

# Exploring the Financial Management Challenges Faced by in Public Schools in the Hyde Park North Cluster of the Khami District in Bulawayo, Metropolitan Province: A Case Study

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## ABSTRACT

Financial management is important for schools as it enables them to plan their finances, acquire and manage funds, allocate funds, increase efficiency and cut down on financial costs. However, there have been reports on rampant mismanagement of funds in public schools. This study sought to investigate financial management in Public schools. A case study design was adopted with Pumula High, Amhlophe High and St Bernards High schools from Hyde park North cluster. Major challenges were found to be, financial illiteracy, staff shortages, economic challenges and misunderstandings between the SDC/A members and the schools Heads. The study concluded that management of finances in schools should not be much of a challenge if the authorities including the Government could work closely with the school and address problems that the schools face. The study recommended continuous financial management training and workshops for the Heads and SDC/A members. Staffing concerns should also be addressed. Further studies could look at the feasibility of thorough training of the school authorities on accounting programs such as accounting diplomas or accounting degrees.

**Keywords:** Financial management, Embezzlement and misappropriation

## INTRODUCTION

According to the Advocate for International Development (2022), there should be quality education for all by 2030. All schools therefore need financial support for them to function effectively and efficiently and offer proper education according to the sustainable development goal number four which emphasizes on the quality education for all (A4ID, 2022). Nonetheless, the goals and objectives of the schools may not be achieved if the school funds are not properly managed (Zengele 2013). Financial management practices have to be strictly adhered to for schools to run smoothly and provide the quality education for all as per the sustainable development goal number four. Failure to follow prudent financial management practices have led to school funds disappearing and not being accounted for by the responsible authorities (Vincente, Flores, Almagro, Amora, & Lopez 2021).

### Statement of the problem

There is a problem in Zimbabwe's public schools regarding handling and management of finances. Many public schools have fallen victims of mismanagement or misappropriation of funds through embezzlement, fraud and theft. Despite efforts by the government to have financial structures properly put in place in these schools, there has been reports of rampant mismanagement of public funds in the public schools, by those in authority to oversee the day to day running of institutions. Mismanaging of finances in schools result in the public schools lacking the necessities required for student to get quality education as advocated for in the 2030 Agenda for sustainable development goals that was adopted by all United Nations Members in 2015. The possible cause of mismanagement of funds could be swindling and misappropriating of funds by those in charge of handling them in schools, lack of planning or lack of knowledge on how to manage receipts and expenditures. Although some studies have been carried out on the issues of public finance and management of funds, not much has been done to come up with a thorough understanding of the challenges faced regarding the day to day running of the funds at these schools. Perhaps a case study using a qualitative research methodology

and an interpretivist research paradigm could be carried out to investigate the challenges that public school's financial managers face in managing the day to day usage of school funds.

## **LITERATURE REVIEW**

### **Financial Skills and Decision making**

Atieno (2012) states that the leaders of any organisation, including public schools have a role of making decisions regarding utilisation of funds channelled to them. Brigham and Houston (2019) concur that the decisions made by the school principals are crucial as the principals have to ensure that the schools perform efficiently and effectively in their day to day running of the school.

According to Mestry (2016) it is of paramount importance for the school financial managers to have the requisite background knowledge that would enable them to carry out their financial management responsibilities for the proper running of schools. Aina and Bipath (2020) opine that the financial tasks given to the schools' financial managers require adequate financial management skills as well as understanding of the education policies to ensure effective school financial decision making. However previous studies have shown that school financial managers lack the necessary financial skills to effectively manage the school funds.

Rangongo, Mohlakwanaa and Beckman,(2016) carried out a study on financial mismanagement in South African Private Schools and found out that lack of financial management skills and proficiency, incomplete knowledge of policies, poor monitoring and control of funds, dishonesty, lack of openness and trustworthiness are the major causes of financial mismanagement in private schools.

