

Effective guidelines for financial management in Zimbabwean secondary schools

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Abstract

This study investigated the nature and constraints of the financial management frameworks and resources available to School Development Committees (SDCs) in Zimbabwean secondary schools for effective financial management practices. It examined the availability of sufficient and appropriate financial management guidelines and the extent to which the available documents impact the effectiveness of these (SDCs). The objective of this investigation is to rectify the dearth of research on the subject for Zimbabwean secondary schools. Employing a pragmatic research paradigm and mixed methods research (MMR) approach, the study utilised an explanatory sequential mixed methods research design. Guided by Stakeholder Theory, the study examined financial management strategies employed by School Development Committees (SDCs), focusing on capacity building, financial governance, and guiding financial documents. The study involved 56 secondary schools in 30 clusters in Zimbabwe. Disproportionate stratified sampling was employed to come up with four (4) clusters from which respondents and participants were drawn. The population of the study was 570 financial management school officials. Data collection involved completion of closed ended questionnaires by 61 respondents and answering of unstructured open-ended interviews by 19 participants. Data analysis involved inferential statistics for quantitative data and thematic analysis for qualitative data. The study's findings revealed inadequate capacity building of School Development Committees (SDCs) in secondary schools, hindering effective school financial management. The study also revealed that although School Development Committees in the secondary schools had financial management guiding

documents, the SDCs failed to utilise the documents due to limited financial expertise, insufficient capacity building, limited linguistic accessibility, and low levels of education.

Key words: financial management, secondary schools, Zimbabwe, Stakeholder Theory, School Development Committees, capacity building, financial governance.

Introduction

School Governing Boards/School Development Committees must be conversant with the contents of policies influencing education for them to effectively implement the policies and develop their governance policies from an informed perspective (Makhuvele, Litshani, and Mashau, 2019). Adherence to established guidelines and policies on managing school finances is crucial, as failure to do so can have detrimental consequences on school development (Makhuvele, Litshani, and Mashau, 2019; Ndhlovu, Sibanda, & Mathwasa, 2020). The Education Amendment Act (2020) in Zimbabwe defines a government school as an institution administered and controlled by the national government, provincial and metropolitan councils, and local authorities, comprising urban and rural councils. Section 36 of the Education Amendment Act (2006) empowers parents or guardians to participate in their children's educational affairs by establishing a School Parents Assembly. This assembly is mandated to establish a School Development Committee, whose operations are guided by the School Parents Assembly's constitution (Education Amendment Act, 2006). In cases where the School Development constitution is unsatisfactory, the committee's operations are guided by Statutory Instrument Number 87 of 1992, as stipulated by the Minister of Primary and Secondary Education (Education Amendment Act, 2006; Dzvimbo, Zimhondi, Masimba, and Zhanda, 2020).

This study aimed to suggest strategies to support effective financial management practices by School Development Committees (SDCs) in Zimbabwean secondary schools. The study focused on examining the capacity building of School Development Committees in financial management, as well as the availability and utilisation of documents guiding financial management. Additionally, it explored the relationship between the availability of financial management documents and actual financial management practices in secondary schools. Ultimately, the study sought to identify strategies to enhance effective financial management in secondary schools in Zimbabwe.

Literature review

This literature review synthesises existing research on effective financial management in schools. The review explores key themes, including theoretical frameworks, capacity building challenges, auditing and digitalisation, and training needs, to inform the development of effective guidelines for financial management in Zimbabwean secondary schools.

Theoretical framework

This study was grounded in the stakeholder framework, first introduced by R. Edward Freeman in 1984 (Freeman, Phillips, & Sisodia, 2020). This framework emphasized the importance of considering the interests and needs of various stakeholders in decision-making processes. The stakeholder framework recognized that organizations, including schools, operated within a complex network of relationships with diverse stakeholders, each with their own interests, expectations, and levels of influence (Freeman, 1984). The framework encouraged collaboration among stakeholders to achieve common goals (Natour & Sirota, 2024; Peng, Alias, & Mansor, 2024). Effective collaboration among stakeholders led to better decision-making, improved resource allocation, and enhanced overall performance (Freeman, Harrison, Wicks, Parmar, De Colle, & Purnell, 2010). In the context of school financial management, stakeholder collaboration facilitate the sharing of resources, expertise, and knowledge, ultimately contributing to improved financial management practices and better educational outcomes.

The stakeholder framework was particularly relevant in the context of school financial management, where multiple stakeholders, including school administrators, teachers, parents, pupils, and community members, have a vested interest in the effective management of school finances. By applying the stakeholder framework, this study provided a comprehensive understanding of the complex relationships among stakeholders involved in school financial management and identified opportunities for collaboration and improvement.

Capacity building challenges in school governance

The critical role of School Governing Bodies in interpreting and implementing legislative and policy frameworks is well-established, yet a studies by Connolly, Farrell, and James (2017), Makhuvele, Litshani, and Mashau (2019) revealed significant challenges in this regard, underscoring the need for enhanced capacity building and support.

