

**MODES AND CHALLENGES OF ACCOUNTABILITY AND
TRANSPARENCY IN THE FINANCIAL MANAGEMENT SYSTEMS IN
GRANT AIDED SCHOOLS: A CASE OF KASISI GIRLS AND KAFUE BOYS
SECONDARY SCHOOLS**

BY

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**A dissertation submitted to the University of Zambia in collaboration with
Zimbabwe Open University in partial fulfillment of the research requirements for
the award of the degree of master of education in educational management**

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AUTHORS DECLARATION

I, **Bruce Nchimunya Hang'andu** , do hereby declare that this dissertation is my own work and has not been previously submitted for a degree, diploma or any other award at this or any other university except in the case where acknowledgment has been made in the text.

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APPROVAL

This dissertation of **Bruce Nchimunya Hang'andu** has been approved for the partial fulfillment of the requirements for the award of the degree of Master of Education in Education Management by the University of Zambia and Zimbabwe Open University.

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ABSTRACT

Accountability and Transparency in the management of school finances are one of the major responsibilities of Headteachers and the School Financial Committee (SFCs) since the implementation of the 1996 education policy as supported by the Constitution of Zambia article 198. Grant-aided schools and their financial committees have broad financial responsibilities such as managing to fund from the respective church mother bodies and government, setting and managing school fees, preparing the school's budget and raising additional funds to augment the school budget. This study was undertaken to explore modes of accountability and transparency in the financial management systems of Kasisi Girls and Kafue Boys secondary schools. The qualitative research methodological approaches were used. In order to establish the modes of accountability and transparency in managing school finances, semi-structured interviews and document analysis were used in collecting data from Headmasters, PTA members, SFC members, finance officers, and finance committee members of the selected schools. Data were analyzed using thematic analysis from the themes that emerged from the interviews. The following were the major findings: School Finance Committee Members' understanding of their roles in fostering accountability and transparency in grant-aided schools; it was observed that most of them did not understand their roles which led to overlapping roles with that of the school finance officers which led to misunderstandings and confusions. Transparency and accountability measures put in place included involvement of stakeholders in school activities by involving parents through PTA in the annual general meeting, the creation of school finance committees, having school fee registers and use of electronic school fee payment system. Challenges that hindered financial inclusion in grant-aided school include Poor dissemination of financial information to parents, disregard of bureaucratic financial structures and procedures, limited financial knowledge among people tasked to handle finances in schools. Grant-aided schools need to focus on providing opportunities for public stakeholders (for example, parents) to participate in the development of standards and in monitoring decisions regarding school financial matters. Schools also need to be all-inclusive in financial matters by engaging stakeholders at all levels. SFC members need to be inducted by the school management board after being ushered into office for the first time. The foregoing stated were some of the recommendations.

DEDICATION

To my mother Rachael Kasalala Hang'andu, my wife Precious Henda Hang'andu, my children Lweendo, Chipo, Luyando and Njolela Hang'andu for their support towards my education, I will cherish our relationship forever. Most importantly, I dedicate this dissertation to my late father Mr. Joseph Nemba Hang'andu without whose numerous sacrifices and counsel this would not have been possible.

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LIST OF ACRONYMS AND ABBREVIATIONS

AGM	Annual General Meeting
GRZ	Government Republic of Zambia
MoE	Ministry of Education
PTA	Parents Teachers Association
SFC	School Finance Committee
WBSDI	World Bank Service Delivery Indicators
GAS	Grant-Aided Schools

CHAPTER ONE: INTRODUCTION

1.1 Overview

This chapter focused on the background of the study, the statement of the problem and the purpose of the study. It also contextualized research objectives, research questions, and significance of the study, Clarification of Terms, theoretical framework, conceptual framework and delimitation of the study.

1.2 Background to the study.

Good financial governance is about good stewardship over public financial resources. Public resources are monies collected by the school to finance the implementation of its programs and projects. The mobilization of public resources is primarily the purview of the management, mainly through the school finance committee. The 1996 education policy document of Zambia re-affirms the notion that the effectiveness and quality of an education system rely on the quality and competence of its teachers. It further stipulates that effectiveness in the delivery of a sound school system depends on the quality of educational administrators. School head teachers, Deputy Headteachers, and Heads of Departments and all need training in educational management.

The constitution of Zambia article 198 in Matibini, (2017:35) stipulates that "The principles guiding the budget process in all institutions should Include; transparency and accountability in the development or formulation of macroeconomic frameworks, socio-economic plans and the budget in all institutions." Financial accountability and transparency, therefore, arise from the budget-setting process during which it gains agreement to the levels of funding that is allocated to the various services such as grant-aided schools which require understanding on the modes of accountability and transparency in schools as an institution.

On the other hand, it is imperative to indicate that, Accounting standards are authoritative standards for financial accounting and reporting developed in grant-aided schools through an organized standard-setting process and issued by a recognized standard-setting body. Accounting standards specify how transactions and other events are recognized, measured, presented and disclosed in these institutions' financial statements. Unfortunately, there is no clear evidence showing the implementation of

these standards. "The objective of such standards is to meet the needs of users of financial statements by providing the information needed for accountability and decision making," (Mphuka, 2015:41).