### **Financial Responsibilities and Financial Knowledge**

Mestry (2018) avers that the school financial managers who are given financial management responsibilities, face immense pressure in effectively managing their school funds. School principals are appointed on the basis of their teaching experience as well as on their academic and professional qualifications. Training on financial management or qualification on the same is not considered a pre requisite for the appointment of the principals and school heads who are supposed to be the schools' financial managers. This affects them negatively when they have to execute financial management duties. They lack the necessary financial management skills required to execute the financial management duties resulting in mismanagement of funds either by themselves or their juniors as the juniors' work go unchecked. Lack of financial knowledge also results in leakages and thefts.

### **Lack of proper training**

Thenga (2012) asserts that financial management remains a challenge in many schools because most heads and principals lack proper training. Ndlovu (2013) agrees to this and posits that some school heads have been held responsible for misuse of school funds, yet they would have just failed to account for the finances due to lack of financial background and expertise on financial matters. Some school heads are sometimes found on the wrong side when it comes to school finances due to ignorance rather than criminal behaviour (Mapolisa 2016).

Principals and school heads lack the necessary skills of budgeting, which enables systematic planning, quantifying objectives, identifying priorities, coordinating the activities, controlling monitoring and analysing expenditure as well as evaluating performance. The planning and control of the school's finances and controls are interdependent and closely linked to each other but unfortunately most principals and heads do not have such skills. Ntseto (2009) asserts that the budget and control have a strong relationship because a budget is a planning instrument.

### **Lack of SDCs/SDAs involvement**

The Zimbabwean Statutory Instrument Number 87 of 1992 dictates that every school should have a finance committee but some schools do not have the committees. This results in the school having no segregation of

duties leading to challenges and thus Chikowore (as cited in Mapolisa 2016) argues that it is not surprising that the schools face a number of cases of funds embezzlement by the school heads.

Mapolisa (2014) notes that although the financial management and running of school must be done by school heads and principals in conjunction with the School Development Committees / Associations, the School Heads or Principals have a significant influence on the decision making of the SDC/A regarding the school finances. This leads to the decisions regarding utilisation of finances being in line with what the principals want and this may not always be in line with enhancement of school outcomes. Mpofu ( as cited in Mapolisa 2016) argue that the dual nature of roles played by school heads and principals is controversial and presents challenges as they are expected to report to the SDC/A as accounting officers and at the same time they are accountable to the Ministry of Education as employees.

A study carried out by Mapolisa (2016) in the Nkayi District of Zimbabwe, revealed that some financial managers of schools made most of the financial decisions alone and sometimes they would invite only one member of the SDC/A to endorse their decisions. However, the same study revealed that most members of the SDC/A were financially illiterate and therefore just endorsed whatever the heads would have decided for the schools. It was further revealed in the study that some SDC/A members were busy with their family chores, had no formal education and would not spend time at the schools, while heads always experience urgent matters that need financial decision making at the schools. This therefore would necessitate urgent decision making if the schools are to be kept running smoothly. The study argues that the urgent financial decision making would be for the benefit of the schools. It was noted that the SDC/A would then perform the ritual of endorsing what the school heads thought would be good for the school. The other challenge faced on financial management practices is that the school heads and the SDC/A members are not experts on financial matters, hence mistakes may not be avoided.

### **Lack of transparency on financial issues**

A study carried out by Mestry (2006), revealed that principals and SDC/As' chairperson hardly ever consulted with other members (such as parents, teachers and high school learners) on important school financial matters. Sometimes the chairpersons of SDC/As are not consulted by the school heads who consider themselves superior to the SDC/A members. Research has indicated that some principals permit little or no subordinate involvement in school decision-making processes, because such involvement is considered a waste of time. This is due to the perceived low level of education of members of the SDC/A especially in the public schools (Mncube 2007; Mokoena 2011). This therefore means that there is no consultation and involvement of the relevant financial role players hence funds are normally mismanaged by the few top authorities in the school and they are sometimes not utilised according to priorities of the school.

## **METHODOLOGY**

The research used a qualitative methodology whose research design was a case study on 3 schools in the Hyde Park North Cluster, in Matabeleland, Bulawayo Province. The interpretivist research paradigm was chosen because of its qualities that according to Nguyen (2015) allow the researcher to view the world through perceptions and experiences of the participants. The paradigm was in line with Nguyen (2015)'s assertion that, the experiences and perceptions of the participants are used to construct and interpret understanding from the gathered data.