Makhuvele, Litshani, and Mashau, (2019) investigated whether School Governing Bodies in both primary and secondary schools under the Klein Letaba Circuit in South Africa could interpret and implement legislative and policy frameworks in their schools. The research revealed that the majority of the School Governing Board members did not have adequate knowledge of policies that they were expected to interpret and implement at the school level. School Governing Board members did not receive adequate and relevant capacity building in the different aspects of their responsibilities including policy interpretation and implementation. Results of the study revealed that capacity building of School Governing Board members was a once-off event and not a continuous process that was followed by regular monitoring and support. The study further revealed that training of School Governing Board members was supposed to be in the language understood by the majority of the members. Most parents serving in the School Governing Boards were illiterate. The study recommended continuous training to capacitate School Governing Board members, improving reading and writing skills of illiterate School Governing Board members through enrolling them in Adult Basic Education and Training centres, formation of Cluster Governance Committees to enable School Governing Board members to share experiences. The study also recommended continuous monitoring and support of School Governing Board members to ensure that they remained on track in the performance of their duties.

Connolly, Farrell, and James's (2017) study in England and Wales revealed that some parent governors in disadvantaged or multi-ethnic schools made limited contributions in committee meetings because they lacked technical and professional language of the educational world. The findings of Connolly, Farrell, and James's (2017) study underscore the importance of inclusive communication in financial management. The study highlights the need for financial management documents and discussions to be free from technical jargon, ensuring that all stakeholders, regardless of their background or expertise, can fully participate and make informed decisions. Simplifying language in financial management documents is crucial for promoting transparency, accountability, and inclusive decision-making in secondary schools

Section 63 of the Constitution of Zimbabwe Amendment (No 20) Act 2013 submits that every person in Zimbabwe has the right to use a language of his or her choice. Section 6 of the Constitution of Zimbabwe also advances that Zimbabwe's official languages are Chewa, English, Kalanga, Khoisan, Nambya, Ndau, Ndebele, Shangani, Shona, and sign language, Sotho, Tonga,

Tswana, Venda and Xhosa. These must be treated equally. It further advances that the State and all institutions and agencies of government at every level must take into account the language preferences of people affected by governmental measures or communications.

Auditing and digitalisation for effective school financial management

Effective school financial management is crucial for the provision of quality education. Studies have highlighted the importance of auditing and digitalisation in enhancing school financial governance.

Studies by Zhuwau and Shumba (2018) in Zimbabwe and Sebidi, Aina, and Kgwete (2023) in South Africa highlighted the significance of auditing in school financial management. Zhuwau and Shumba's study, conducted in Goromonzi District, Zimbabwe, investigated the influence of auditing on the financial performance of secondary schools. The researchers collected data from 30 secondary schools, using a mixed-methods approach that combined surveys, interviews, and document analysis. The findings revealed that schools that underwent frequent audits demonstrated superior financial performance, characterized by improved learning environments, higher pass rates, and enhanced educational standards.

Similarly, Sebidi, Aina, and Kgwete's research in South Africa explored the perceptions of school financial management officials regarding auditing processes. The study involved 50 school financial management officials from five provinces in South Africa. Data was collected through semi-structured interviews and focus group discussions. Despite acknowledging limited knowledge and understanding of auditing procedures, the officials unanimously recognized the importance of audited financial reports. They emphasized that positive audit reports fostered trust among parents, leading to increased financial support. Moreover, the reports attracted more learners due to the perceived availability of resources. The officials also noted that audit reports facilitated informed financial decision-making, enabling stakeholders to plan, monitor, and lead financial management procedures effectively. Additionally, they highlighted the need for regular training and capacity-building programs to enhance their understanding of auditing processes and procedures.

Complementing these findings, Chimbunde, Musaniwa, Chingwanangwana, and Jakachira's (2023) study in Zimbabwe emphasized the importance of digitalisation in school

financial management. The researchers found that school finances would continue to be mismanaged if digital infrastructures and training of School Development Committees in digital skills are not implemented. This highlights the need for schools to invest in digital technologies and provide training for financial management officials to enhance their digital literacy. By combining auditing and digitalisation, schools can strengthen their financial management systems, promote transparency and accountability, and ultimately improve educational outcomes.

Capacity building and training needs in school financial management

Effective school financial management is crucial for the provision of quality education. However, research has shown that many schools struggle with financial mismanagement, which can have far-reaching consequences for students, teachers, and the broader education system. To address this issue, it is essential to understand the underlying causes of financial mismanagement in schools and to identify potential solutions.

Hungwe and Mpfu's (2021) study in the Northern Hhohho region of eSwatini identified inadequate training in financial management as a key factor contributing to financial mismanagement in high schools. The study, which involved a survey of school administrators and teachers, found that many educators lacked the necessary skills and knowledge to effectively manage school finances. Participants emphasised the need for teachers' training institutions to incorporate financial management courses into their programs, in order to equip educators with the necessary skills to manage school finances effectively. This underscores the critical need for pre-service training programs to equip educators with practical financial management skills, ultimately enhancing their ability to manage school finances effectively.

