



Assessing the Challenges in Managing School Funds for Heads of Secondary Schools in Kilolo District, Tanzania

**Febronia Zacharia^{a*}, Brown Gwambene^a
and Egidio Chaula^a**

^a Department of Education, Faculty of Science and Education, University of Iringa (Uoi), Tanzania.

Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

This study sought to identify the “Challenges in Managing School Funds for Heads of Secondary Schools in Kilolo District, Tanzania” through a mixed approach with the population of one District educational officer, six heads of schools, six school bursars and sixty-three secondary school teachers who obtained through purposive sampling and simple random techniques. Questionnaires and interviews used to collect data. Data analysed through thematic analysis and descriptive statistics with the aid of the Statistical Package for Social Sciences (SPSS) computer software. The findings found that heads of secondary schools faced numerous challenges such as inadequate funds from the government, inconsistencies disbursement of money from the government and bureaucracy. In addition, distance (remoteness of the schools), transport cost and time consumer when heads of schools needs procurement budgets approved from the District Educational Officer,

*Corresponding author: Email: febroniazacharia1986@gmail.com;

poor support from the parents and some staff as well as denying school management training on financial management issues were among the challenges. Lastly, the findings found that training, workshops, provision of seminars will enhancing the heads of schools' financial management literacy. Moreover, heads of schools should involve other staff members, school management team (SMT), and the use of educational financial guidelines as a source of knowledge and skills to manage schools' fiscal resources. It also recommended that the heads of schools should adhere to the proper practices of financial management through monetary auditing. Likewise, Tanzania government should provide managerial training, workshops and seminars as the best strategies to diminish financial management challenges as well as introducing financial management courses in teachers' colleges and universities prepare experts in the schools' financial management activities.

Keywords: Secondary school; heads of schools; financial literacy; financial management.

1. INTRODUCTION

The provision of quality education is the ultimate goal of any education system. This goal cannot be achieved without the administrative machinery like skilled heads of schools [1]. School heads play substantial roles in improving the quality of education in all the countries around the world including Tanzania. Besides their tedious responsibilities as school heads, they also work as financial managers in their respective schools. The majority of them, however, struggle with how to manage the school funds [2]. The vital role of school heads as financial managers has changed significantly from the earliest to the modern era. This is a result of multiple factors, such as political, demographic, and scientific revolutions with increased school head responsibilities, the demand for high quality and an improved education system for resolving the global demand for human capital to manage development programs [2].

Egwu [3] reported that school heads are the ones trusted to lead schools, and they are empowered with a voice in drawing budgets for schools as well as managing all the activities planned in the schools for education development. School heads regarded as the main engine and eye of schools in administering activities for school excellence. They viewed through proper spending of school finances for better outcomes, contributing to high achievement of school objectives and goals however; lacking financial management literacy has become the obstacles.

World Bank [4] revealed that lack of financial management skills is the clear source of mismanagement of school funds as well as failure of the school to achieve its mission. Schools that carefully manage their financial resources have better academic performance. In America, to ensure financial control in

government secondary schools, research recommended that serious changes be made to improve the administrative quality of financial resources by giving schools power for financial decisions, particularly to utilize funds for effective school performance [5]. However, the schools faced difficulties in the formulation of school budgets since most of the school heads possessed inadequate knowledge and skills in financial management.

In South Africa, a study by Mpolokeng [6] revealed that many school heads and members of the school's management boards had inadequate knowledge on financial control systems. They could not find appropriate solutions to the different financial problems that arose. Furthermore, poor controlling of school finance has been one of many problems faced by school heads. This is due to a lack of training and or skilled personnel, which caused poor control of the school funds.

Likewise, in Zimbabwe, on the challenges faced by school heads in the management of school finance, the study showed that, the school heads were poorly recording and reporting financial issues; misallocating funds, and mismanaging school expenditures. The study attributes this to inadequate financial accounting literacy, which contributes to poor control of funds and auditing. This shows that lack of financial literacy is a key factor contributing to poor funds management among secondary school heads [7].