It is fundamental that school managers and their financial committee members be prepared and equipped with financial skills and competencies that enable them to be responsible and accountable for the funds that have been placed in their care for the achievement of specific school objectives and the improvement of the overall productivity of the school (Bisschoff 2003: 6). Financial committees in this respect require some of the following skills: financial accounting, keeping financial records of all transactions, budgeting, cost management, income generation, policy-making and procurement (Naidu et al., 2008). Findings from Nyambi (2004) revealed that schools lacked financial knowledge, skills, and expertise in managing finances. This view is also supported by Mbatsane (2006) and Mestry (2006). Rangongo (2011), further indicates in his findings that financial committees' perceptions, experiences, feelings, and thoughts with regard to the management of finances are such that they lack knowledge and skills in finances due to inadequate training, this makes them feel uncertain and unsure of their competence to manage finances. The quality of training they receive does not adequately empower them to manage finances successfully.

Bush, et al (2005: 43), suggests that there are some dilemmas facing the financial committees because of their financial oversight. Financial irregularities in grant-aided audited school financial statements, late submissions of monthly financial reports by schools and chaos during meetings on financial reporting by financial committees. Mestry (2004) points out that there is a lack of transparency as some financial committee members are seldom consulted on important financial decisions. For example, Rangongo (2011) clearly indicated in his findings that some schools in Limpopo displayed signs of lack of collaboration and lack of transparency and openness in decision-making. He further specified that in the majority of schools, finance committee members did not feel free to express themselves or voice their opinions.

Dossing et al., (2011) indicated that Departments of education in non-grant aided schools possess systems and processes with clear checks and balances in place to limit abuse. Budgets and financial flows are seen to be transparent; 'partly due to the

effectiveness and functional independence of statutory bodies, such as the Auditor General and the Fiscal and Financial Commission that ensure constant monitoring on allocation and expenditure of aids' (ibid). However, departments of education in grant-aided schools have had far less success in accounting for spending of the departments of education, only an estimate of three audits are provided in a year consequently misappropriation of funds affect the education provision of learners in grant-aided schools and in performance they are ranked among the worst performing in the management of finances but they are ranked among the best in the academic performance of pupils (Boyle, 2010). Van and Kruger (1996: 103) indicate that it is important for school managers to involve all heads of departments or those staff members who control some aspect or another of the school's organization in the drafting of an annual budget. Budgeting in many schools is done without the consultation of respective departments and irregular expenditure is a concern. Circular 13/2000 specifies that accountability should always be maintained by those entrusted with school funds. Regular feedback should be given and the involvement of various stakeholders should be exercised for the sake of transparency. Grant-aided institutions these make a pronounced impact on educational provision at the secondary and teacher-training levels. Approximately 16 percent of the secondary school enrolment and 35 percent of the teacher trainees for primary schools are found in such institutions. The aided institutions are assimilated to government-owned establishments in all that concerns admissions and curriculum, but they enjoy some independence in staffing and in the management of resources.

They receive from the government a grant of 75 percent of the cost of approved capital developments; grants to help pay for school requisites, boarding, and operating costs; salary payments for approved teachers and wage payments for approved employees; and grants-in-aid for agency personnel on the teaching or administrative staff of the institution. In financial terms, therefore, comparable sums appear to be deployed on aided and government institutions for operating costs, but the capital and salary commitments to aided institutions are less than those for government schools and colleges. No records are known that set out details of the inputs that the agencies themselves make. However, findings indicate that 25% of the budget is funded by various churches from which the schools are established.

This study in Zambia on modes of school accountability and transparency in financial management is needed as part of developing, evaluating and disseminating knowledge about effective grant-aided school financial management. This study is conducted to understand and investigate the modes of accountability and transparency in managing school finances. Previous studies on school financial management focused on issues such as the functionality of School Financial Committee (SFC), challenges experienced by SFCs in executing their roles, and the implementation of financial policy. A mode of Accountability and transparency in managing school finances has not been covered. Therefore this study adds knowledge on modes of accountability and transparency practiced by various grant-aided schools in order to ensure that school finances are effective, efficiently and economically managed.

1.3 Statement of the problem

The problem of school financial management in grant-aided schools has been witnessed in different media reports such as a report on Mukamambo II Girls High School from the Daily Press Cuttings, extracted from The Daily Mail Newspaper (2012/08/13 p.7) (adapted), where the Anti-Corruption Commission Department launched a forensic report following allegations of financial mismanagement and blackmail by the Headteacher of Mukamambo II Girls Secondary school. The school's financial challenge was evidenced when financial committees-employed educators were given an I Owe You (IOU) – a written acknowledgment of debt instead of their July pay cheques, owing to the insolvency of the school. Cases of mismanagement investigated by the Ministry of Education often involve teachers accusing the headmasters of being the sole signatory, and cashing cheques from the school's account and using school money whichever way they saw fit. As a result, money meant for the schools end up being misappropriated, sometimes even uncounted for or ends up being used for individual purposes. Due to continued financial problems and irregularities encountered in schools which result from lack of accountability and transparency, concerns by stakeholders have been raised in different sections of the Zambian society. Studies have shown that despite many interventions by the government to curb financial irregularities in schools, the trend has continued to rise hence the reasons for conducting research on investigating the modes and challenges of accountability and transparency systems in the financial management of the grant-aided school.

1.4 Purpose of the study

The purpose of the study was to examine modes of accountability and transparency systems in financial management in grant-aided schools.