Myende, Bhengu, and Kunene's (2020) study in the Kingdom of eSwatini assessed the effectiveness of the Personnel, Organisational, Money, and Instructional Management (POMI) program, a capacity-building initiative for school principals. The program aimed to equip principals with essential skills and knowledge for effective financial management. However, the study revealed significant limitations, including inadequate training duration, a lack of real-world applicability, and trainers' limited practical experience. Moreover, a notable gap existed between the program's content and auditors' expectations, hindering its overall effectiveness. This highlights the importance of tailored and comprehensive training programs that address the specific needs of school principals in financial management.

In Tanzania, Nelius and Onyango's (2022) study examined the challenges faced by school heads in managing finances in Bukombe District public secondary schools. The study, which involved a survey of school heads and district education officers, found that poor accountability and transparency were significant concerns. Notably, 28% of respondents cited inadequate involvement of teachers and school board members in budgeting processes as a major issue. The study also highlighted the need for school heads to possess budgetary skills. District education officers recommended that leadership experience and knowledge of budgetary and accounting procedures be prioritized in the appointment of school heads. This study highlights the critical need for schools to adopt a more collaborative and transparent approach to financial management. This involves key stakeholders and therefore equips school leaders with the necessary budgetary skills.

Basson and Mestry's (2019) study in South African schools highlighted the effectiveness of school-based financial management committees in building capacity for school financial management. These committees, which comprised diverse stakeholders including school heads, deputy heads, department heads, parents, treasurers, and chairpersons, provided a platform for collaboration and shared decision-making on financial management issues. Basson and Mestry (2019) noted that the involvement of various stakeholders in the financial management process promoted transparency, accountability, and sound financial decision-making. Furthermore, the study revealed that the committees' collaborative approach facilitated the sharing of expertise and resources, ultimately enhancing the overall financial management capacity of the schools.

Similarly, Nnebedum and Ofojebe's (2019) study in Nigeria identified key capacity-building needs for principals in federal unity schools, focusing on areas such as school budget preparation, auditing and accounting, preparation of school annual financial statements, identifying financial investment opportunities for alternative income sources, and quarterly accounting of school income and expenditure. The study emphasized the importance of principals' financial management skills in ensuring effective management of school resources. Nnebedum and Ofojebe (2019) also noted that the lack of financial management training for principals hindered their ability to make informed financial decisions, leading to inefficiencies in school financial management. These findings emphasize the importance of targeted capacity-building programs and collaborative approaches to enhance financial management capacity in schools.

Ndhlovu, Sibanda, and Mathwasa's (2020) study investigated the factors influencing financial management in Chegutu District secondary schools, Mashonaland West Province, Zimbabwe. The study was prompted by reports of schools failing to follow established procedures and concerns about inadequate training and limited financial management knowledge among school heads and School Development Committee members.

The current study's findings highlighted the significance of training for school heads, School Development Committee members, and bursars in effective financial management. A strong correlation was found between training in school financial management and the overall effectiveness of financial management in secondary schools. Additionally, the study noted that the Ministry of Primary and Secondary Education provided schools with manuals and circulars on managing school finances, serving as a valuable resource for school officials.

Ndhlovu, Sibanda, and Mathwasa's (2020) study underscores the critical role of training in enhancing financial management practices in secondary schools. The findings emphasize that empowering school heads, School Development Committee members, and bursars with financial management knowledge is crucial for effective financial management. Furthermore, the provision of manuals and circulars by the Ministry of Primary and Secondary Education serves as a valuable resource for school officials. Ultimately, this study highlights the need for a multifaceted approach to financial management in secondary schools, incorporating training, resources, and support to ensure effective financial management practices.

Problem statement

Despite legal provisions granting School Development Committees (SDCs) the capacity to engage in school management, including the management of financial affairs, the effectiveness of SDCs in managing school finances remains understudied. This study aims to address this knowledge gap by investigating the SDCs' capacity building, the availability of financial management documents, and the extent to which these documents inform financial practices. Specifically, the study sought to:

1. To evaluate the capacity of School Development Committees (SDCs) in Zimbabwean secondary schools to implement effective financial management practices,

2. To assess the availability, and adequacy, of financial management policies, and guidelines in Zimbabwean secondary schools.
3. To examine the relationship between the availability of financial management documents and the actual financial management practices in Zimbabwean secondary schools,
4. To identify effective strategies for strengthening financial management policies and practices in Zimbabwean secondary schools.

Hypothesis

There is a significant association between the availability of financial management documents and the assistance obtained from these documents, and the actual financial management practices in Zimbabwean secondary schools.

Materials and methods

The study employed a pragmatic paradigm, utilising a mixed-methods research (MMR) approach and an explanatory sequential mixed-methods research design (Kaushik & Walsh, 2019). This paradigm was chosen for its flexibility in combining quantitative and qualitative methods to gather comprehensive data.