Data was collected through interviews done with the School Heads, the Bursars and the Chairpersons of the SDA/Cs. An interview guide with a list of questions to guide the interviews was used to collect the data required. This was in line with McGraw (2020) who avers that interviews allow researchers to prompt interviewees by providing a set of examples of responses. The data was gathered through jotting down all the notes as interviews were done. Data analysis was then done thematically by systematically, coding and categorizing it into themes. The research questions also guided the study in the systematic analysis of data in terms of sorting it according to the themes. The participants were coded as ; SB1- SB3 = Bursars/ clerks, SA1 – SA3= school administrators and SD1- SD3= School Development Committee/ Association for the three schools in question.

The study also used **documentary analysis and participant observation** to compliment the interviews and for triangulation purposes which was meant to ensure trustworthiness and credibility. The documents that were used included newspapers, minutes of meetings, brochures, manuals, journals and these are found in libraries, newspaper archives as well as in the schools' files. With regards to participant observation, the researcher had to sit and watch schools' account clerks as they received various payments from students and parents and got the grasp of how the physical cash is dealt with from receipt to banking in it.

## FINDINGS

Financial management challenges in public schools were assessed through various questions which were listed on the interview guide Findings were stated under the excerpts according to the themes as follows;

Theme	Excerpts
How school heads gain financial knowledge	<p>SA1: <i>As school heads we gain financial knowledge through working and assisting accountants and accounts clerks who are well trained in the financial and accounting areas.</i></p> <p>SA2: <i>Sometimes we are lucky to get exposed to some financial workshops where we gain some financial knowledge on how to manage school finances but nonetheless the workshops are attended once and only when one gets into the headship position.</i></p> <p>SA3: <i>There are some financial workshops intended to expose School Heads to financial knowledge for one to run the school finances, the period within which the workshops are run are too short (3 days) and cannot cover all the financial duties performed by the subordinates whom we supervise and control.</i></p>
Problems in managing and controlling school finances	<p>SA1: <i>The bursars undergo a four year accounting course and they are thoroughly trained such that if they decide to use the knowledge negatively, they may get away with some errors and deliberately conceal some issues without our knowledge.</i></p> <p>SA2: <i>The Bursars and Accountants, who are supposed to be our subordinates are more knowledgeable than us as they were trained in the fields of accounting and finance for at least 4 years. We cannot check their work as they have more knowledge.</i></p> <p>SA3: <i>The challenges in managing and controlling school finances emanates from our lack of complete financial knowledge due to the short period of training in workshops. We do not even understand how budgets are crafted and how reconciliation of bank statements are done, yet we are supposed to check and sign them for authenticity once they have been prepared by the bursars.</i></p>
School Heads' influence on the School Development Committees/Associations (the relationship between the two panels)	<p>SA1: <i>The SDC/A members are trained annually together with us, the Heads and part of the training is on how the SDC/As should handle school finances. We are also trained on how to work together harmoniously. Therefore we do not have much influence on the SDC/As in as far as school finances and other issues are concerned.</i></p> <p>SA2: <i>We are at the schools to stay and we are accountable for anything that happens at the school. Anything going wrong shall be questioned upon us and therefore although we sometimes take some brilliant ideas from the SDC/As, we do so with caution.</i></p> <p>SA3: <i>We are the ones who know all the needs of the school and the SDC/As have to listen to us and offer their support for the school to be managed smoothly. The SDC/As are only in office for a year.</i></p>

The researcher also managed peruse some of the documents and files relating to the handling of finances at the schools and noted that some cash withdrawals and deposits were filed together with bank statements for the months in which they were done. However some documents which should have had more than one signature had only one signature which meant they had not been checked by the supervisor. Some withdrawal slips did not bear the signatures for the SDC/A members contrary to the arrangements. Results from participant observation indicated that funds are supposed to be recorded and checked before they are sent to the banks but sometimes, because of pressure and staffing issues some processes are skipped.



