

Optimizing Revenue Collection in Secondary Schools: A Study of Strategies in Mudzi District, Zimbabwe.

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ABSTRACT

Revenue collection remains a perennial challenge for secondary schools in Zimbabwe, hindering their ability to provide quality education. This study investigates strategies to and challenges affecting revenue collection in Mudzi District secondary schools. A mixed-methods approach, combining surveys, in-depth interviews and document analysis, provides a comprehensive understanding. Findings reveal inadequate infrastructure, inefficient fee collection systems, limited parental engagement and corruption as significant obstacles. Effective strategies identified include embracing digital payment systems, fostering community partnerships and enhancing school leadership accountability. This research informs evidence-based policy reforms, providing actionable recommendations for educators, policymakers and stakeholders to optimize revenue collection, ensuring sustainable educational development.

Keywords: revenue collection, educational finance, sustainability

INTRODUCTION

Effective revenue collection is crucial for secondary schools to provide quality education, maintain infrastructure and ensure sustainability. However, many schools in Zimbabwe face significant revenue collection challenges, compromising their ability to deliver essential services. Mudzi District, located in Mashonaland East province, is no exception. This study investigates strategies to foster and challenges affecting revenue collection in Mudzi District secondary schools. Zimbabwe's education sector has experienced significant financial constraints, exacerbated by economic instability, inflation and declining government funding (MoPSE, 2020). Secondary schools rely heavily on tuition fees, levies and grants to supplement government allocations. Efficient revenue collection is vital to bridge the funding gap. Despite efforts to improve revenue collection, Mudzi District secondary schools continue to face challenges including inadequate infrastructure and resources, inefficient fee collection systems, limited parental engagement and support, and corruption and financial mismanagement (Ndongwe et al. 2024). These challenges hinder schools' ability to provide quality education, compromising the future of Zimbabwe's youth.

Research objectives

1. Investigate existing revenue collection strategies in secondary schools.
2. Analyse challenges affecting revenue collection.
3. Identify optimization strategies.

Key inquiry question

To what extent are revenue collection strategies employed by secondary school heads in Mudzi effective?

Research Questions

1. What strategies are currently employed by secondary schools in Mudzi District to collect revenue?

2. What challenges affect revenue collection in these schools?
3. How can revenue collection be optimized to ensure sustainability and quality education?

THEORETICAL FRAMEWORK

The Educational Finance Framework (EFF) is a conceptual structure designed by Dan Toma (1996) as a systems-oriented approach to understanding how educational institutions finance operations, focusing on four interrelated components: resource acquisition, resource allocation, resource utilization, and resource evaluation. Toma (1996) emphasizes that these components form a cyclical, feedback-driven system: acquisition enables allocation; allocation leads to utilization; utilization requires evaluation; and evaluation influences future acquisition strategies.

Key Components of Educational Finance Framework

The Educational Finance Framework by Toma (1996) identifies four key components: resource acquisition, resource allocation, resource utilization, and resource evaluation.

Resource Acquisition

This component refers to obtaining financial resources from various sources to support educational activities. Financial sources in education include government funding, tuition fees, donations, grants, fundraising events and private investments. The component further has key considerations such as ensuring diversity of funding sources, optimizing funding levels and managing relationships with stakeholders. Toma (1996) argues that schools must actively mobilize and diversify funding sources to mitigate reliance on any single, potentially unstable stream. Njini, et.al. (2021) concur with Toma and document how Zimbabwean secondary schools tap into parental fees, income-generating projects (IGPs), government grants, and alumni networks, noting that well managed diversification can buffer against funding shocks. According to Chikoko, et.al. (2020), overreliance on public funding hampers progress toward SDG-4, underscoring the need for innovative acquisition strategies. Thus, schools must be innovative in ensuring stable funding streams after acquiring the first cent.

Resource Allocation

Resource allocation deals with the distribution of acquired resources to various educational programs, services and activities. The component emphasizes considerations among them prioritizing resource needs, allocating resources based on program goals and objectives, and ensuring equity and efficiency (Mukucha, et al. 2025). Prevalent recommended methods include zero-budgeting, program-based budgeting, and incremental budgeting. Toma (1996) avers that transparent and strategic budgeting ensures that limited revenues are channelled toward high-impact areas. Deficiencies in training of principals and SDCs undermine effective budget planning, leading to misallocation (Ndlovu, et.al. 2020). These findings affirm Toma's emphasis on equitable, participatory allocation systems as critical for educational quality.