This study was conducted in one of the 72 districts of Zimbabwe, which remains anonymous for confidentiality purposes. Informed consent was obtained from all respondents and participants prior to participation. The research was conducted in accordance with required research ethics protocols, ensuring the rights and dignity of all participants were respected. The study population comprised 570 school officials responsible for financial management in 56 secondary schools, grouped into 30 clusters. Disproportionate stratified sampling was used to select four clusters from the 30, from which respondents and participants were drawn. A multi-stage sampling approach was employed to select participants. Four clusters (13.3% of the total 30 clusters) were randomly selected from urban and rural areas, ensuring representation from both settings. These clusters included eight secondary schools, selected from a total of 56 schools in the district

Quantitative data were obtained from close-ended questionnaires which were distributed to 61 respondents comprised of 8 school heads, 8 school deputy heads, 8 school senior teachers, 8 school heads of departments, 8 School Development Committee chairpersons, 8 school vice

chairpersons, 8 school treasurers, 1 district schools inspector, 1 district accountant, 2 Provincial internal auditors, and 1 provincial accounting assistant. These were targeted because of their hands-on experiences with school financial management policies and practices. Also qualitative data were obtained through a purposive sampling of 1 urban day secondary school, 1 rural day secondary school, 1 urban boarding secondary school, and 1 rural boarding secondary from the four clusters that participated in the collection of quantitative data. 1 head/deputy's head, 1 SDC chairman/vicechairman, 1 SDC treasurer, 1 senior teacher/head of department from each of the four purposively sampled schools, 1 internal auditor, 1 district accountant/provincial accounting assistant, and 1 district schools inspector answered open-ended interviews. Quantitative data were analysed using SPSS (version 26) while qualitative data were analysed through thematic analysis facilitated by Atlas Ti software.

Findings

State of capacity building of SDCs on financial management policies and practices

Research on secondary schools examined the support provided to School Development Committee (SDC) members in understanding financial management policies and practices. The study investigated the assistance received from the District Schools Inspector, District Accountant, internal auditors, school cluster, and non-governmental organisations. The findings are presented in Table 1

Table 1: Capacity building on school financial management

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

Source: Field Data 2023

The study found that the Ministry of Primary and Secondary Education, school clusters, and non-governmental organisations provided inadequate training for School Development Committee members. This was confirmed by school officials during interviews. Participants P19 noted:

They do hold workshops, but it's a one-day workshop. In my opinion, these workshops should be continuous once every term, a two-day workshop will be fine, but as you know, a one-day workshop when they look at the parents, they cannot catch up, especially if they are not financially literate. (P19)

Participants P19 highlighted the inadequacy of one-day workshops, emphasising the need for continuous training. Similarly, Makhuvele, Litshani, and Mashau (2019) found that School Governing Board members in South African schools received insufficient training, with capacity-building initiatives being one-off events rather than ongoing processes.

Availability of financial management guidelines

The study further examined the availability of documents guiding financial management in Zimbabwean secondary schools.

Table 2: Availability of Financial Management Guidelines in Secondary Schools

Document	Available and adequate	Available but not adequate	Not Sure	Not Available
	N %	N %	N %	N %
Constitution of Zimbabwe Amendment (No. 20) Act 2013	38 (62.3%)	10(16.4%)	12(19.7%)	1 (1.6%)
Public finance management Act 22.19	31 (50.8%)	7 (11.5%)	19(31.1%)	4 (6.6%)
Public procurement and disposal of public assets Act 22.23	26 (42.6%)	11(18%)	18(29.5%)	6(9.8%)
Education Act 25:04	39 (63.9%)	10(16.4%)	10(16.4%)	2(3.3%)
Statutory instrument 87 of 1992	37(60.7%)	10(16.4%)	13(21.3%)	1 (1.6%)

Administration and finance circular minute No 6 of 1994	34(55.7%)	12(19.7%)	12(19.7%)	3 (4.9%)
Public Procurement and Disposal of Public Assets (General) Regulations, 2018 (Statutory Instrument 5 of 2018)	22(36.1%)	10(16.4%)	19(31.1%)	10(16.4%)
Statutory Instrument 144 of 2019 [Public Finance Management (Treasury Instructions), 2019]	21(34.4%)	9(14.8%)	18(29.5%)	13(21.3%)
Statutory Instrument 135 of 2019 (Public Finance Management (General) Regulations)	15(24.6%)	12(19.7%)	22(36.1%)	12(19.7%)
Financial Management Training Manual for the non-finance Education Managers	30(49.2%)	12(19.7%)	13(21.3%)	6(9.8%)
Accounting officer's instructions (P 70)	20(32.8%)	12(19.7%)	20(32.8%)	9 (14.8%)
School Development Committees Handbook	40(65.6%)	16(26.2%)	3(4.9%)	2(3.3%)

Source: Field Data 2023

The study found that secondary schools had documents guiding financial management. School officials confirmed this during interviews. For instance, P14 stated:

There are several instruments that we've been talking about those that talk about finances, I think some of them we may have them in schools, but may not fully understand them, and you know, the technical jargon that is in those instruments. For a layman, it may be very difficult to understand so I think they need to be clarified, maybe being translated to vernacular or better still, like I said, regular workshops. We have the district office coming to schools on regular basis explaining taking their time. They run these workshops where

they will take just one day or part of the day and they say we've trained teachers in financial management. No, we really need time even a full week of training, going through each instrument, sentence by sentence to make us understand.