1.5 Specific objectives

The following specific objectives guided the study:

- a) to ascertain the modes of transparency and accountability in mission schools as a measure of good management practice in secondary education.
- b) to determine whether members of the financial committee understand their roles and functions in the management of school finances.
- c) to examine challenges that hinder inclusive participation in the financial governance in the grant-aided schools for efficient management practice.

1.6 Research questions

- a) Do financial committee members understand their functions in the management of school finances?
- b) What financial systems and control mechanisms do financial committee members put in place in managing school finances at Kasisi girls and Kafue secondary School?
- c) What is the extent of inclusive participation in the governance of mission schools for efficient management practice?
- d) What are modes of transparency and accountability in mission schools as a measure of good management practice in secondary education?

1.7 Significance of the study

This study might help in understanding the modes, challenges, and extent of accountability and transparency of financial systems of mission schools. Findings are to be made available to the Ministry of General Education and the knowledge obtained is anticipated to assist mission schools that encounter challenges in managing school finances in putting in place measures that can curb financial mismanagement in mission

schools. The significance of the study might also be its effort to possibly assist mission schools to determine if the roles of parties involved in financial school management in schools are understood or not and if their schools need to develop new transparent systems that can help achieve the required standard. This would help schools to rate themselves as far as the issue of accountability and transparency in managing school finances is concerned.

1.8 Limitation of Study

The major limitation was that the results of the study could not be generalized to other mission schools as the research was qualitative in nature involving a small sample.

1.9 Delimitation of the study

Every research is conducted on a site. A researcher is expected to get into the site so that the needed information is obtained. The identified site for the study was Lusaka District in Lusaka province of Zambia. The study was further restricted to selected Grant aided secondary schools in Lusaka district namely Kasisi Girls Secondary School and Kafue Boys Secondary School. These schools have been selected because they are mission schools with good academic achievement levels of their learners.

1.10 Theoretical Framework

The researcher adopted the Bureaucratic theory of Accountability and transparency in the management of school finances which is presumably derived from reporting about finances to various stakeholders. According to Max Weber, a school is a form of government and organization which, as he opines, should be in an ideal organizational structure. Bureaucracy is an effective form of management in the organization's acquiring rationality, eliminating turmoil, and avoiding ambiguity (Aydın, 2010). In general, bureaucracy is the process of organizing scattered transactions and actions according to rational and objective rules (Başaran, 2000). While bureaucracy shows its existence in many organizations, Bursalıoğlu (2012) characterizes school as a bureaucratic institution considering bureaucracy as one of its unique features. The features of the bureaucracy structure in schools can be described as follows: i) to establish division of labor according to competence in the sharing of official duties (supports specialization); ii) teachers are responsible towards school administrators or group leaders; iii) laws and regulations are binding; iv) school staff demonstrate their impartiality and coherence, v) the person to work in a specific position at school

demonstrates their occupational competence and professional qualification (based on expertise).

Bureaucracy is a sociological phenomenon developed to achieve desired results and a project that organizes human activities throughout the history of civilizations. Schools, where we spend most of our life, are also one of the forms of bureaucracy (Yücel, 1999). Those who oppose the bureaucratic nature of school do so because bureaucracy constitutes an obstacle before their using it for their own benefit (Bursalıoğlu, 2012). Bureaucracy functions to protect its own structure. However, it may reveal some problems. The biggest problem for managers is considered to be the supply of sources and managers' obligation to account for their superiors. In the context of communication, it is the realization of inter-individual relations within the limits of hierarchy, status, and authority. It is understood that bureaucracy may have negative effects in relation with a change in that the decisions taken in line with the rules, regulations and generalities blunt the creativity, hierarchy constitute obstacles before change and innovation (Sapre, 2000). In such an environment, harmonization is out of the question since an increase in the orientation of the profession depends on success and seniority (Aydın, 2010).

The teaching staff of schools, as bureaucratic institutions, consist of teachers who perceive themselves as experts in their fields. There is no clear and simple answer to the question of whether the school should be loose or well-structured in bureaucratic terms because the features of the environment are binding (Aydın, 2010). As one of the features of the decisive environment for how bureaucratic work should be is the expertise of teachers and administrators. It can be seen how the fact that educational organizations have not understood the importance of expertise given place to experts Bursalıoğlu (2012) influences professionalism of teachers and principals, and thus how they shape bureaucratic features. Such problems are issues that need to be investigated.

The study also views financial reporting as a form of giving feedback to various stakeholders on how school finances are managed by those entrusted with funds. Furthermore, reporting certifies accountability and transparency which is well achieved by delegating day-to-day financial management responsibilities to sub-committees of the school finance committee. This view is supported by Mestry (2011) who postulates

that, for the sake of transparency and application of democratic principles, it is advisable to include the various stakeholders in the different committees.