In Kenya on the management of financial resources in public schools, the study found financial budgeting, financial operations in schools were performed out of consideration to the established procedures, and sometimes budgets were not prepared. The study further reported that, the process of budgeting and financial expenditures of these schools did not

involve the stakeholders specifically in decision making on financial matters. This situation regarded as lack of financial literacy among school heads [8].

In Tanzania, the education policy concerning financial matters aimed to expand the scope of financing education and training by controlling government spending for school leaders. This resulted from the fact that many heads of schools observed to face the challenge of a lack of sustainable financial management skills (Tanzania Education Policy, 2014). It was noted that school heads are incompetent in financial management, especially in following up on the financial procedures outlined by the government in expenditure, which results in the misallocation and unplanned flow of money realised through insufficient school requirements and debts to suppliers [9].

Edmund and Lyamtane [9] also illustrate that heads of schools seem to have insufficient financial management literacy, especially in managing financial procedures outlined by the government in financial expenditure despite having guidelines for planning financial management from the central government. As already highlighted, lacking financial literacy has led to some schools running into a scarcity of teaching and learning facilities like books, computers as well as school furniture and infrastructure. Such difficulties have resulted from the heads of schools lacking appropriate financial knowledge which contributes to improper budget planning.

Inadequate financial management literacy among secondary school heads has also presented a challenge to effectively managing school funds in Kilolo District. Despite their vital role in managing school fiscal issues, for example, many heads of schools lack the skills and knowledge to make informed financial decisions, which leads to inefficiencies and misallocation of schools' resources. There has generally been limited formal training before and soon after an appointment to hold educational managerial positions. Mwita [10] reveals that managerial skills, including financial management training skills, orientation, and seminars for the heads of schools were suspended in 2009 due to the increase of government secondary schools at the ward level. Heads of schools were thus appointed based on age, work experience, and in some cases, nepotism. This has worsened the effectiveness and efficiency of financial

management for heads of schools. Therefore, since 2009 school heads have been using working experiences to manage school finances. Therefore, the study aimed to investigate challenges facing heads of secondary schools in managing school funds in Kilolo District. The following questions guided this study: What is the effect of financial management illiteracy of the heads of secondary schools on managing school funds? And what are the strategies for enhancing effective financial management literacy for the heads of secondary schools?

2. REVIEW OF RELATED LITERATURE

The study done by Ekundayo (2010) found that the inadequate skills of school financial managers on school funds acquisition, allocation and utilisation, lead to insufficient school facilities, low staff morality, below-average school supervision and poor academic performance of students in their examinations. This can be attributed to the lack of in-service training among heads of schools or even the absence of a school bursar (Amos, et al., 2021). In most cases, the majority of schools have no qualified accountants since the ordinary teachers serve as school bursars [8], (Abdalla, Mwingi, Wachira, Okoko & Webber, 2019). Undeniably, it must be clear that these are trained teachers and not professional accountants. Once again, Bhoke-Africanus (2015) has highlighted, that the high poverty rate due to illiteracy of the heads of schools and poor monitoring of fiscal activities in schools affects quality educational provision, and it affects specifically students with special needs as they learn in unfriendly teaching and learning environment where parents provide less educational priorities for children with special needs.

Amos, et al., (2021) stated that school heads struggle to allocate scarce financial resources due to the growing demands of quality education. They become victims of multiple financial decisions, which demand effective personnel management with proper remuneration, establishing incentives for teaching staff, hiring of teaching and administrative staff, supervising and evaluating teachers. Other responsibilities require school heads to accomplish pedagogical demands, for example, setting classroom hours by subject, providing adequate teaching and learning resources, maintaining school infrastructures, meeting the financial costs of school, budgeting, and evaluating of the entire school administrative activities (Osorio, Fasih & Patrinos, 2009) [9].

Nelius and Onyango [11] conducted a study on the challenges facing school heads in controlling finances among Bukombe public secondary schools, in Tanzania. The study used both qualitative and quantitative research approaches. The findings revealed the challenges of poor accountability and transparency in which some school heads make decisions without consulting the school stakeholders. This implies that the majority of school heads do not consult the school stakeholders before initiating certain financial transactions or implementing school major projects. The study concludes that school heads faced many challenges in the process of controlling funds. These include poor budgetary skills, inadequate funds for school operations as well as poor accountability and transparency. Because heads had poor budgetary skills, they could not control expenses and make relevant financial decisions related to school operations, such as procurement. Financial control becomes difficult when there are inadequate funds as core activities of the school implementation are affected. This may eventually translate into the schools' poor academic performance.