Participant P14's statement highlights the need for clearer financial management guidelines and more comprehensive training. This echoes the findings of Ndhlovu, Sibanda, and Mathwasa's 2020 study, which showed that despite receiving manuals and circulars, school officials in Chegutu District still struggled with financial management due to inadequate training and complex technical jargon.

Association between financial management documents and practices

A Chi-square test examined the relationship between having financial management documents, assistance from these documents, and actual financial management practices in Zimbabwean secondary schools. Results are presented in Table 3.

Table 3: Cross-tabulation between assistance from guiding documents and actual practices

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

Source: Field Data 2023

The study found no significant association between having financial management documents and their usefulness in selected secondary schools in Zimbabwe (Table 3). Despite

acknowledging the documents' usefulness, 78.6% of respondents did not use them to inform their financial management practices. This contrasts with Ndhlovu, Sibanda, and Mathwasa's (2020) findings, where the Ministry of Primary and Secondary Education distributed financial management manuals and circulars to schools, assuming they would guide school officials

Table 4 shows a cross-tabulation of results on the availability of documents to guide financial management and actual practices, and the use of documents to guide financial management and actual practices in Zimbabwean secondary schools.

Table 4: Chi-square cross-tabulation results

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

Source: Field Data 2023

The results partially supported the hypothesis, revealing a significant association between the availability of financial management documents and actual practices in Zimbabwean secondary schools. However, no significant relationship was found between actual practices and the use of documents for managing school finances, indicating that financial management practices were independent of document usage. Interviews with school officials revealed that despite acknowledging the benefits of available documents, they were not being utilized to guide financial management practices. Figure 1 highlights the reasons cited by school officials in Zimbabwean secondary schools for not using policy documents to inform their financial management decisions.

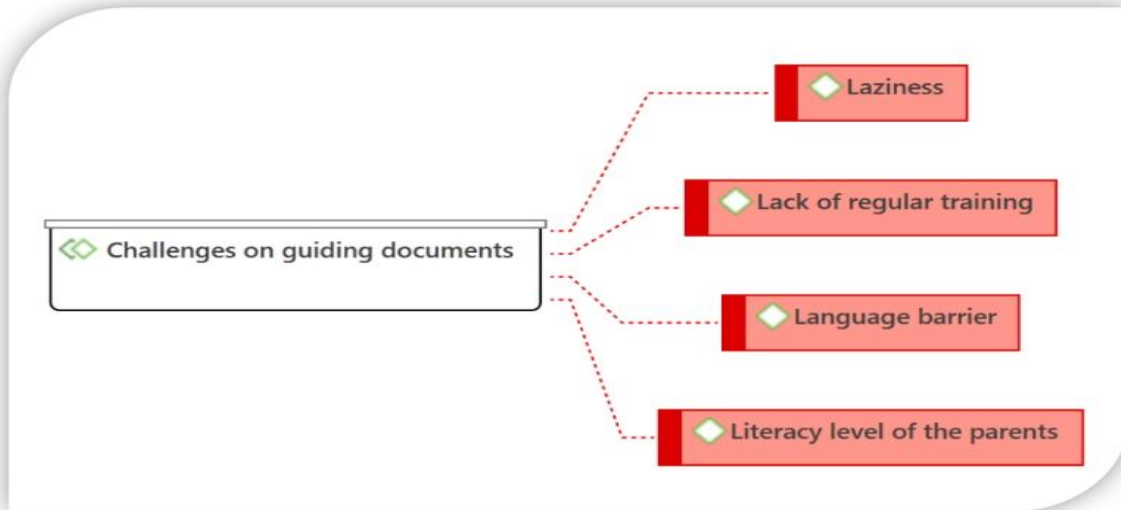


Figure 1: Challenges in Using Financial Management Documents **Source:** Field Data 2023

P3 and P8 shared their views on laziness and low literacy levels:

Laziness... We go back to the same problem, they are not well versed with regulations, and they don't want to read regulations. They do have them at their disposal but are not using the regulations which is the problem. If they follow regulations, if they read regulations, they would not have any problems(P3).

... not all committee members are literate to the level to sit down and read, and at the same time maybe they have other commitments since they are not full-time in terms of their operations at the school(P8)

In addition to laziness and low education levels, complex English and legal language in financial management documents posed a significant barrier to their effective use, as noted by participants P2, and P12, who also stressed the need for regular training:

All documents we need are available. The Statutory Instruments ...those are availed to each and every member whenever necessary. It goes back to what I said the calibre of our members right. We have had situations whereby a resident of this place has been elected and when she is elected, she cannot sign, you give her that document...you know legal language. So, if I can't understand that legal language, what more that mother? So, I am saying is it should be simplified for them...They should try to produce books or documents

that are user friendly...For instance, having those written in our vernacular rather than giving those written using legal language to...who cannot write her name (P2).