1.11 Conceptual Frame Work

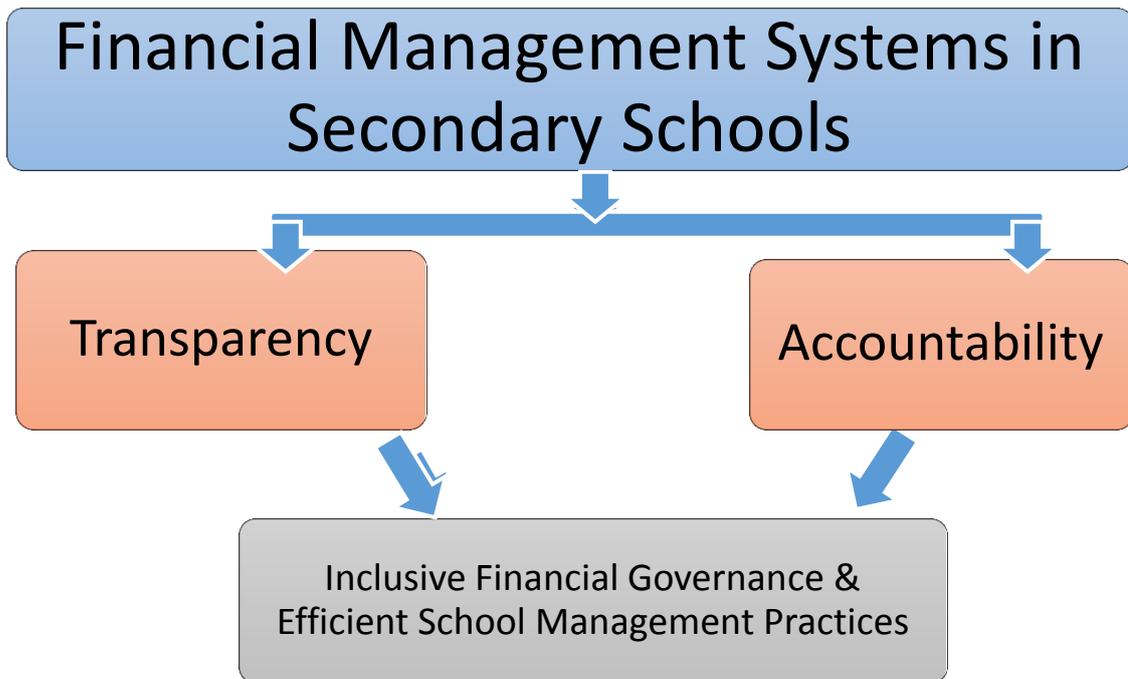


Figure 1: Conceptual Frame Work

The above model (Figure.1) illustrates financial management systems transparency and accountability where it is assumed that if financial management systems of accountability and transparency are put in place by secondary schools, inclusive financial governance, and efficient school management practices could be achieved.

1.12 Operational Definition of Terms.

Accountability- is reporting on the control and use of resources by those accountable for their control and use, to those to whom they are accountable. Accountability in the school context involves confirming that the school's resources actually exist, that they have been used for legitimate and legal purposes and that assets and resources have been accounted for in a proper way (Mestry 2004). Marishane and Botha (2004: 110) state that accountability is measured by the extent to which decisions are taken and the resources used to succeed in attaining the educational goal.

Transparency- involves clear and public disclosure of information, rules, plans, processes and actions by governments, companies, organizations, and individuals. It is the principle that public affairs need to be conducted in the open. Questions designed to measure transparency focus on financial management, financial record-keeping, and stakeholder knowledge of schools' financial status (Helle et al. 2011).

Management- covers the processes and practices established by legislation or through practice to realize educational objectives at the level of the school and the community.

Education - the lifelong process of acquiring knowledge, attitudes, and skills that begins from birth to death.

Grant-aided school: A school owned and managed by church organizations in partnership with the government. The government provides grants to these institutions in the form of funds and pays the teachers.

1.13 Summary of the Chapter

Chapter one gave an overview of the modes of accountability and transparency in the financial management systems grant-aided schools from both the global perspective and Zambian context, the chapter set the background that evoked the need to conduct this study on the modes of accountability and transparency in the financial management systems of Kasisi girls and Kafue boys secondary schools in provision of education in Lusaka District. The postulation behind this research was that grant-aided schools (mission schools) perform exceedingly well compared to government schools due to the responsible allocation of finances in the departments of these schools. The chapter also looked at four specific objectives and research questions that guided the study. The study was grounded in the reporting about finances to various stakeholders according to Hack, Candoli and Ray (1992: 161), reporting “deals with disseminating the information regarding the financial status of the school system to persons and offices that can use it to upgrade their understanding and decision-making in school matters and consequently impact the academic performance of learners. The next chapter will deal with a wide board of literature that was reviewed to come up with the literature gap.

CHAPTER TWO: LITERATURE REVIEW

2.0 Overview

Several researchers have conducted different studies on issues of accountability and transparency in the financial management of schools. This section, however, discussed the modes of accountability and transparency in the financial management of schools.

2.1 The concepts of Accountability and Transparency

Modes of accountability in the financial management systems are all about being answerable to those who have invested their trust, faith, and resources to you. Adegite (2010) defined accountability as the obligation to demonstrate that work has been conducted in accordance with agreed rules and standards and the official reports fairly and accurately on performance results vis-à-vis mandated roles and or/plans. It means doing things transparently in line with due process and the provision of feedback.

According to Coker (2010), accountability is based on the language of account and grouped into three approaches namely: (1) process-based accountability: this approach measures compliance with the pre-set standard and formally defined outcomes. This includes fiscal and managerial accountability with reliance on the use of accounting methodologies. (2) performance-based accountability: this approach measures performance against broad objectives. This measure may be qualitative and the criteria against which performance is measured less precisely defined.

