all procurements				
Payments are authorised by finance committee				
Drawing of bank reconciliation statements				
Annual physical check of movable assets				
Monthly checks of stocks by school Head				
Monthly certification of Main Cash Book by school Head				

5. Assistance on understanding financial management policies and practices

This section seeks to get information on the assistance your school gets to understand financial management policies and practices from the listed individuals and organisations. Indicate by means of a tick (✓) how often your school gets assistance from the listed individuals and organisations. You are free to comment in the space provided.

	Often	Not sure	Rarely	Never
	(1)	(2)	(3)	(4)
District schools Inspector				
District Accountant				
Internal Auditors				
Schools Cluster				
Non- governmental organisations				
Other (specify				

C. Factors influencing financial management policies and practices in schools

This section seeks to identify factors influencing school financial management policies and practices in your school. Indicate by means of a tick (✓) the extent you agree with the statements under each subheading. You are free to give a comment in the spaces provided.

(i) Drawing of school Budget

This item seeks to identify your views on budget preparation and management in your school. Indicate by means of a tick (✓) the extent you agree with the statements in the provided table. You are free to comment in the spaces provided under the table.

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
	(1)	(2)	(3)	(4)	(5)
Schools have 5 year development plans					
The Head prepares the budget with the assistance of the Finance Sub-Committee					
Finance committee seeks submissions from teachers, school departments and other relevant parties when drafting the school budget.					
School Development Committee lack knowledge on drawing a school budget					
School budget allocations are decentralised to individual user departments					
Inflation is a challenge on school budgets					
Budgeting process involves setting targets upon which performance is measured against					
Teachers lack interest in drawing a school budget					
Most members of the School Development Committee lack interest in drawing a school budget					
Expected finances are matched with expected expenditures in schools					

Ministry of Education reduces the amount budgeted for by the school when approving school budgets.					
--	--	--	--	--	--

(ii) Financial controls

This item seeks to investigate your views on financial controls in your school. Indicate by means of a tick (✓) the extent you agree with the statements in the provided table. You are free to comment in the spaces provided under the table.

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
	(1)	(2)	(3)	(4)	(5)
There is appropriate supervision of junior staff by their seniors.					
Finance committees audit their income and expenditure every month.					
All school members with financial responsibilities have a clear understanding of their respective roles.					
Accounts department does NOT produce statements of income and expenditure on time.					
All monies received are expended on purposes for which they were intended.					
Actual expenditure is compared with budgets and explanations for the variances are obtained.					
Schools face challenges in maintaining an asset register					
Schools face challenges in maintaining a stock control register					
A registered auditor/auditing firm audits schools' finances every year					
Schools maintain up to date security items register					
Expenditures are supported by payment vouchers					
Expenditures are supported by comparative schedules.					

(iii) Financial management

This section seeks to elicit your views on execution of financial management (prudence and accountability) in your school.

Indicate by means of a tick (✓) the extent you agree with the statements in the provided table. You are free to comment in the spaces provided under the table.

	Strongly disagree	Disagree	Not sure	Agree	Strongly disagree
	(1)	(2)	(3)	(4)	(5)
Schools have enough cash to meet its obligations effectively as and when they fall due					
Fees charges are appropriate to cover the costs of running departments					
Fees are dully collected					
Fees are dully banked					
Outstanding bills are dully paid					
Schools increase fees from time to time					
Some of the schools' operations are run on debt.					
Schools have clear financial performance indicators					
Development projects are adequately financed					
Schools experience unbudgeted expenditure					
schools experience fruitless expenditure					
schools experience wasteful expenditure					
School projects are completed timeously					

D: Challenges faced by School Development Committees in financial management policies and practices.

This section seeks to identify challenges faced by School Development Committees in financial management policies and practices.

Indicate by means of a tick (✓) the extent you agree with the statements in the table provided. You are free to comment in the spaces provided under the table.

	Strongly disagree	Disagree	Not Sure	Agree	Strongly Agree
	(1)	(2)	(3)	(4)	(5)
Schools lack appropriate human expertise on school financial management.					
Internal auditors are not consistent in reviewing compliance of schools with the regulations.					
Schools do not adhere to policy guidelines on financial management					
Schools do not have a clear policy framework on financial management					

Financial management in the schools is affected by individuals in school management committees with different motives					
School financial management is affected by divisions in the schools					
Schools financial management is affected by corruption					
Schools financial management is affected by lack of a framework on structure of an annual budget					
Schools financial management is affected by lack of knowledge to draw an annual procurement plan					
Schools financial management is affected by lack of knowledge to draw an individual procurement plan					

E: Strategies to enhance effective financial management policies and practices in schools

This section seeks to find out strategies to enhance effective financial management policies and practices in schools in order of importance from 1 to 10. 1 represents the most important strategy while 10 represents the least important strategy.