Further, Nelius and Onyango [11] suggest that during the appointment of school heads, appointments should be given to those who have knowledge and skills in financial management. This will enable them to effectively use tools such as budgets to enable schools to realise their goals. It will also enable them to be transparent and accountable while controlling school financial resources. Where heads do not have financial control skills, they should be trained in financial control strategies. They also need to work with teachers, members of the school management team as well as school bursars in the usage of funds to eliminate a lack of transparency and accountability.

Macdon and Merlin [12] conducted a study on financial literacy among school heads in the Division of Marinduque Basis for Financial Education Enhancement Program. The study used a quantitative research approach. The findings recommend that the government under the Ministry of Education should design training that will help and enhance knowledge and financial behaviours on the different dimensions of financial literacy. This will help the school heads to be aware and equipped with the concepts and best practices of the various financial aspects.

Clara and Chai [13] conducted a study on the preparedness of School Heads to Manage

Financial Resources in Public Secondary Schools in Kwimba District, Mwanza Region, Tanzania. The study employed both qualitative and quantitative research approaches. The study found that heads of schools were not properly prepared to manage financial resources after being appointed to the positions. This contributed to the misappropriation of school finances and a lack of budgeting. The study concluded that the majority of school heads were not properly prepared to manage financial resources. This in turn posed several challenges to heads of schools as they assumed financial management roles in their schools.

3. RESEARCH METHODOLOGY

3.1 Study Area

The study was conducted in the Kololo District, in Iringa Region, Tanzania. The region is made up of four districts, namely Iringa Urban, Iringa District, Kilolo, and Mufindi. The Kilolo District is bordered to the north and East by the Morogoro region, to the south by the Mufindi District and to the west by the Iringa Rural District. The area was considered ideal for this study as it has some rural characteristics in which most of the social services including secondary schools have been inadequate for a long time. The recent government efforts to establish secondary schools in all wards in the country have seen many new secondary schools established in the area. This has therefore necessitated a good number of new heads of schools to be appointed to hold managerial positions without being exposed to any prior management orientations including financial management. The area therefore facilitated the availability of enough and relevant information about the topic under study.

3.2 Study Approach and Research Design

This study used both the qualitative and quantitative research approaches. The qualitative approach was used to get textual data from research questions. The qualitative approach on the other hand enabled the collection of numerical information from a questionnaire survey administered to teachers. The study used a descriptive design that was based on the nature of the research problem and the issue being addressed [14]. Descriptive design is a method of collecting information by interviewing or administering questionnaires to samples of individuals [15]. In this study, it was useful in collecting the respondents' attitudes, opinions and habits [16].

3.3 Sample Size and Sampling Techniques

According to Kombo and Tromp [17], the sample size is the set of respondents or participants selected from the larger population for the survey. In this study, six (6) public secondary schools were sampled to represent all public secondary schools in the Kilolo district. The study also involved 1 District educational officer, 6 heads of schools, 6 school bursars and 63 secondary school teachers out of 101 participants' population. The sample size was determined from the following formula as developed by Yamane [18].

$$n = \frac{N}{1 + N(e)^2}$$

Whereby 'n' is the sample size to be calculated; 'N' is the total population of the study and 'e' is the level of precision or margin of error measured by a probability scale of 5%. Therefore, plugging data into the formula, the following is in order:

{Whereby n=? N=101; e=0.05}

$$n = \frac{101}{1 + 101(0.05)^2}$$

$$n = \frac{101}{1 + 0.2525}$$

$$n = \frac{1.2525}{101}$$

$$n = \frac{1.2525}{101}$$

$$n = 81$$

Therefore, the total sample size for this study involved 81 respondents.

3.4 Data Collection Methods and Instruments

This study involves Questionnaire survey and key informant interviews for data collection.

3.4.1 Key Informant Interviews

An interview guide is a flexible tool for data collection, enabling multi-sensory channels to use verbal, non-verbal, spoken, and heard (Kapinga, 2012).