Adegite (2010) also noted that there are two pillars of accountability, which the UNDP tagged namely; accountability and transparency (AT). Accountability which is segmented into (i) financial accountability: the obligation of anyone handling resources, public office or any other positions of trust, to report on the intended and actual use of the resources or of the designated office. (ii) Administrative accountability: this type of accountability involves a sound system of internal control, which complements and ensures proper checks and balances supplied by constitutional government and an engaged citizenry.

Transparency in the financial management systems means openness, truth, public peace of mind, and ideals which are advocated and promoted in law, politics, economics, and the media. It is an instrument and an essential feature of administration or political power and is therefore instrumental in the attainment of certain ends such as public participation, good government, and social cohesion. Transparency is also an ethical principle which lies in the sphere of public ethics, which can be defined as practical knowledge addressed to the purpose, principles, and means of the scope of operations of public officials who are responsible for or guarantors of the common good (Adequate, 2010). In this context Helle, et al (2011) stipulated that transparency involves clear and public disclosure of information, rules, plans, processes and actions by governments, companies, organizations, and individuals. They further clarify that it is the principle that public affairs need to be conducted in the open. Questions designed to measure transparency focus on financial management, financial record-keeping, and stakeholder knowledge of schools' financial status.

2.3 Management of school finances: Planning, Reporting, and Internal Controls

School financial management systems in the modes of accountability and transparency comprise of the planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage, and fraud. All items of financial management are exposed to the risk of incorrect, improper and ineffective school management, which is particularly reflected in the accounting control of an institution. Schools can regulate their accounting with at least two internal rules: accounting rules and instructions on inventory check. If the school does not have the above mentioned internal Rules, there is a risk that internal controls are not set. And this means a great risk for incorrect and ineffective management as well as the unintended use of the school's public or private financial resources.

The internal control system comprises a system of procedures and methods with the objective to assure compliance with the principles of legality, transparency, efficiency, effectiveness and management economy. Related to internal control, the internal auditing appears which provides an autonomous assessment of financial management and control systems as well as counseling to the school leader on how to improve their efficiency (Coker, 2010).

Clarke (2007: 312) describes financial school management as “the performance of management actions regulatory tasks connected with the financial aspects of schools, with the main aim of achieving effective education, carried out by a person in a position of authority.” Financial management is a process with several activities: identification, measurement, accumulation, analysis, and preparation, interpretation and communication of information (both financial and operating). In this study, management of school finances refers to managing mission funding, school fees and money raised during fund-raising activities in the selected schools. Below is a clarification of the significant aspects considered in the modes of accountability and transparency of the financial management of the school system.

Planning in the financial management systems asserts that, if the school has no financial plan, there is a risk that the funds for the action of the school are not properly planned and harmonized with the school’s work program. This means that the bases for preparing a financial plan and the intended use of funds according to individual programs in the financial plan or their explanations are not correspondingly shown. It is impossible to report on achieved objectives and results at the end of the year if there are no correspondingly adopted plans (hell, et al, 2011). Adegite, (2010) indicates that the financial plan has to comprise all planned revenue and expenditure of indirect users that will be paid to schools in the next calendar year cash flow principle. The financial plan has to show separately all revenue and expenditures that indirect users obtain or pay under the head of public service and under the head of selling goods or services.

The school has to report on its work and action to the management or supervising authority, fund provider, founder, and other interest groups. Reporting can be divided into annual reporting, as required also by the Slovenian legislation, and other types of reporting. We will focus on the annual report. Schools prepare annual reports for the fiscal year equal to the calendar year. Schools prepare annual reports exceptionally also during the year in case of status changes, closure and other cases (Helle, et al, 2011).

The annual report is the school’s act. It is the annual presentation of achievements of school management and its management. The annual report is the report for the public and also for the internal school participants on the accomplishments in the past year. They report on the effectiveness and efficiency of the organization as a whole, on

individual activities/programs and they can also report on individuals. The reporting process is closely linked to the planning process, the definition of objectives and measuring. The school annual report reflects the realization of their plan that they had foreseen for the following year (work program), thus the fulfillment or non-fulfillment of the set objectives that derive from school's long-term orientation. Reports have to explain the established facts, especially non-fulfilled objectives and tasks. The Slovenian legislation regulates the elements of the annual report but not its deeper contents (Adequate, 2010).

Internal control and internal monitoring are integral parts of internal school monitoring. They are also modes of accountability and transparency in the financial management systems of schools. Internal monitoring supervises the school financial management system, which comprises the setting up and implementation of planning, financial plans, accounting and reporting in order to achieve the set objectives and to assure the protection of assets from loss, damage, and fraud (Clarke, 2007). Furthermore, Helle, et al,(2011:34) stipulates that the internal control system comprises a system of procedures and methods with the objective to assure compliance with the principles of legality, transparency, efficiency, effectiveness, and economy. The accounting control of data verifies the regularity of accounting data and the correction of found irregularities as well as the inventory of assets and liabilities. This means monitoring of bookkeeping documents, keeping a subsidiary book of account, analytical records, and general ledgers as well as the transmission of accounting data to outside users.