## DISCUSSION OF FINDINGS

It emerged that the major challenge that the financial managers have in controlling and managing school finances emanate from lack of complete financial knowledge. The period that the School Heads attend financial workshops is too short to cover all the concepts that are to be understood for one to handle and manage finances. This is in agreement with Mestry (2018) who avers that training on financial management or qualification on the same is not considered a pre requisite for the appointment of the principals and school heads who are supposed to be the schools' financial managers. This affects them negatively when they have to execute financial management duties.

Some heads do not even understand how budgets are crafted and how reconciliation of bank statements is done, yet they are supposed to check and sign them for authenticity when they are presented by the knowledgeable bursars and account clerks. In the same vein, Aina & Bipath (2020) opine that the financial tasks given to the schools' financial managers require adequate financial management skills as well as understanding of the education policies to ensure effective school financial decision making. Thenga (2012) also postulates that financial management remains a challenge because most School Heads and Principals lack proper training and Ndlovu (2013) states that some School Heads fail to account for school funds because they do not have the financial background and expertise on financial issues. This study therefore is in agreement with previous studies that have shown that school financial managers lack the necessary financial management skills required to execute the financial management duties, resulting in mismanagement of funds either by themselves, or their juniors. Lack of financial knowledge also results in leakages and thefts. Other challenges noted from the data provided by participants were staff shortages that lead to non-segregation of duties, too much work pressure piling on few individuals leading to non-adherence to procedures and processes, lack of rapport between school heads and SDC/A members resulting in the SDC/A members just rubber stamping decisions taken by school heads and untimely payment of school fees for the pupils under the government's BEAM system which results in schools getting overborrowed as they have to purchase some commodities on credits that attract interest.

## CONCLUSIONS AND RECOMMENDATIONS

The study concluded that school heads and principals are not well trained to handle financial matters and supervise their subordinates whom they are supposed to supervise on financial issues. Their subordinates may take advantage of their lack of knowledge and manipulate financial records to their advantage. The schools' financial managers depend on their subordinate's utmost good faith when it comes to financial management practices but this is not sufficient because funds can easily be swindled by those who do not act in utmost good faith. The study also concluded that although the SDC/A are involved in the schools' financial management, they are regarded as uneducated and less important by their counterparts, the school heads. They are therefore expected to rubber stamp all decision made by the heads on financial matters and this poses a challenge on financial management issues. Budgets are not very effective in the Zimbabwean economy where prices are always escalating and inflation is on the run. The ever-escalating prices renders budgets useless resulting in schools depending on high interest credits to purchase commodities and by so doing the schools become overborrowed and have to pay lots of interest charges.

### Recommendations

There is need for continuous financial management training that would enable the School Heads to supervise and check work done by their subordinates knowledgeably. School heads and the SDC/A members should undergo training on the following:

**Budgeting;** This would assist the school management to develop realistic needs based budgets which are aligned with school priorities.

**Budget allocations;** The school management must be taught to engage other stakeholders when it comes to budget allocations as this would assist in properly prioritising the school needs that should be funded.

**Financial statements;** School leaders should be taught how to interpret financial statements in order to make informed decisions. They should learn how to forecast revenues from school fees, levels and other income generating projects, and plan expenditures accordingly. The school management team should also engage stakeholders like parents teachers and the community members in major decisions to be taken. This would create a system of checks and balance that ensure this are done properly. Transparency needs not to be over emphasised as it ensures that financial transactions and decisions are clear and traceable, reducing risk of mismanagement and corruption.

The schools' financial managers and the SDC/A members should have more than one workshop in which they would be taught on how to work and relate with each other harmoniously. This would allow corrections on certain behaviours to be made for proper handling of financial issues. There should be a certain level of financial literacy for one to qualify as an SDC/A chairperson or treasurer. The study recommended that budget meetings should be held every school term to allow proper use of the funds for that term thereby minimising abuse of funds and ensuring adherence to financial management procedures and processes. Staffing issues should be addressed by the responsible authorities to enable segregation of duties and minimise mistakes that normally occur due to non-adherence to procedures.

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