In the current study, in-depth interviews administered to heads of schools, district educational officers and school bursars to get deep knowledge from participants. A series of questions asked, to facilitate the researcher to get the required data about the study by using

first-hand information. Furthermore, the researcher used a smartphone and notebook to record the interview to keep the memory. Each interview took approximately six up to eight minutes and was personally conducted face-to-face.

3.4.2 Questionnaire survey

The researcher used questionnaire to get data that is reliable from the school bursars and teachers. The questionnaire is a written list of questions, the answers to which recorded by respondents. In questionnaire, respondents read the question, interpret what is expected, and then write down the answers (Kumar, 2005). This method selected because it saved time by collecting data from a large sample size. The study used both close-ended and open-ended questions to collect data from teachers and school bursars. The questionnaires given to teachers and school bursars with the assumption that they have knowledge, skills, and experience on the subject, information concerning the study, and participated and provide accurate information.

3.5 Data Analysis

Kothari (2004) defines data analysis as the computation of certain measures that make it possible to make comparisons and discern patterns of relationship existing among the data. Therefore, data analysis is simply the process of converting the gathered data to meaningful information.

In this study, the quantitative data collected from the questionnaires was analysed using descriptive statistics with the assistance of the Statistical Package for Social Sciences (SPSS) 20 version. Data was then presented in tables and figures for easy interpretation. On the other hand, the qualitative data collected from the interview was analysed thematically by providing a thematic summary and direct quotations from the respondents, focusing on the objectives of the study.

4. RESULTS AND DISCUSSION

4.1 Financial Management Illiteracy in Managing School Funds

The findings of this study illustrates that the head of school practices financial activities in their school. However, it found that most of them lack

financial management literacy. This was evidenced when respondents decried that the practice of financial management in secondary involves errors, misallocation as well as improper direction. During the interview with heads of schools, one of the bursars was quoted as saying :

Most of the school is characterized by high poverty rate due to illiteracy of the heads of schools and poor monitoring financial activities in secondary schools hence, it shakes the value of education, as well as students since they learn in an unfriendly teaching and learning environment” (Interviewed School Bursar).

Moreover, school bursar had the opinion that:

Most heads of schools commit errors in financial management because of the use of experience and financial assistance to plan, budget, allocate and utilise school funds in accordance. Also, they allocate and perform fiscal activities with the help of the school management team, staff members, and financial guidelines, which are sources of knowledge and skills (Interviewed School Bursar, July 2024).

Moreover, district education officers evidenced that heads of schools use experience to manage financial activities since they were appointed without financial management training. The findings further noted that school heads of schools utilise the school funds under the control of the central government. It implies that when the heads of schools are given an authority of money control, they misuse it due to the lack of financial literacy. However, some of them manage it improperly. During the interview, the district education officer quoted when he said:

It is well known that secondary schools are governed under the President's Office-Regional Administrative and Local Government (PO-RALG). Hence, all rules, regulations and directions of schools' management provided by this office, thus we ordered heads of schools to follow the instructions on how to utilise school capitation, hence when they plan without financial guidelines, most of them commit errors and improper allocation of school funds. This factor was contributed by the lack of financial management training

(Interviewed District Education Officer, June 2024).

The current findings correlate with the study by Ekundayo (2010) who found that the inadequate skills of school financial managers on school funds acquisition, allocation and utilisation, leading to insufficient school facilities, low staff morality, below-average school supervision and poor academic performance of students in their examinations. In addition, Amos, et al., (2021) found that lack of financial management attributed to the lack of in-service training among heads of schools or even the absence of a school bursar.

4.2 Challenges in Managing School Funds

The research question sought to examine the challenges that heads of schools faced in managing school funds. Questionnaires and interviews were employed to solicit answers from teachers, school bursars, heads of schools and district education officers. Findings from teachers and school bursars' questionnaires revealed that various heads of schools faced different challenges in managing school financial activities. The findings from the teachers and school bursars indicated that most of the challenges were contributed by the government system, particularly how it allocated school capitation and expenditure plans. The findings as presented in Fig. 1.