Internal audits of accounting are therefore subsequent assessment of regularity of the accounting control system of data, the reliability of its operation and the manner of preparing accounting reports, especially financial statements. Internal audits of accounting also verify and assess computer programs, especially the functioning of built-in controls as well as the protection against unauthorized interference in computer data (adequate, 2010). Coker, (2010) observed that each employee at school is accountable for their areas of work in accordance with the definitions in employment agreements or the act on the classification of assignments and duties and in compliance with these rules. The accounting control system also monitors the accountability of persons responsible for assets, protection of assets from theft, loss, inefficient use, the

accountability for liabilities, cost and revenue. In the context of accounting, internal monitoring is provided for in compliance with the internal rules and built-in internal accounting controls. The objective of accounting control is to obtain reliable statements of account and budgets, which are parts of the financial plan and the annual report.

2.4 School Financial Management

School financial management comprises of the planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage, and fraud. According to Naidu et al. (2008: 164), school financial management is an integral aspect of effective school management and occupies, in terms of status and influence, a position within the management structure equivalent to that of curriculum management. From a management point of view, educational funds should be planned, organized and controlled. Badenhorst et al. (1995: 102) point out that the school funds should be administered and applied to further the general and educational interests of the school. The sensible use of a school's available funds to the benefit and in the interests of the pupils leads to a positive attitude towards the school among the parents and the community in general. Various countries put different legislations in place to manage schools' finances. It is essential to review the relevant literature of diverse countries in relation to school financial management in schools. The school autonomy, introduced through reforms, enlarges the responsibility area and makes the need for the responsibility area and makes the need for accountability significant. Salvioni and Cassano, (2015) observed that accountability and transparency model should have a connection between school autonomy and responsibility according to the following priority tasks: between school autonomy and responsibility fulfill stakeholders' need of knowing the public value created and provide accountability and transparency on the way school decisions are taken;

- improve a governance-oriented to active citizenship through the inter-institutional coordination of local development policies;
- create the reputational conditions to ensure a major economical stakeholders' participation;
- Strengthen quality management and institute self-evaluation, acknowledging in accountability the conclusive step of the management cycle of school performance.

Accountability is the result of an interaction between process and reporting tools aiming at informing the stakeholders and managing the relations with the latter's underlining with transparency their responsibilities. In particular, the effective fulfillment of stakeholders' expectations is linked to the school ability to manage, in an integrated way, its economic and socio-environmental responsibility. Therefore, the reporting process, intended as a method, requires the consideration of ethical values and principles at the base of responsibility such as transparency and transparency (Cassano, 2013).

2.5 School Financial Management – Global Perspective

Principals and school committees are jointly responsible for managing finances. Following the reduction or elimination of school fees in public primary and secondary schools in many African countries, governments instituted capitation grants replace the previously collected school fees (Lucas and Mbiti 2012). These are transferred from the central government to schools, although sometimes are routed through intermediary institutions such as local governments or ministry of education departments. Coupled with the irregularity and uncertainty about the flow of funds, there is considerable confusion about the funding policies contexts. Almost 60 percent of principals in the Tanzanian survey did not know how much they were eligible to receive from the government, while 35 percent Kenyan principals did not know the size of the capitation grant for nonteaching expenses (Twaweza 2013; World Bank Service Delivery Indicators database 2012). In Tanzania, only 55 percent of principals had a manual that explained capitation grant policy, and 64 percent kept organized financial records (Twaweza 2013). Hence, there is a need to examine the accountability and transparency levels in the financial management of schools.

This financing structure does little to encourage quality teaching because better-performing schools are unlikely to receive additional resources given uncertainty and irregularity of resource flow from the government such as grants and additional teachers. Also, like Kremer, Moulin, and Namuyu (2003) argue that to improve school performance may be undermined if they are offset by increased student enrollment. In addition, schools have limited discretion on spending, so they may not be able to channel their resources efficiently.

For instance, almost 50 percent of schools in Kenya are given specific instructions on what materials purchase from government officials, and 86 percent report having no discretionary funds at all (World Bank Service Delivery Indicators data for 2013). Pairing finances with headteacher incentives may be a promising approach to encourage accountability and transparency levels in the financial management of school funds. In a randomized study in Tanzanian primary and secondary schools, Mbiti, et al, (2013) find that school grants were quite effective at improving learning outcomes paired with a teacher and head-teacher incentives. They argue that the combination of incentives and resources encouraged schools to invest their available resources more efficiently.

In addition to the low levels of learning, education systems especially public systems in developing countries are plagued by high rates of teacher absenteeism, leakages of financial transfers to schools, ineffective school monitoring systems, and poor parental engagement, which are all symptomatic of low levels of accountability in the system (according to the World Bank Service Delivery Indicators database; see also World Bank 2003). These low levels of accountability could dampen the effect of increased resource investment, which could help to explain why learning levels have been unresponsive to increased educational investment. In principle, education systems should be accountable to parents and children. However, due to the centralized structure of the public education system and the nature of the political economy in developing countries, it is difficult for parents to hold education systems accountable through voting the long route or through direct action against public education service providers (UNESCO, 2015).