Resource Utilization

The component refers to using allocated resources to achieve educational goals and objectives. Key aspects of resource utilization encompasses efficient resource use, effective program implementation, and alignment with educational priorities. Resource utilization prioritizes implementing cost-saving measures, investing in technology, and promoting resource sharing as effective strategies. According to Toma (1996), revenue only matters if deployed effectively toward educational inputs that support student learning and institutional sustainability. Njini, et.al. (2021) highlight that IGP income often fails to contribute to learning gains unless tied to reinvestment plans, echoing Toma's call for purposeful utilization. Marishane and Mutigwa (2023) point to structural inequalities and mismanagement in Zimbabwe, asserting that utilization must be purpose-driven and transparent to yield educational improvements.

Resource Evaluation

Resource evaluation means assessing the effectiveness and efficiency of resource use in achieving educational goals. It employs methodologies such as cost-benefit analysis, program evaluation, and performance-based budgeting. The component recognizes indicators in student outcomes, program completion rates, resource productivity, and stakeholder satisfaction. Toma (1996) avers that evaluation mechanisms such as audits, participatory reviews, and outcome tracking are essential for accountability and strategic learning. Lack of accountability in school finance systems erodes community trust and impairs future resource flows (Mukucha, et.al, 2025). Although direct empirical studies in Zimbabwean secondary schools are sparse, these findings align with Toma's emphasis on evaluation as a governance linchpin.

The key components of Educational Finance Framework reveal their interconnectedness in that, resource acquisition impacts allocation and utilization whilst allocation influences utilization and evaluation. It further reveals that utilization informs evaluation and future allocation, whereas evaluation feeds back into acquisition, allocation and utilization. This unpacks the research topic and its objectives well. Whilst educators and administrators query for poor revenue collection, there is great need for checks and balances on resource acquisition, resource allocation, resource utilization, and resource evaluation within their systems and institutions. Toma's cyclic model reminds us that resource evaluation influences resource acquisition-when communities see effective use of funds, they are more willing to contribute; when evaluation is weak, acquisition suffers. Similarly, sound budgeting improves the efficiency of spending, which then feeds into stronger outcomes and accountability-thereby closing the loop.

Implications for Educational Finance

The key components of Educational Finance Framework ensure strategic resource management in schools and educational institutions. The components seek to promote transparency and accountability as administrators deal with public resources (Ndongwe, et al. 2024). Educational Finance Framework's key components enhance educational quality and effectiveness to enable smooth revenue collection. The components also foster collaboration among stakeholders. They finally support data-driven decision-making. By understanding these interconnected components, educational institutions can optimize resource management, prioritize spending and improve student outcomes.

LITERATURE REVIEW

This review explores three central themes: strategies for revenue collection, challenges affecting revenue collection, and optimizing revenue collection as discussed in international and national sources. In an effort to build conceptual consistency, the four constructs identified in the theoretical framework namely: (1) resource acquisition, (2) resource allocation, (3) resource utilization, and (4) resource evaluation are used to group the above themes. Nevertheless, the themes and theory constructs overlap due to their interwoven nature.

Strategies for Revenue Collection in Secondary Schools

Scholars have emphasized the necessity for secondary schools to cultivate multiple and innovative revenue streams. Four key strategies unpacked include renting of school facilities, school-based business ventures, fundraising campaigns, and parent-teacher associations and alumni associations.

Renting of school facilities

Schools with athletic fields, halls, or computer labs often generate income by renting these facilities for community events, meetings, or examinations. Makumbe, et.al. (2022) investigate schools in Midlands Province, showing that facility rentals provide stable revenue during lean academic months and enhance schoolcommunity rapport. This aligns with Toma's emphasis on harnessing non-traditional assets to supplement core funding.

School-based business ventures

Schools can venture into various business activities to attract revenue for the institution. Enterprise activities such as poultry farming, vegetable gardens, or brick making offer dual benefits in income generation and vocational learning. According to Nyathi, et.al. (2021), a secondary school's poultry initiative in Masvingo doubled fee recovery rates and taught students life skills. Beyond collection, such ventures highlight strategic utilization of assets to generate sustainable revenue.