Fig. 1 indicates that 78 (96.3%) of the respondents agreed that inconsistent funding from the government sources created uncertainty to the heads of schools in financial planning while 77(95.1%) responded that limited training and expertise in financial management hindered the heads of school from proper handling of the funds. The results also show that 76(93.8%) agreed that high administrative workload denied time for thorough financial supervision whereby the point of lacking enough financial resources hindering heads of schools to run educational programs was agreed by 75(92.6%) of the respondents. Further, the findings show that 73(90.1%) supported the statement that lack of support from the authorities posed challenges to the heads of schools to address financial issues. Lastly, the response that external economic factors such as inflation rates affected the purchasing power of the allocated funds was supported by 68(84.0%) of the respondents.

Heads of schools were also interviewed on the challenges that heads of schools face in managing school funds. The majority of the school heads responded that they bumped into various challenges such as insufficient funds as well as poor cooperation among the parents, staff and the government. Another challenge mentioned was the lack of financial management training, bureaucracy and inconsistencies in the arrival of government capitation. During the interview, one of the heads of the school had this to say:

My office faces poor parental cooperation, especially in financial issues. Most of the parents refuse to attend financial meetings by noting that when they attend the school management will ask them to contribute some money for different activities like the school food program. Moreover, my officemates do not contribute to budgeting the school funds; instead, they remain as observers... (Heads of School, July 2024).

The current findings contradict that of Nelius and Onyango [11] conducted a study on the challenges facing school heads in controlling finances among Bukombe public secondary schools, in Tanzania. The findings revealed the challenges of poor accountability and transparency in which some school heads make decisions without consulting the school stakeholders. This implies that the majority of

school heads do not consult the school stakeholders before initiating certain financial transactions or implementing school major projects. The study concludes that school heads faced many challenges in the process of controlling funds.

In the same content, responses from the District Education Officer indicated that heads of schools lacked financial management skills. During the interview, the District Education Officer had the following opinions:

Currently, most heads of schools lack financial management skills. When I trace back, from 2013-2015, heads of schools were trained immediately after their appointments. They were sent to the Agent of Development of Education Management (ADEM) for training ready to take on their new responsibilities. The training was based on school management where the heads were equipped with different skills in school management including financial management. However, the training was stopped soon after the devolution of secondary schools to the local governments. Consequently, heads of schools have been managing school fiscal activities through experiences, and the Cascadian model resulted in the making of a lot of mistakes in the schools' financial management... (DEO, July 2024).