In our case we usually rely on circular minute number 6 of 1994. It is mandatory that the School Development Committee is given at least that circular so that they access their operation procedures...we find it depends with the interpretation of the circular. Obviously as the school administration we go through that circular together, but you can tell that the language usually used is legal language. Some of them might be pretending to understand but the comprehension part of it may be a problem... most of them have done O level but issues of finance are described using technical language. Even if it's not legal language, the English language used in finance has got technical troubles which at times even poses challenges to the head...maybe if we could use local languages, it might turn out to be more meaningful(P12)

Similarly, Makhuvele, Litshani, Mashau, and Manwadu (2019) studied School Governing Boards in Limpopo Province, South Africa. The study revealed that boards lacked the capacity to interpret and implement policies. Inadequate training, illiteracy, and language barriers were major obstacles. Participants suggested continuous training, regular monitoring, and using languages understood by members. They emphasized that training should be ongoing, with support, to enhance board members' abilities. Language accessibility was also crucial, as many members were illiterate and struggled with English.

Solutions to challenges in guiding documents

Participants proposed that training programs could enhance school officials' understanding and application of financial management documents. Additionally, simplifying documents to make them more accessible and user-friendly, as well as using local vernacular languages, could facilitate better comprehension and utilisation. Figure 2 illustrates these proposed solutions.

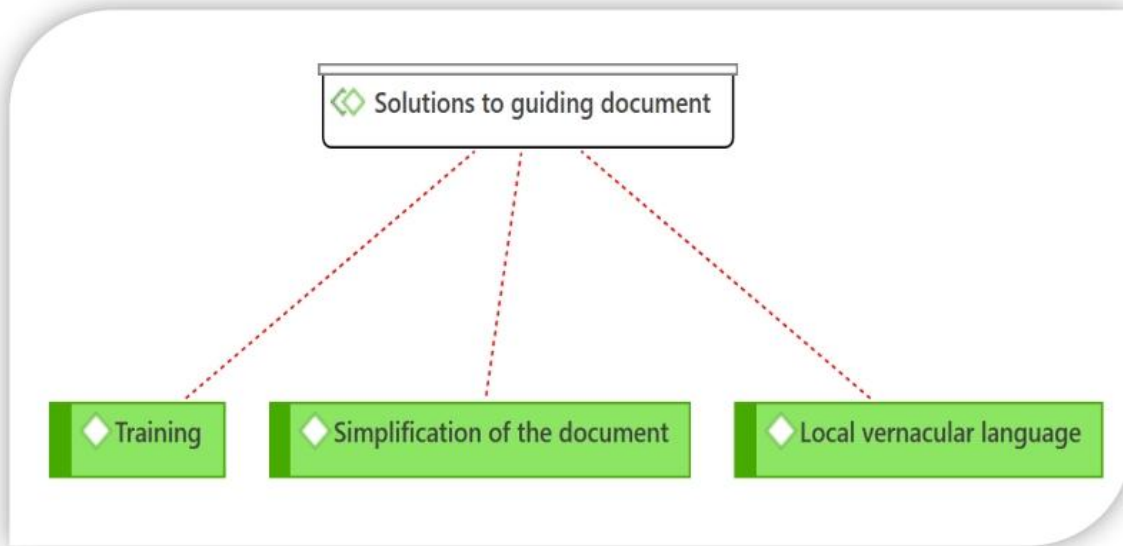


Figure 2: Solutions on guiding documents

Source: Field Data 2023

Training

The study's findings emphasized the importance of training for members to comprehend financial management documents. Participant P17 supported this notion, stating:

I think we need to more training, we need induction. Finance, people to know their rights and also a lot to do with finances. Procurement office, it's not really clear what it is supposed to do... there is a lot of confusion going on.

Participants in charge of financial management in secondary schools acknowledged lacking qualifications, emphasizing the need for training to effectively manage school finances.

Simplification of the documents

Participants highlighted the challenges faced by School Development Committee members who lacked education and struggled to comprehend documents written in complex legal language, emphasizing the need for simplified and accessible documentation. Participant P2 had this to say:

It goes back to what I said the calibre of our members right, we have had situations whereby a resident of this place... has been elected and when she is elected, she cannot sign, you give her that document, personally you know legal language. So, if I can't understand that

legal language, what more that mother? So, I am saying it should be simplified for them. Simplifying it I think not from this end but from ... the top. We looking at the Ministry. They should try to produce books or documents that are user friendly... Why can't we simplify these? For instance, having those written in our vernacular rather than giving those written using legal language(P2).

This poignant remark highlights the urgent need for inclusive and accessible documentation, particularly in contexts where literacy and language barriers may hinder effective participation and decision-making. This concern is echoed by Connolly, Farrell, and James (2017), who found that language barriers limited the contributions of parent governors in disadvantaged schools in England and Wales.