Fundraising campaigns

Schools can also embark on fundraising campaigns to lure revenue. Well-organized campaigns appeal to broader stakeholders including local businesses, NGOs, and philanthropists, for once-off or periodic funds. A study carried out by Dube, et.al. (2023) in Harare documents annual education gala dinners that raised about 15% of the school's operational costs. This demonstrates how schools, through proactive engagement, can mobilize external finance beyond routine acquisition channels.

Parent-Teacher Associations (PTAs) and Alumni Associations

The introduction of parent-teacher associations and alumni associations proved a fruitful strategy schools can use to acquire revenue. PTAs contribute through modest levies, community fairs, and volunteer services. Sibanda, et.al. (2020)'s study reveals that rural PTAs in Gokwe raised cookie-sales-based revenue that funded classroom repairs and writing materials. Alumni networks, meanwhile, offer mentorship, donations, and endowment-like funds. Chisikwa and Dongo (2024) find that an alumni-funded bursary scheme in Mutare Urban secondary schools supported fee defaulters and infrastructural improvements. These social-capital-based approaches illustrate how institutional networks can complement financial engines-an essential part of EFF's acquisition dimension.

Challenges Affecting Revenue Collection in Secondary Schools

Despite promising strategies, several persistent barriers hinder effective revenue collection in secondary schools in Mudzi District. Some of these barriers include but not limited to: socioeconomic poverty and income uncertainty; corruption and weak governance; lack of capacity and training; as well as unreliable government transfers.

Socioeconomic poverty and income uncertainty

In impoverished rural settings, parents struggle with unpredictable income tied to agriculture. A study by Mlalazi (2022) in Bikita District reveals that delayed harvests commonly delayed fee payments by several months, constricting school's liquidity. This structural challenge directly disrupts Toma's acquisition component, forcing schools into reactive coping rather than strategic planning.

Corruption and weak governance

Corrupt tendencies and weak school management systems greatly contribute to poor revenue collection and utilization in some secondary schools (Ndongwe, 2024). Misappropriation, fee under-receipting, and lack of oversight erode trust and diminish collections. Gadzirayi-Chitepo, et.al. (2021) report that up to 25% of school fee revenue went unaccounted for in some Mashonaland East secondary schools, due to poor record keeping and opaque accounting. Such failures compromise both allocation integrity and evaluation credibility thereby eroding the entire finance cycle.

Lack of capacity and training

Another challenge affecting revenue collection in secondary schools is lack of capacity and training among office bearers and cash handling officers. School financial officers and SDC members frequently lack formal training in budgeting and planning (Mukucha, et al. 2025). A research conducted by Musaka, et.al. (2023) in Zaka District reveals that 70% of bursars had no formal financial training, leading to budget misalignment and planning

inefficiencies. This weakens both allocation and utilization whose institutional capacity is crucial to fulfilling Toma's framework.

Unreliable government transfers

Government transfers under the Basic Education Assistance Module (BEAM) have become increasingly unreliable. In early 2025, Minister of Finance Mthuli Ncube disclosed that schools were owed approximately US\$57 million in BEAM arrears, with some institutions going over two years without receiving these critical funds (Zimbabwe Situation, 2025). Such delays severely constrain school budgeting and planning functionalities.

Optimizing Revenue Collection for Sustainability and Education Quality

This theme encompasses all the four components of the EFF-acquisition, allocation, utilization, and evaluation. Bringing strategies and challenges into conversation, scholars propose integrated, evidence-based optimization paths: digital payment systems and transparent record keeping; capacity-building for financial management; formalized IGPs with business plans and market linkages; and community reporting and participatory accountability. These among other optimization revenue collection strategies play a critical role in lessening revenue collection challenges within secondary schools in Mudzi District.

Digital payment systems and transparent record keeping

Introducing mobile money or POS systems such as EcoCash with digital receipts enhances accountability and convenience (Mukucha, 2025). Chimhandamba and Gwisai (2022) pilot a digital collection system in Goromonzi District that increased fee compliance by 35%, reduced leakage, and improved audit tracking. This modernizes acquisition and strengthens evaluation.

Capacity-building for financial management

Structured training for school heads, bursars, and SDCs in budgeting, bookkeeping, and participatory planning improves resource allocation. Zinyemba, et.al. (2024) demonstrate that schools receiving quarterly training sessions saw a 50% reduction in expenditure misalignment. Capacity-building thus reinforces both allocation and utilization components.