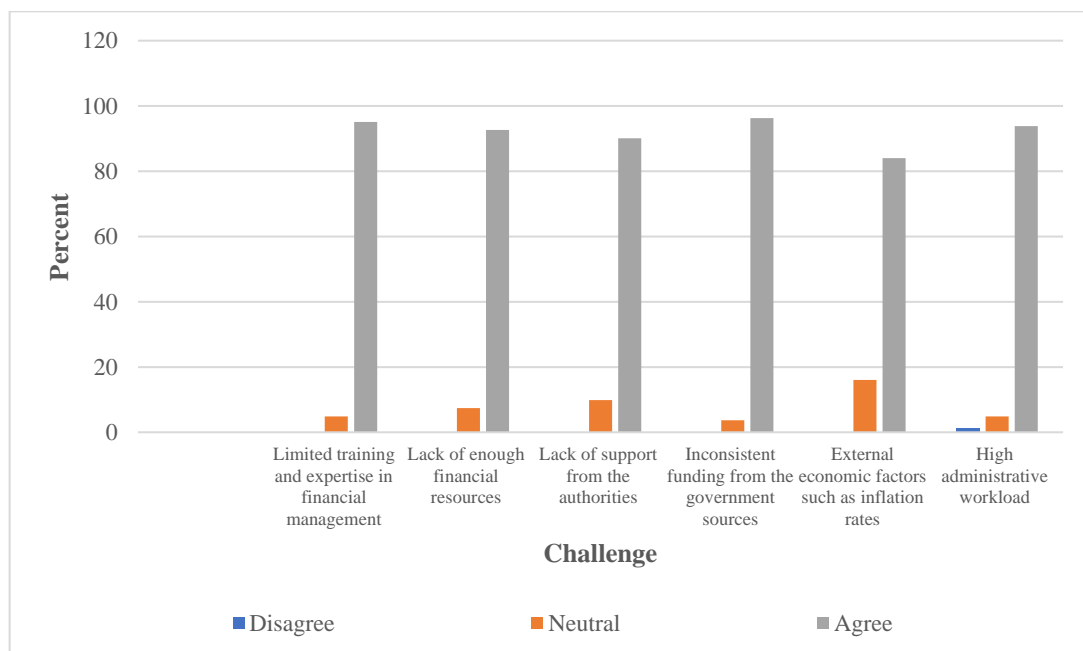


Fig. 1. Challenges in Managing School Funds
Source: Field Data (July, 2024)

The findings of the current study agreed with Nelius and Onyango [11] who found poor budgetary skills, inadequate funds for school operations as well as poor accountability and transparency. Because heads had poor budgetary skills, they could not control expenses and make relevant financial decisions related to school operations, such as procurement. Financial control becomes difficult when there are inadequate funds as core activities of the school implementation are affected. This may eventually translate into the schools' poor academic performance.

The responses from the school bursars also implied that insufficient funds from the government and parents were among the challenges facing heads of schools in managing financial issues. This was evidenced during the interview in which one of the school bursars had the following to say:

All government schools depend on the capitation from the central government. It becomes the challenge when the capitation provided by the government is inadequate to meet the school needs. Most of the school heads manage schools with a large number of students who need a large amount of money. Nevertheless, the fund provided by the government is not adequate for the schools to afford all their needs taking into consideration the large number of students and the school requirements (School Bursar, July 2024).

In addition, bureaucracy was also mentioned to be among the challenges facing the heads of schools in managing school finance. During the interview with the District Education Officer, the following was quoted:

Prolonged bureaucracies and remoteness of the schools hinder the heads of schools to make procurement decisions. There is a limit to the heads of schools in directly using or withdrawing money from the schools' bank accounts. All the heads of schools are required to channel school procurement to the district education officer for approval. Sometimes the process becomes unsuccessful due to the misallocation of money as well as wrong budgets. Moreover, the remoteness of the school areas also poses a challenge for heads of schools to send their budgets to the district education officer for approval. In short, the heads of schools have no freedom to directly use the school funds (School Bursars, July 2024).

Moreover, inconsistency in the disbursement of money to the school accounts was highlighted as among the challenges facing the heads of schools in managing school financial issues. This was evident through the open-ended questionnaire hence, one of the teachers responded that money is deposited late in some schools' bank accounts while other schools receive the money on time.

Another challenge was raised during the interviews with the bursars in which one of them said the following:

Heads of schools do also face the challenge of an unclear and unstable procurement and payment system known as Facility Financial Accounting System (FFAS). This system contradicts the heads of schools during the process of making payments such as books, pens, laboratory equipment and the payment for temporary teachers who teach science subjects due to the deficit of employed science teachers. All the payments need to be done through this system but sometimes the system does not allow them to make the payments (District Education Officer, July 2024)

The above quotation implies that the heads of schools tried their best to manage the schools' financial activities, however, they happened to encounter several challenges emanating from the central and the local governments themselves. For example, this study identified that seminars and training for the heads of school towards school management as well as financial management were stopped soon after the mushrooming of the secondary schools in every ward all over the country. This led to the heads of schools being appointed without managerial training. Therefore, heads of school nowadays manage fiscal activities either through experiences, the education document no five of 2015 which guide and limit them on how to utilise school capitation (money) as well as the use of the Caucasian mode (learning and asking from fellow heads of schools on the proper use of school funds).

The current research findings are in line with the findings by Bore [19] who conducted a study on the practices and challenges of financial utilisation in public secondary schools of Hawassa City Administration. The study employed both qualitative and quantitative research approaches. The findings revealed that the major problem of the schools' financial