Translation of policy documents

The importance of linguistic inclusivity in financial management documentation was underscored by participants, who highlighted the barriers faced by individuals with limited proficiency in the dominant language used. Participant P17 and P15 noted,

It's not easy to understand the language that is not your mother tongue. For example, I'm Ndebele and it would be difficult for me to understand Shona when reading therefore I would suggest someone to be explaining the books so that everyone understands. The books should be written in English, Shona and Ndebele. If possible, someone can get all three and sign for them and after finishing then bring them back because they are school property(P17)

We still have people who have not yet gained literacy up to 'O' level, people who got out of school from as early as form one. People who do not understand Basic English. So, we are saying at least if something is written in the native language someone can understand the document much easier. So, I think to bridge this gap of knowledge people should be equipped with know-how of doing things. Look at people when they are at church. We have some churches, with pastors who did not go up to 'O' who did not go to any theological college but when it comes to doing their work, they know what to do because the bible is written in Shona, they can read it, and they can interpret it. Likewise, I think it will bridge this gap when someone understands what they're supposed to do. (P15)

Zimbabwe's Constitution guarantees the right to language of choice and recognizes multiple official languages. However, research by Sibanda and Mathwasa (2020) revealed that despite the Ministry of Primary and Secondary Education's efforts to provide policy circulars and manuals, some School Development Committee members struggled to understand financial management concepts due to complex terminology, highlighting a significant language barrier.

Strategies for enhancing effective financial management

Respondents ranked strategies to improve financial management in schools, with Table 5 showing the ranking based on mean scores, from most important (1) to least important (10)

Table 5: Strategies for enhancing effective financial management policies and practices

Strategies	Mean	Rank
Introducing an electronic financial management framework for schools	5,64	6
Capacity building of parents in school financial management	6,82	9
Capacity building of School heads/Deputy heads in financial management	3,56	1
Capacity building of School Development Committee in school financial management	3,80	2
Having a module on school financial management in teacher training curriculum at university level and Diploma level.	5,49	5
Auditing of schools annually	5,10	3
Submission of monthly reports to Ministry of Education	7,26	10
Appointment of School Heads/Deputy Heads with financial management literacy	5,77	7
Appointment of School Development Committee members with appropriate skills	5,98	8
Ministry of Primary and Secondary Education deploying to every school Bursars/Accounts clerks trained in school financial management	5,43	4

Source: Field Data 2023

Participants emphasised the need for comprehensive training in financial management, highlighting the importance of capacity-building initiatives for school administrators, staff, and committees to ensure effective financial management practices:

I think in terms of training I would suggest it starts from the top descending downwards. Starts from the school administration, the head, the deputy, and the School Development Committees members coming to the H.O.Ds and then lastly maybe the teachers themselves(P8).

I never received formal training in financial management. It was simply an appointment. I remember attending one or two workshops, but these were quick workshops. You would be stuffed with so many things in just one or two days which makes it very difficult to remember. So, it's the major challenge...I see some challenges in schools, because we don't have the necessary training, yet we need to run large sums of money... we certainly need training, in-service training, regular in-service training, and regular workshops(P14).

This need for training is consistent with the findings of Nnebedum and Ofojebe (2019), who identified specific capacity-building needs for principals in financial management, including budget preparation, auditing, and accounting.

Participants emphasised the importance of regular auditing in schools to ensure transparency and accountability in financial management, highlighting the need for increased frequency and thoroughness of audits. Participants P1 and P5 averred:

Audit should be done annually. If we know that we have got auditors every year we always make up on our system. Because auditing is not fault finding, it is also there to teach, so I don't see any problem with it. Even the district should move around the schools checking their books of accounts(P1).

My recommendation is that there should be an increase in auditing in our schools as what used to happen previously. They used to combine in a bus all auditors from other provinces.... But these audits were previously meant for government schools, and these other schools remained unaudited for several years. Current audits target all schools, but the frequency of visits to check on proper handling of finances is not adequate in schools. There should be an increase in audits in schools(P5)

These sentiments are supported by research findings, which demonstrate the positive impact of regular auditing on financial performance and management in schools. For instance, Zhuwau and Shumba (2018) found that frequently audited schools in Zimbabwe outperformed those that were infrequently audited. Similarly, Sebidi, Aina, and Kgwete (2023) noted that positive audit reports in South African schools fostered trust among parents, attracted more learners, and facilitated effective financial planning and management.

Respondents to close-ended questionnaires ranked deployment by the Ministry of Primary and Secondary Education of bursars/accounts clerks trained in school financial management as the fourth most important strategy. This finding was corroborated by participants' views during interviews, which emphasized the need for qualified personnel to manage school finances:

The challenges are that most of them... employ those who did not even do accounts, maybe the person did accounts in form four or form two and they employ those to do accounting for the school ... they cannot even maintain a cashbook, they cannot even draw up a budget, they cannot even balance a cashbook that is the problem. If they employ qualified personnel, they won't have any problem (P3).

We need qualified people to do the job at the right time. I would encourage that the bursar or accountant should be of no less than diploma level and should be highly computer literate so that we are up with the current plastic money transactions (P13).