Formalized IGPs with business plans and market linkages

Schools with IGPs backed by business planning, market research, and reinvestment rules sustain ventures longer. According to Kurebwa, et.al. (2021), a Honde Valley school's vegetable production venture that yielded consistent income is formalized, and thanks to NGO-mediated business coaching. This approach optimizes acquisition and ensures effective utilization.

Community reporting and participatory accountability

Publishing simplified financial statements and hosting quarterly open-forums strengthen evaluation and build parental and community trust. Chauke and Tapfumaneyi (2023) find that after initiating quarterly "School Finance Town-Hall" meetings in Mhondoro District, PTA fee contributions rose by 20%, illustrating how evaluation feedback loops significantly influence acquisition. Transparent evaluation thus completes the EFF cycle, supporting future funding sustainability.

Therefore, within Mudzi District's context, these literature insights suggest a holistic strategy: implement digital payment systems and transparent reporting to modernize revenue streams, build capacity among school finance actors to improve budgeting and allocation; develop structured, market-oriented IGPs as alternative funding; and strengthen school-community partnerships via PTAs and alumni to reinforce resource inflows and trust.

RESEARCH METHODOLOGY

A mixed methods mode of design was used in carrying out this research. Mixed-methods research is a research methodology that incorporates multiple methods to address research questions in an appropriate and principled manner (Creswell, 2013), which involves collecting, analysing, interpreting and reporting both qualitative and quantitative data. A mixed-methods approach is a research methodology in its own right. As stated by Creswell et al. (2017), a mixed-methods research design is an exploration strategy that has its own philosophical assumptions and methods of inquiry. As a methodology, it includes philosophical assumptions to provide directions for the collection and analysis of data from multiple sources in a single study. A mixed-methods design offers a number of benefits to approaching complex research issues as it integrates philosophical frameworks of both post-positivism and interpretivism (Fetters, 2016) interweaving qualitative and quantitative data in such a way that research issues are meaningfully explained. It also offers a logical ground, methodological flexibility and an in-depth understanding of smaller cases (Maxwell, 2017). In other words, the use of mixed-methods enables researchers to answer research questions with sufficient depth and breadth (Enosh, et al., 2014) and helps generalise findings and implications of the researched issues to the whole population. For example, the quantitative approach helps a researcher to collect the data from a large number of participants; thus, increasing the possibility to generalise the findings to a wider population. The qualitative approach, on the other hand, provides a deeper understanding of the issue being investigated, honouring the voices of its participants. In other words, whereas quantitative data brings breadth to the study and qualitative data provides depth to it. Moreover, quantitative results can be triangulated with qualitative findings and vice versa. Triangulation, as a qualitative research strategy, is the use of multiple methods or data sources to develop a comprehensive understanding of a research problem or to test validity through the convergence of information from different sources (Carter et al., 2014). A mixed-methods design, therefore, offers the best chance of answering research questions by combining two sets of strengths while compensating at the same time for the weaknesses of each method (Johnson, et.al. 2001). Consequently, "mixed-method research designs are becoming increasingly relevant to addressing impact research questions" (Saville, 2012, p.7). The research, consequently, sought to answer the research interrogations, as upstretched by the investigators on the strategies, challenges and optimization, of revenue collection in Mudzi District schools.

Population And Sampling

The study was carried out in 8 secondary schools in Mudzi District in Kondo and Kudzwe clusters. As such, 8 teachers from the selected schools were purposively chosen together with 8 school heads and 4 pupils per school were selected as a sample. A sample is a selection of members from the particular population (Sekeran, 1992). In statistical terms, Sekeran (1992) opines that a population is considered to be any group of people, events or things that are of interest to the researchers and that they wish to investigate.

Data Collection And Analysis

Data collection was done using interview guides designed for school heads while questionnaires were designed for teachers. Document analysis was carried out on exercise books on payment records. Focus group with sampled pupils was conducted as the main research instrument. The instruments in question were administered, in person to heads, teachers and pupils. The researchers explained the purpose and guidelines to respondents on how to complete and/or respond to specific instrument. Proclamation of privacy of the given information was aptly given. A deduction of the existence of three thematic areas: the strategies for, challenges, and optimization of revenue collection was used in arranging, reviewing and analysing the collected data (Braun and Clarke, 2006). All said and done, the researchers got the chance to explore the sensitive and highly emotional issues relating to the research title.