On the other hand, Wylie and King (2014) add that in most European countries, school boards have had legal responsibility for creating their own budgets and managing their own finances since 1989, when the educational administration was decentralized to the individual school level. They further assert that prior to this, school committees at primary schools and boards of governors at secondary schools do handle small amounts of money. Money raised from voluntary parental donations, activity fees, and local fund-raising by parent-teacher associations (PTAs) are able to be used by the school for its own purposes, usually small property and program enhancements, but not the employment of staff. PTAs are likely to make decisions on how the money they raise through school galas and the like should be spent. The above-mentioned authors

concluded that in most European countries, the Ministry of Education describes the financial management responsibility of boards as: “Board members collectively are the trustees for the school’s financial and physical resources (Mbiti et al, 2013).

Coghlan and Desurmont (2007) particularly review various countries in Europe on school financial management, pointing out that in Belgium Flemish Community, Slovenia and the United Kingdom (England and Wales), both school heads and school management bodies usually play a role in school decision-making for all funding matters. In the United Kingdom England, Wales and Northern Ireland, for example, the School Governing Body sets the overall strategic framework for the school's financial management and determines the extent to which it wishes to delegate its financial powers to the school head.

They further highlight that the governing body also has the specific responsibility of approving the annual budget plan drawn up by the school head. The head has responsibility for the leadership, direction, and management of the school and makes financial decisions within the strategic framework set by the governing body. Coghlan and Desurmont (2007) conclude that in the majority of European countries, it is the higher authorities with responsibility for education, most frequently through the inspectorates, which become responsible for evaluating schools in the context of autonomy. Inspection systems may be centralized or devolved.

Dekker and Van Schalkwyk (1995:308) indicated that “the financing of Chinese education is a complex mix of centralized and decentralized funding.” Education is financed by the state and local government and is further subsidized by rural people’s communes and production brigades. Schools earn part of their income themselves, and parents make a contribution in the form of fees. They further indicate that one of the reasons for China’s success in education lies in the readiness with which the parents and government finance education and how they are accountable to authorities.

2.6 School Financial Management from the Zambian Perspective.

The concept of financial management in Zambian schools has, however, been contentious. There is no single ultimate criterion that can capture the complex nature of financial management in schools accountability and transparency levels Constantine

(2016) argues that financial management is a complex matter with no universally applicable prescription. However, decentralized financial management of education is measured when it incorporates the sharing of responsibility for managing school funds.

In Zambian schools sharing of responsibility requires teamwork among local stakeholders which include; educators, pupils, and parents. In this vein Mambo, (2012) argues that the decentralized financial management in schools accountability and transparency levels have not been accountable in Zambian schools due to lack of collaboration and synergy among all the stakeholders involved in the management of funds. Participation of local stakeholders is vital because it fosters efficiency in the utilization and optimization of financial resources. Hence, the need to explore accountability and transparency levels in the financial management of schools in Zambia.

Closely related to local stakeholders participation is transparency and accountability. Transparency and accountability cannot be achieved if local stakeholders are not involved in the management of funds. Hence the democratic style of management should be encouraged in the schools so that all the stakeholders freely participate in the management of funds. Research has indicated that when local stakeholders are involved in the management of funds, prudent management of financial resources are easily accounted for by school authorities. However, this has not been the case in Zambian secondary schools (MOE, 2005).

With regards to grants in schools in Zambia, the grant-aided institutions make a pronounced impact on educational provision at the secondary and teacher-training levels. Approximately 16 percent of the secondary school enrolment and 35 percent of the teacher trainees for primary schools are found in such institutions in Zambia. The aided institutions are assimilated to government-owned establishments in all that concerns admissions and curriculum, but they enjoy some independence in staffing and in the management of resources. They receive from government a grant of 75 per cent of the cost of approved capital developments; grants to help pay for school requisites, boarding, and operating costs; salary payments for approved teachers and wage payments for approved employees; and grants-in-aid for agency personnel on the teaching or administrative staff of the institution (UNESCO, 2011).

In financial terms, therefore, comparable sums appear to be deployed on aided and government institutions for operating costs, but the capital and salary commitments to aided institutions are less than those for government schools and colleges (Snelson, 1970). No records are known that set out details of the inputs that the agencies themselves make to their institutions, but these are believed to be substantial. In terms of the academic performance of their students, grant-aided schools appear to be considerably more effective than government schools. The superior performance of the grant-aided schools probably owes much to their long traditions of personal and institutional commitment to education and to the expertise they have developed through being required to manage their own funds and to operate within the limits of prescribed grants. This is, therefore, a source of concern, hence the need to explore the accountability and transparency levels in the financial management of grant-aided schools.

According to MoE (1996), Problems in budgeting are critical in grant-aided schools. There are two issues: One is that the budget process is such that it cannot be used as an instrument for the implementation of policy. Budget proposals are initially prepared at a reasonably low level of the administration and for the greater part are dealt with thereafter by a financial committee and not by a policy section. In many respects, there is no co-ordination and no rigorous attempt to justify the salaries component which is the largest claimant on funds.

These two budgetary issues are clearly management matters that in themselves should not be seriously affected by the availability of resources, since the personnel is already in post. What is needed is firstly to set in place a more coordinated, analytical and policy-oriented approach and then, secondly, to establish and execute certain procedures. But the impact of these issues on the actual financing of the educational system is very substantial, one at the level of policy, the other at the level of day-to-day operations. Hence, the need to assess the accountability and transparency levels in the management of grant-aided schools (Mambo, 2012).