Indicate by means of a number 1 to 10 starting with 1 as the most important and 10 as the least important, the order in which the listed strategies should be introduced in schools.

	Priority
Introducing an electronic financial management framework for schools	
Capacity building of parents on school financial management	
Capacity building of school Heads/Deputy Heads on financial management	
Capacity building of School Development committee on school financial management	
Having a module on school financial management in teacher training curriculum at University level and Diploma level.	
Auditing of schools annually	
Submission of monthly reports to Ministry of education	
Appointment of school Heads/Deputy Heads with financial management literacy	
Appointment of School Development Committee members with appropriate skills	
Ministry of Primary and Secondary Education deploying to every school Bursars/Accounts clerks trained in school financial management	

Thank you for answering the questionnaire

Questionnaire for internal auditors, district schools inspector, district accountant, provincial accounting assistant

Section A

Biography

This question requires information on your personal details which will be relevant to this study. Kindly complete the spaces provided.

Indicate your position by ticking (✓) the appropriate box

District accountant	
Internal auditor	
District schools inspector	
Provincial accountant assistant	
Other (specify)	

2. State your highest academic qualifications by ticking (✓) the appropriate box

Level	Highest qualification
ZJC	
O Level	
A Level	
First degree	
Master's degree	
Doctorate	
Other (specify)	

. State your highest professional qualification by ticking (✓) the appropriate box

Level	Highest qualification
National Certificate	
Diploma	
Post Graduate Certificate	
First Degree	
Master's Degree	
Doctorate	
Other (specify)	

4. Indicate by means of a tick (✓) your experience in giving professional guidance on financial management in schools

Years of experience in giving professional guidance on financial management in schools	
1	
2	
2	
4	
5	
Above 5(specify)	

Section B

Nature and Scope of financial management policies and practices in schools

1. Sources of financial resources in schools

This section seeks to find out the sources of financial resources in your schools.

Indicate by means of a tick (✓) how often your schools receive funding from each of the following sources. You are free to give comment(s) in the space provided.

	Always	Sometimes	Not sure	Never
	(1)	(2)	(3)	(4)
Parents				
School projects				
Government (e.g. Grant)				
Responsible Authority				
Donor community				
Other (Please specify)				

2. Availability of documents to guide financial management

This section seeks to find out the availability of documents to guide financial management in your schools.

Indicate by means of a tick (✓) the availability of the listed documents in your schools. You are free to give comment(s) in the space provided.

	Available and adequate	Available but not adequate	Not sure	Not available
	(1)	(2)	(3)	(4)
Constitution of Zimbabwe Amendment (No.20) Act 2013				
Public finance management Act 22.19				
Public procurement and disposal of public assets Act 22.23				
Education Act 25:04				
Statutory instrument 87 of 1992				
Administration and finance circular minute No 6 of 1994				
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)				

Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019].				
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)				
Financial Management module (Commonwealth Secretariat 1993)				
Accounting officer's instructions (P 70)				

3. Assistance to manage school finance obtained from documents on financial management

This section seeks to find out the extent each of the listed documents assists your schools in managing school finances.

Indicate by means of a tick (✓) the extent you find each of the listed documents helpful in managing school finances in your schools. You are free to give comment (s) in the space provided.

	Very Helpful	Helpful	Not sure	Somewhat Helpful	Not Helpful
	(1)	(2)	(3)	(4)	(5)
Constitution of Zimbabwe Amendment (No.20) Act 2013					
Public finance management Act 22.19					
Public procurement and disposal of public assets Act 22.23					
Education Act 25:04					
Statutory instrument 87 of 1992					
Administration and finance circular minute No 6 of 1994					
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)					
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)					
Financial Management module (Commonwealth Secretariat 1993)					
Accounting officer's instructions (P 70)					

4. Practices in financial management

This section seeks to find out your schools' practices in financial management.

Indicate by means of a tick (✓) how often your schools perform the listed activities. You are free to give comment(s) in the space provided.

	Always	Sometimes	Not sure	Never
	(1)	(2)	(3)	(4)
Presentation of school budget to parents before the beginning of the year.				
Submission of annual and individual procurement plans to the Secretary of Education by 31 st of January				
Putting all procurements to tender				
School procurement committee manage all procurements				
Payments are authorised by finance committee				
Drawing of bank reconciliation statements				
Annual physical check of movable assets				
Monthly checks of stocks by school Head				
Monthly certification of Main Cash Book by school Head				

5. Assistance on understanding financial management policies and practices

This section seeks to get information on the assistance your schools get to understand financial management policies and practices from the listed individuals and organisations. Indicate by means of a tick (✓) how often your schools get assistance from the listed individuals and organisations. You are free to comment in the space provided.