Research Findings

Strategies for Revenue Collection in Secondary Schools

The study established a range of strategies employed by secondary schools in Mudzi District to collect revenue. The respondents revealed that schools largely depended on tuition fees paid by parents and guardians as the

primary source of income, although irregular payments and delays were common. Also, all respondents reported that some schools employed levies agreed upon by parents through School Development Committees (SDCs), which were earmarked for infrastructure development and supplementary teaching materials. Moreover, 6 school heads responded that small-scale income generating projects such as poultry, gardening, and tuckshops were found to be supplementary strategies, though often hampered by poor management skills and limited capital injection. These sentiments were echoed by 12 teachers during interviews. 5 school heads reported external partnerships with non-governmental organizations as occasionally supplemented school revenue, particularly in the form of once-off donations or targeted programs. Finally, all respondents revealed that schools relied on government grants through the Basic Education Assistance Module (BEAM) and other statutory disbursements, though these were reported as inconsistent and insufficient to meet operational needs.

Pearson product-moment correlation coefficients were computed to examine associations between revenue optimization and its proposed predictors: leadership accountability, digital payment systems, financial transparency, and community partnerships. As presented in Table 1, all predictor variables were positively and significantly correlated with revenue optimization.

Variable	Mean	Standard Deviation	1	2	3	4	5
Revenue optimization	3.78	0.64	-				
Leadership accountability	3.95	0.58	0.72	-			
Digital payment systems	3.61	0.73	0.68	0.59	-		
Financial transparency	3.70	0.66	0.61	0.63	0.57	-	
Community partnerships	3.52	0.71	0.54	0.48	0.44	0.46	-

Table 1 presents the descriptive statistics and intercorrelations among the key study variables. The mean scores indicate moderately high implementation levels of leadership accountability (M=3.95) and financial transparency (M=3.70), while digital payment systems (M=3.61) and community partnerships (M=3.52) show comparatively moderate adoption levels across sampled schools.

All predictor variables exhibit positive and statistically significant correlations with revenue optimization, confirming their relevance as determinants of improved school revenue performance. Leadership accountability shows the strongest association with revenue optimization ($r = 0.72, p < .001$), followed by digital payment systems ($r = 0.68, p < .001$), financial transparency ($r = 0.61, p < .01$) and community partnerships ($r = 0.54, p < .05$) also demonstrate meaningful positive relationships.

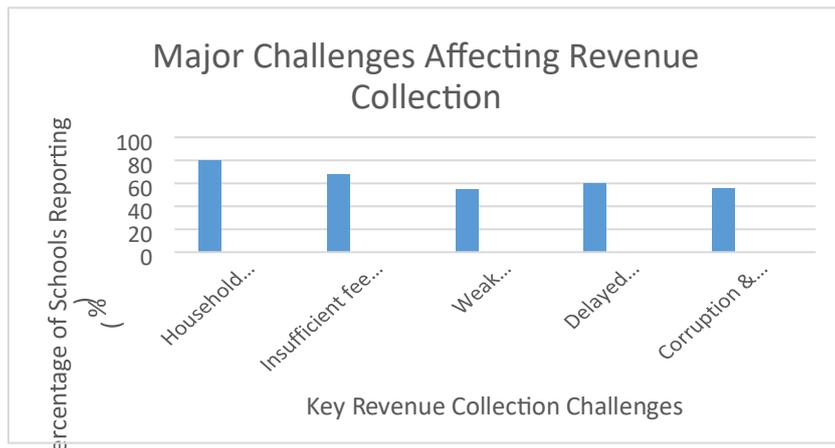
These results provide strong empirical support for the proposition that governance mechanisms, digital financial systems, transparency practices, and stakeholder collaboration jointly contribute to enhanced revenue optimization in rural secondary schools.

Challenges in Revenue Collection in Secondary Schools

Despite the presence of the above strategies, several challenges undermined effective revenue collection in rural secondary schools of Mudzi District. The most significant challenge reported by all respondents was the widespread poverty among rural households, which constrained parents' ability to pay school fees and levies consistently. All respondents also acknowledged overreliance on agriculture-based livelihoods in the community,

which meant that payments were seasonal and tied to unpredictable harvest outcomes. Again, all the school heads highlighted weak enforcement mechanisms, as attempts to withhold services such as report cards or bar pupils from attending lessons often triggered community resistance. The research revealed that revenue-generating projects were often poorly sustained due to lack of financial literacy, inadequate training, and weak accountability systems within schools. Finally, all respondents revealed that delayed government disbursements through BEAM created budgeting gaps, forcing schools to operate under chronic financial shortages and limiting planning capacity.