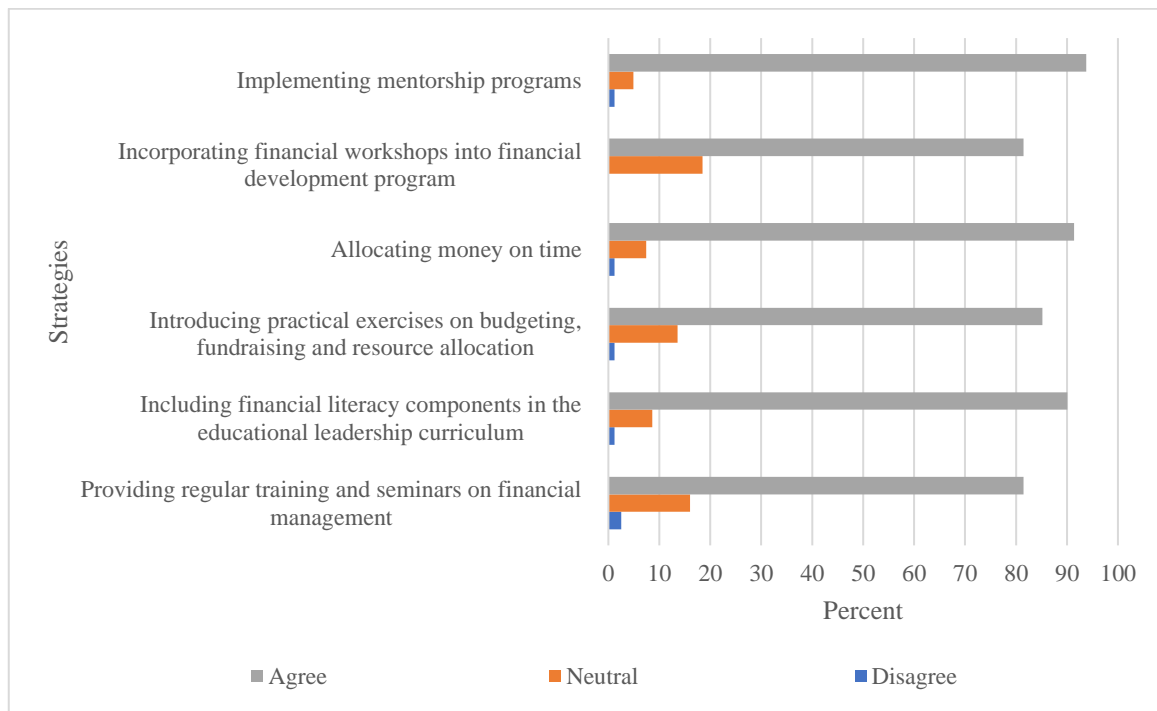


Fig. 2. Strategies for Enhancing Financial Management Literacy

Source: Field Data (July, 2024)

resources utilisation was a low educational background of managers, weak planning, lack of proper monitoring and evaluation, lack of awareness on educational finance, financial transparency problems, a lack of qualified personnel, auditing problems, weak accounting, lack of clear guidelines for financial management as well as lack of on time and regular financial reports to the concerned bodies. This implies that there were very serious problems that affected the practices of education and financial resource utilisation. The study revealed that most school committees were not aware of school finances, so there was no transparency and accountability in the schools regarding financial resource utilisation.

4.3 Strategies for Enhancing Financial Management Literacy

The objective was intended to seek opinions from the respondents on the appropriate strategies which can be used to overcome the challenges facing the heads of schools in managing school funds. The information was gathered through questionnaires administered to teachers and school bursars as well as interviews administered to the heads of schools and district educational officers. The findings are presented in the following sections.

The information in Fig .2 shows that 76(93.8%) of the respondents agreed that implementing mentorship programs whereby experienced school administrators may guide new heads of schools on financial management which would help the heads of schools to develop a great knowledge towards effective school financial management. Then, allocating money on time during administrative meetings to discuss and address financial challenges and opportunities faced by the heads of secondary schools to promote financial literacy among them was supported by 74(91.4%) of the respondents, 73(90.1%) approved that including financial literacy components in the curriculum of educational leadership would equip the heads of secondary schools with skills in financial management. Furthermore, introducing practical exercises on budgeting, fundraising and resource allocation to improve the school heads' financial literacy skills was supported by 69(85.2%) of the respondents. Moreover, providing regular training and seminars on financial management to the heads of schools and teachers at both the primary and secondary school levels and incorporating financial workshops into financial development programs for the heads of secondary schools was supported by 66(81.5%) respondents.