Respondents ranked a module on school financial management in teacher training curricula as the fifth most important strategy, a view echoed by participants during interviews. Participants P5 and P14 declared,

One thing which we would like to have in our schools is to have proper people who are properly trained to run finances in schools like usually clerks and so forth, because some of these people they are not all trained in terms of finances. Some of them they never did accounting at school. So, I would prefer a situation where in teacher's training colleges and universities this is taken as part of their courses..... It would be better if it would be taken as a part of the curriculum in teacher training colleges(P5).

The issue of training at teacher's colleges... is very long overdue.... there must be at least a module for everybody who wants to become a teacher they do that in college. ...as heads

we never got this training but it would have been nice if this was made possible by having a module on financial management in teacher's colleges or universities as compulsory so that everybody who wants to be a teacher does that at college.(P14).

This recommendation aligns with Hungwe and Mpofu's (2021) study, which also emphasized the need for teacher training institutions to offer courses in financial management.

Respondents ranked introducing an electronic financial management framework as the sixth most important strategy to enhance financial management in schools, a view supported by participants during interviews, who emphasized the benefits of electronic systems in increasing efficiency, transparency, and security. Participants P11 observed:

The computerised system makes it easy to access information. Just press a button against the name of the child and you've got all his or her data as opposed to the manual system where you need to go to the filed books to try and find first the fast copies and then produce and maybe confirm that he had paid or not paid. Of course, we need to move with time and dynamism because it's a clean system of payment for all administration at schools ...With the time now, as we speak, we've discovered that with one panel or two panels of solar, you can use your laptop, you can use your computer, and you can use your everything..., I would recommend that the electronic system will be the best..

This emphasis on digitalization aligns with the findings of Chimbunde, Musaniwa, Chingwanangwana, and Jakachira (2023), who noted that the absence of digital infrastructure and training in digital skills for School Development Committees would perpetuate poor financial management in schools.

Respondents ranked appointing school heads/deputy heads and School Development Committee members with financial management skills as seventh and eighth, respectively. Participants suggested a policy requiring minimum qualifications for those overseeing school finances, citing concerns about unqualified individuals in these roles. Participants P3 maintained that

The government is supposed to come up with a policy whereby educated School Development Committees people are elected. But the problem is even those who cannot even read they are also elected as School Development Committees members so it's a very

big challenge because if you cannot read, even if you are given the regulations to read you cannot read.

Studies by Ndhlovu, Sibanda, and Mathwasa (2020) in Zimbabwe, Nelius and Onyango (2022) in Tanzania, and Myende et al. (2020) in Eswatini have highlighted the importance of training school heads, School Development Committee members, and bursars in financial management. These studies have revealed that training in financial management has a significant impact on the effectiveness of financial management in schools. In fact, Ndhlovu, Sibanda, and Mathwasa (2020) found a strong relationship between training in school financial management and effectiveness of financial management in secondary schools.

Respondents ranked capacity building of parents in school financial management as the least important strategy. This strategy was not mentioned during interviews with school officials.

Conclusions and recommendations

The capacity building initiatives for School Development Committee (SDC) members in secondary schools on financial management policies and practices are inadequate. The majority of SDC members receive insufficient training and support from the Ministry of Primary and Secondary Education, school clusters, and non-governmental organisations. The one-day workshops provided are deemed inadequate, and there is a need for continuous and ongoing training to enhance the financial literacy and management skills of SDC members. This inadequacy can hinder effective financial management in secondary schools, emphasising the need for improved capacity-building initiatives.

Zimbabwean secondary schools generally have access to documents guiding financial management, such as the Constitution of Zimbabwe, Public Finance Management Act, and Education Act. However, school officials face challenges in understanding and implementing them due to complex technical jargon and inadequate training. There is a need for clearer financial management guidelines, translated into vernacular languages, and more comprehensive training programs that go beyond one-day workshops. This would enhance the capacity of school officials to effectively manage school finances.

The study also revealed a significant negative association between the availability of financial management documents and actual practices in secondary schools. Despite having these

documents, school officials did not use them to inform their financial management decisions. The main barriers to using these documents were low literacy levels among committee members, complex English and legal language used in the documents, and a lack of regular training and support. The study suggests that financial management documents should be simplified and translated into vernacular languages to enhance their effectiveness. Additionally, regular training and support are necessary to enable school officials to better understand and implement financial management policies and practices, ultimately improving financial management in secondary schools.

The study identified several strategies to enhance effective financial management in secondary schools. These include capacity-building initiatives for school administrators, staff, and committees, regular auditing, deployment of qualified bursars/accounts clerks, and introduction of electronic financial management frameworks. Additionally, participants emphasised the importance of simplifying financial management documents, translating them into local vernacular languages, and providing regular training and support. The study also highlighted the need for policy reforms, including minimum qualification requirements for school heads/deputy heads and School Development Committee members overseeing school finances. Overall, the findings suggest that a multi-faceted approach is necessary to address the financial management challenges faced by secondary schools.

The study recommends further research on factors influencing school financial management policies and practices in Zimbabwean secondary schools, impact of government financial auditing programmes on financial management in secondary schools and effectiveness of financial management training programmes for school officials in promoting effective financial management in secondary schools.

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