	Often	Not sure	Rarely	Never
	(1)	(2)	(3)	(4)
District schools Inspector				
District Accountant				
Internal Auditors				
Schools Cluster				
Non- governmental organisations				
Other (specify				

C. Factors influencing financial management policies and practices in schools

This section seeks to identify factors influencing school financial management policies and practices in your schools. Indicate by means of a tick (✓) the extent you agree with the statements under each subheading. You are free to give a comment in the spaces provided.

(i) Drawing of school Budget

This item seeks to identify your views on budget preparation and management in your school. Indicate by means of a tick (✓) the extent you agree with the statements in the provided table. You are free to comment in the spaces provided under the table.

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
	(1)	(2)	(3)	(4)	(5)
Schools have 5 year development plans					
The Head prepares the budget with the assistance of the Finance Sub-Committee					
Finance committee seeks submissions from teachers, school departments and other relevant parties when drafting the school budget.					
School Development Committee lack knowledge on drawing a school budget					
School budget allocations are decentralised to individual user departments					
Inflation is a challenge on school budgets					
Budgeting process involves setting targets upon which performance is measured against					
Teachers lack interest in drawing a school budget					
Most members of the School Development Committee lack interest in drawing a school budget					
Expected finances are matched with expected expenditures in schools					
Ministry of Education reduces the amount budgeted for by the school when approving school budgets.					

(ii)Financial controls

This item seeks to investigate your views on financial controls in your school. Indicate by means of a tick (✓) the extent you agree with the statements in the provided table. You are free to comment in the spaces provided under the table.

	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
	(1)	(2)	(3)	(4)	(5)
There is appropriate supervision of junior staff by their seniors.					
Finance committees audit their income and expenditure every month.					
All school members with financial responsibilities have a clear understanding of their respective roles.					

Accounts department does NOT produce statements of income and expenditure on time.					
All monies received are expended on purposes for which they were intended.					
Actual expenditure is compared with budgets and explanations for the variances are obtained.					
Schools face challenges in maintaining an asset register					
Schools face challenges in maintaining a stock control register					
A registered auditor/auditing firm audits schools' finances every year					
Schools maintain up to date security items register					
Expenditures are supported by payment vouchers					
Expenditures are supported by comparative schedules.					

(iii) Financial management

This section seeks to elicit your views on execution of financial management (prudence and accountability) in your schools.

Indicate by means of a tick (✓) the extent you agree with the statements in the provided table. You are free to comment in the spaces provided under the table.

	Strongly disagree	Disagree	Not sure	Agree	Strongly disagree
	(1)	(2)	(3)	(4)	(5)
Schools have enough cash to meet its obligations effectively as and when they fall due					
Fees charges are appropriate to cover the costs of running departments					
Fees are dully collected					
Fees are dully banked					
Outstanding bills are dully paid					
Schools increase fees from time to time					
Some schools' operations are run on debt.					
Schools have clear financial performance indicators					
Development projects are adequately financed					
Schools experience unbudgeted expenditure					
schools experience fruitless expenditure					

schools experience wasteful expenditure					
School projects are completed timeously					

D: Challenges faced by School Development Committees in financial management policies and practices.

This section seeks to identify challenges faced by School Development Committees in financial management policies and practices.

Indicate by means of a tick (✓) the extent you agree with the statements in the table provided. You are free to comment in the spaces provided under the table.

	Strongly disagree	Disagree	Not Sure	Agree	Strongly Agree
	(1)	(2)	(3)	(4)	(5)
Schools lack appropriate human expertise on school financial management.					
Internal auditors are not consistent in reviewing compliance of schools with the regulations.					
Schools do not adhere to policy guidelines on financial management					
Schools do not have a clear policy framework on financial management					
Financial management in the schools is affected by individuals in school management committees with different motives					
School financial management is affected by divisions in the schools					
Schools financial management is affected by corruption					
Schools financial management is affected by lack of a framework on structure of an annual budget					
Schools financial management is affected by lack of knowledge to draw an annual procurement plan					
Schools financial management is affected by lack of knowledge to draw an individual procurement plan					

E: Strategies to enhance effective financial management policies and practices in schools

This section seeks to find out strategies to enhance effective financial management policies and practices in schools in order of importance from 1 to 10. 1 represents the most important strategy while 10 represents the least important strategy.