Figure 1: Bar Graph Below Shows Major Challenges Affecting Revenue Collection in Secondary Schools in Mudzi District.



Optimization of Revenue Collection in Secondary Schools

In light of these challenges, the study identified strategies for optimizing revenue collection in secondary schools. One key strategy revealed by 7 school heads was the diversification of income sources through sustainable agricultural projects, school-based enterprises, and partnerships with local businesses, enabling schools to reduce dependence on tuition fees alone. Secondly, all respondents reported strengthening community engagement through regular SDC meetings and transparent communication of financial needs as essential in fostering ownership and compliance. Apart from that, all respondents suggested the introduction of modernized financial management systems, including mobile money platforms and digital record keeping, to enhance accountability and minimize leakages. Moreover, all the school heads and 12 teachers reported that capacity-building initiatives targeting school heads, teachers, and SDC members on financial planning, project management, and entrepreneurship to ensure the success of income-generating activities should be held. Finally, all respondents cited policy-level interventions such as timely disbursement of government grants, expanded coverage of BEAM, and the provision of revolving funds for school projects as critical measures to ensure revenue stability, sustainability, and the provision of quality education in rural Mudzi secondary schools.

CONCLUSIONS AND RECOMMENDATIONS

The study concludes that secondary schools in Mudzi District employ a mixture of traditional and supplementary revenue collection strategies, with tuition fees and levies forming the backbone of financial inflows, complemented by small-scale projects, occasional donor support, and government grants. However, these strategies remain largely fragile, with sustainability threatened by socio-economic realities in rural communities. Poverty and reliance on subsistence agriculture constitute the most significant barriers to consistent fee payment, thereby weakening school’s capacity to plan and deliver quality education. The lack of robust financial management systems, coupled with weak enforcement mechanisms, further compounds revenue insecurity. While schools show initiative through small-scale income-generating projects, the absence of entrepreneurship skills, capital support, and accountability structures prevent these initiatives from yielding meaningful financial returns. Moreover, delayed and inconsistent government disbursements undermine trust and financial stability, creating operational bottlenecks that compromise teaching and learning. Optimization of revenue collection is

possible if schools embrace diversification, strengthen community ownership, adopt digital and transparent financial systems, and receive stronger policy support from government structures.

The study recommends that:

- ✦ The government should adopt a rural-sensitive financing model that ensures timely, adequate, and predictable disbursement of grants to schools, particularly under BEAM, to cushion against irregular fee payments.
- ✦ Secondary schools should be supported to establish sustainable agricultural and entrepreneurial ventures, with government or NGOs providing revolving funds and technical support to enhance long-term revenue generation.
- ✦ Schools should transition to modern financial management practices by adopting mobile money platforms, digital record systems, and transparent auditing procedures to build community trust and reduce revenue leakages.
- ✦ Training programs should be institutionalized for school heads, teachers, and SDC members in financial literacy, entrepreneurship, and project management to equip them with the skills required for effective resource mobilization and accountability.
- ✦ Policy frameworks should mandate inclusive community participation in school development planning, with SDCs empowered to co-design realistic levies and support income-generating projects to enhance compliance and minimize resistance.
- ✦ The government, in collaboration with development partners, should introduce education-support subsidies for the most vulnerable households in rural communities to minimize dropouts and stabilize revenue flows in secondary schools.
- ✦ Policies should encourage rural schools to explore innovative fundraising approaches such as alumni networks, digital fundraising platforms, and partnerships with local enterprises to supplement traditional revenue channels.
- ✦ The Ministry of Primary and Secondary Education should strengthen oversight and monitoring of revenue collection and utilization in schools, ensuring transparency, efficiency, and alignment with educational objectives.
- ✦ Schools should implement quarterly public financial accountability meetings with stakeholders.
- ✦ School leadership should implement independent SDC audit sub-committees.
- ✦ School leadership should also implement performance contracts tied to financial governance outcomes.

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