When school bursars, heads of schools and the District Education Officer were interviewed, they responded that the Tanzania government should offer different training and seminars to the heads of schools, school bursars, teachers and storekeepers on financial management in their respective areas or even employ financial specialists. Moreover, the use of technology should be taken into consideration. During the interview, one of the heads of schools was quoted as saying.

As an educational institution, we should use technology in managing financial activities. For example, when we need to either make procurement or payments. Take an example of the banking system; its financial system is open, easy and fast for transactions. Also, the government, through the Ministry of Education, should use the system that allows the FFAS to make payments (Head of school, June 2024).

Moreover, one of the heads of school was quoted as saying:

Different training and seminars to the heads of schools, school bursars and store keepers should be given to improve the knowledge among the school leaders to manage financial activities in their respective areas. These trainings should not only be for heads of schools, but heads of schools should also train their subordinates for the preparation of future experts. Educating all the staff will help to reduce the improper utilisation of school funds" (Head of school, July 2024).

Moreover, the responses from the teachers through open-ended questionnaires revealed that the Tanzania government should launch educational financial management courses in all the teachers' colleges and the universities' curricula to prepare experts with relevant financial management skills. This will eventually help to diminish different errors and misuse of school funds. Further, Nelius and Onyango [11] suggest that during the appointment of school heads, appointments should be given to those who have knowledge and skills in financial management. This will enable them to effectively use tools such as budgets to enable schools to realise their goals. It will also enable them to be transparent and accountable while controlling school financial resources. Where heads do not have financial control skills, they should be trained in financial control strategies. They also

need to work with teachers, members of the school management team as well as school bursars in the usage of funds to eliminate lack of transparency and accountability.

Likewise, during the interview sessions with the school bursars, one of the school bursars was quoted as saying:

The government should increase and open up school resources which may help to increase the schools' income. In addition, the government should ensure the provision of financial management training among the teachers as well as the School Management Team that involves parents. This will create a strong understanding of financial management and avoid improper use of school fiscal resources (School bursar, July 2024).

Besides, the responses from the teachers through open-ended questionnaires show that the Tanzania Government should employ financial specialists, which are bursars who studied and qualified on finance, and economics courses from the authorised institutions to handle and maintain school financial activities. This will help to reduce the work burden to the heads of schools who have many activities e.g. managing the school while they are not qualified in financial activities.

The quotation above implies that training, workshops and seminars are the best strategies for enhancing the heads of schools' financial management literacy which may help them deal with and overcome the challenges in managing school funds. This paradigm has to be familiarised to all teachers to cherish the legacy in the long run because no one is permanent in the position of a head of school. Moreover, the government should hire professional personnel to manage school financial activities. This will reduce the burden on the heads of schools who handle many activities in the schools. Similarly, the government should introduce financial management courses in the teachers' colleges and universities to prepare teachers with financial management skills in both primary and secondary level schools.

Similarly, Macdon and Merlin [12] conducted a study on financial literacy among school heads based in the Financial Education Enhancement Program. The findings show that the government under the Ministry of Education should design

training that will help and enhance knowledge and financial behaviours on the different dimensions of financial literacy. This will help the school heads to be aware and equipped with the concepts and best practices of the various financial aspects [20].

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of the study, it can be concluded that the heads of schools should involve other staff members, the school management team (SMT), and educational financial guidelines as a source of knowledge and skills to manage the schools' fiscal resources. This is because the government has not prepared them thoroughly to handle the schools' financial matters. The heads of schools should adhere to the proper practices of financial management through monetary auditing. In addition, the Tanzania government should provide managerial training, workshops and seminars as the best strategies for minimising financial management challenges. Moreover, the government should introduce financial management courses in the teachers' colleges and universities to prepare teachers who are fully equipped with the school's financial management skills. Otherwise, the government needs to hire and engage personnel with the relevant financial management skills to handle the schools' fiscal resources.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of this manuscript.

ETHICAL APPROVAL

The researcher respected the rights of the participants and the information provided was guaranteed to be treated with maximum confidentiality. In addition, the researcher made the respondents to be fully aware of the purpose of this study and ensured that their names and identities would be made anonymous.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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