Indicate by means of a number 1 to 10 starting with 1 as the most important and 10 as the least important, the order in which the listed strategies should be introduced in schools.

	Priority
Introducing an electronic financial management framework for schools	
Capacity building of parents on school financial management	
Capacity building of school Heads/Deputy Heads on financial management	
Capacity building of School Development committee on school financial management	
Having a module on school financial management in teacher training curriculum at University level and Diploma level.	
Auditing of schools annually	
Submission of monthly reports to Ministry of education	
Appointment of school Heads/Deputy Heads with financial management literacy	
Appointment of School Development Committee members with appropriate skills	
Ministry of Primary and Secondary Education deploying to every school Bursars	

Thank you for answering the questionnaire

Appendix 9: Unstructured interview questions

1. What are the sources of finance in your school?
2. What role does the School Development Committee play in the administration of finances in your school?
3. What is your comment on the way the school finance committee is operating at your school?
4. What is your comment on the way the School procurement committee is operating at your school?
5. Does the finance department in the Ministry of Primary and Secondary Education advise and monitor your school on financial administration?
6. What are the financial management challenges faced by your School Development Committee?
7. What strategies need to be put in place to enhance effective implementation of finance policies in your school?

Appendix 10: Unstructured interview questions

For internal auditor, district accountant/provincial accountant assistant and district schools inspector

1. What are the sources of finance in your schools?
2. What role does the school development committee play in the administration of finances in your schools?
3. What is your comment on the way the school finance committee is operating at your schools?
4. What is your comment on the way the School procurement committee is operating at your schools?
5. How often do you advise and monitor your schools on financial administration?
6. What are the financial management challenges faced by your School Development Committees?
7. What strategies need to be put in place to enhance effective implementation of finance policies in your schools?

Appendix 11: Application letter to Permanent Secretary of Primary and Secondary Education

Fletcher High School
Private Bag 9054
Gweru
The Permanent Secretary
Ministry of Primary and Secondary Education
P.O. Box 89
Causeway
Harare

RE: REQUEST FOR PERMISSION TO CARRY OUT RESEARCH IN KWEKWE DISTRICT OF THE MIDLANDS PROVINCE IN ZIMBABWE

I hereby write to apply for permission to carry out research in selected secondary school clusters in Kwekwe district of the Midlands province in Zimbabwe.

My name is Stephen Njini and I am presently studying for a Doctor of Philosophy degree with Midlands State University in Zimbabwe. As part of my Doctoral programme, I am required to conduct research on any aspect of interest with a view to making a contribution to our knowledge and understanding of the issue under study. The title of my research project is, Financial Management Policies and Practices in Secondary Schools within Kwekwe District of Zimbabwe

My supervisors are,

Professor Thomas Edwin Buabeng Assan(+2782 200 7883) (North-West University- South Africa)

Dr B. M. Sithole (+267 72163937) (University of Botswana- Botswana)

The purpose of the study is to explore the scope of financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe, factors influencing school financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe, assess ways in which financial management challenges in secondary schools within the Kwekwe district of Zimbabwe are manifested and to develop strategies to enhance effective financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe.

Worrisome at present is that despite the existence of policy guidelines on financial management, there still exist reports of rampant financial mismanagement practices in schools. The findings of this study will provide valuable insights to education ministries, education planners, school heads, teachers, school financial administrators, school development partners and school communities the world over on how to close the gap between policies and practices in school financial management.

The study will involve Heads, Deputy Heads, Heads of Departments, School Development Committee Chairmen, Vice Chairmen and Treasures in four clusters in Kwekwe district as well as Kwekwe District Schools Inspector, Kwekwe District Accountant and Midlands Provincial Head of internal auditors. Data collection instruments will be questionnaires, unstructured

interview protocols and school documents such as audit reports, audit management letters, minutes, asset registers and payment vouchers. Each interview will take 35 – 45 minutes. I undertake to observe confidentiality and to protect the participants from physical and psychological harm. No names of the schools and persons shall be used in any reports of my research. All participants will be asked to participate voluntarily in the study and may withdraw at any time should they so wish.

I promise to provide my completed research article to The Secretary, Ministry of Primary and Secondary Education, The Provincial Education Director, Midlands Province, The District Schools Inspector Gweru district and District Schools Inspector Kwekwe district.

Yours Sincerely
Njini Stephen
0716437269

Appendix 12: Letter of approval from Permanent Secretary of Primary and Secondary



Appendix 13: Application letter to Provincial Education Director/District Schools Inspector

Fletcher High School
Private Bag 9054
Gweru

The Provincial Education Director/District Schools Inspector/Head

RE: APPLICATION FOR PERMISSION TO CARRYOUT RESEARCH

My name is Njini Stephen and I am presently studying for a Doctor of Philosophy degree in Applied Education with Midlands State University. My supervisors are, Professor Thomas Edwin Buabeng Assan(+2782 200 7883) (North-West University- South Africa)

Dr B. M. Sithole (+267 72163937) (University of Botswana- Botswana)

I am required as part of my Doctoral programme to conduct research on an aspect of interest with a view of contributing to our knowledge and understanding of the issue under study. The purpose of my study is to explore the scope of financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe, factors influencing school financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe, assess ways in which financial management challenges in secondary schools within the Kwekwe district of Zimbabwe are manifest and to develop strategies to enhance effective financial management policies and practices in secondary schools within the Kwekwe district of Zimbabwe.

I was granted permission to carry out the study by the Permanent Secretary Ministry of Primary and Secondary Education, Provincial Education Director Midlands Province/District Schools Inspector Kwekwe District. I am now seeking for permission to distribute questionnaires, carry out unstructured interviews and read financial documents in your secondary school(s).

Yours Sincerely
Njini Stephen
0716437269

Appendix 14: Letter of Approval from the Provincial Education Director (Midlands)

All communications should be
addressed to "The Provincial
Education Director"
Telephone: 054- 222460

Fax: 054- 226482



Ministry of Primary and Secondary Education
P.O. Box 737
GWERU

06 April 2021

Stephen Njini,
Fletcher High School
P. Bag 90541
Gweru

Dear Sir/Madam

APPLICATION FOR PERMISSION TO CARRY OUT RESEARCH IN SELECTED SCHOOLS IN MIDLANDS PROVINCE: KWEKWE DISTRICT SECONDARY SCHOOLS.

Permission to carry out a Research on:-

"FACTORS INFLUENCING SCHOOL FINANCIAL MANAGEMENT POLICIES AND PRACTICES IN SELECTED SECONDARY SCHOOL CLUSTERS IN KWEKWE DISTRICT OF ZIMBABWE"

In the Midlands Province has been granted on these conditions.

1. That in carrying out this you do not disturb the learning and teaching programmes in schools.
2. That you avail the Ministry of Primary and Secondary Education with a copy of your research findings.
3. That this permission can be withdrawn at anytime by the Provincial Education Director or by any higher officer.

The Education Director Provincial wishes you success in your research work and in your University College Studies.

A. ZAHILE
ACTING PROVINCIAL EDUCATION DIRECTOR: MIDLANDS

MINISTRY OF PRY. & SEC. EDUCATION
DEPUTY P.E.D. (PRIMARY)
MIDLANDS PROVINCE

06 APR 2021

P.O. BOX 737, GWERU
ZIMBABWE TEL: 054-2226781

Appendix 15: Letter of approval from Kwekwe District Schools Inspector

Fletcher High School
Private Bag 9054
Gweru

6 April, 2021

The District Schools Inspector
Ministry of Primary and Secondary Education
P.O. Box 679
Kwekwe

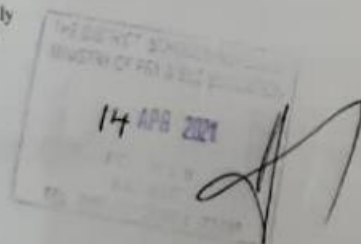
RE: APPLICATION FOR PERMISSION TO CARRYOUT RESEARCH

My name is Njini Stephen and I am presently studying for a Doctor of Philosophy degree in Education with Midlands State University. My supervisors are, Professor Thomas Edwin Buabeng Assan (+2782 200 7883) (North-West University- South Africa) and Dr B. M. Sithole (+267 72163937) (University of Botswana- Botswana).

I am required as part of my Doctoral programme to conduct research on an aspect of interest with a view of contributing to our knowledge and understanding of the issue under study. The purpose of my study is to explore the scope of financial management policies and practices in selected secondary school clusters in Kwekwe district of Zimbabwe, factors influencing school financial management policies and practices in selected secondary school clusters in Kwekwe district of Zimbabwe, assess ways in which financial management challenges in selected secondary school clusters in Kwekwe district of Zimbabwe are manifested and to develop strategies to enhance effective financial management policies and practices in selected secondary school clusters in Kwekwe district of Zimbabwe.

I was granted permission to carry out the study by the Permanent Secretary Ministry of Primary and Secondary Education and Provincial Education Director Midlands. I am now seeking for permission to distribute questionnaires, carry out unstructured interviews and read financial documents in your secondary schools.

Yours Sincerely
Njini Stephen
0716437269



Appendix 16: Letter of Approval From A Local Chief