Local management structures generally consisting of a school's board of governors and parent-teacher association (PTA) in aided schools are effective. Each of these bodies

has a significant impact on the quality of schooling offered if they understand and embrace their roles. Unfortunately, many boards of governors are appointed and do not necessarily hold credentials in education. Many PTAs are recognized as entities that can supply funds to schools but are not given the voice they need to make a difference to the academic side of education (Bennell et al, 2003).

Modes transparency and accountability of schools' financial management is facilitated with the provision of reliable and relevant information that is provided on a timely basis. Whichever standards are adopted, through the financial management legal framework or regular instructions to the respective school levels? An Accounting Officer has the following responsibilities as stipulated by the Public Finance Act in Matibini (2017:35)

- Propriety and regularity of the public finances for which the Accounting Officer is answerable.
- Performance in the delivery of outputs, taking into account the performance indicators in the Estimates; economic, efficient and effective use of resources available to the Accounting Officer.
- Exercising reasonable care to prevent and detect unauthorized, irregular and nugatory expenditure, and for this purpose implementing effective, efficient and transparent processes of financial and risk management.
- Putting in place a sound system of internal control over the Department's activities, including the receipt, disbursement of and accounting for public funds and ensuring that the system is working efficiently and effectively.
- Keeping and maintaining departmental accounts and financial records including data on outputs and performance in accordance with the regulations and procedures contained in the Accounting manual.
- Ensuring that financial transactions pertaining to the Department are duly processed through the Treasury Single Account (TSA) and that outputs and performance are reported on time.
- responding to internal audit management letters and reference sheets and taking remedial action on weaknesses and shortcomings identified.

- Preparing financial statements and corporate governance report by statutory bodies.

2.7. Financial responsibilities of the School Finance Committees

According to Naidu et al. (2008: 149), as cited in Tsele (2014), the governance of a public school resides with the governing body. The financial Act of 2011 Schools Act provides tools through which stakeholders such as teachers, learners, and SGB must participate in the school financial matters. The Schools Act stipulates the functions of governing bodies which may be increased in accordance with their growing expertise. According to Clarke (2012, 280), the

“Financial responsibilities of a governing body are perhaps its most important responsibilities. Although the preparation and approval of the annual budget are the most obvious of these functions, there are a number of other functions which are equally important and which, if not dutifully performed, may have financial and legal consequences for the school and for the members of the governing body. In terms of the South African Schools Act, the governing body of a public school has the following fiduciary functions).”

Stele emphasised that the governing body of public schools must prepare a budget each year according to the guidelines determined by the minister of education, which shows the estimated income and expenditure of the school for the following year). Before the budget is approved by the governing body, it must be presented to a general meeting of parents for consideration and approval by the majority of parents present and voting. Mestry (2006) as cited by Tesle (2014:21) indicates that the governing body may determine and charge school fees, provided a resolution to this effect has been adopted by a majority of parents attending the meeting at which the budget is adopted; this resolution must indicate:

- The number of fees to be charged.
- Equitable criteria and procedures for the total, partial or conditional exemption of parents who are unable to pay school fees. These criteria and procedures must be in accordance with the regulation laid down by the provincial minister of education.
- The governing body may, by the process of law, enforce the payment of school fees by parents who are liable for the payment of such fees.

- The governing body must keep records of funds received and spent by the school, as well as its assets, liabilities and financial transactions. 35
- The governing body must, not later than three months after the end of each financial year, draw up an annual financial statement, according to the guidelines determined by the provincial minister of education.

She goes on to say that the governing body must appoint an auditor, who is registered in terms of the Public Accounts and Auditors Act, to audit the records and financial statements of the school, and, within six months of the end of the financial year, must submit a copy of the audited financial statements to the Head of Department.

2.8 Financial responsibilities of the Headteacher

Clarke (2012: 158) states that although the governing body has ultimate responsibility for the financial management of the school, it is normal practice for the governing body to delegate the daily operational financial management functions to the principal and his/her staff. The extent to which the principal will be involved in the day-to-day financial management functions will depend largely on the size and affluence of the school. 36 Motala and Pampallis (2001: 176) as cited in Tsele(2014) argue “that there is one area of financial responsibility which the principal cannot abrogate. This is the responsibility of ensuring that the governing body manages the school’s finances in terms of the provisions of the SASA, and in the best interests of the learners.” Clarke (2007: 258) as cited in Tsele(2014) formulated the core duties and responsibilities as clearly defined:

- Monitoring the income and expenditure in relation to the budget;
- Reporting irregularities to the SGB;
- Executing duties in accordance with sound accounting principles and controls as required by the SGB;
- Liaising with the finance officer on all financial matters;
- Determining the accuracy of the financial records; and
- Ensuring timeous settlement of all expenses incurred by the school.

Tsele(2014) also further highlighted the roles and responsibilities of a bursar (finance officer) citing The Western Cape manual, “Basic Financial Systems for Schools” (2009), which defined a finance officer as a person responsible for day-to-day

management of the school's finances, who is delegated with this task in writing. He or she has to be given a letter signed by the chairperson of the governing body, which designates them as the school's financial officer and she further explained that the letter should include a summary of the job description, which defines the duties, responsibilities and levels of authority of the finance officer. The decision to appoint a financial officer should also be formally approved by the governing body (Clarke 2007: 290). Van Wyk (2007: 87) appends that the finance officer is the school's 'bookkeeper' as cited in Tsele (2014). Tsele further observed that many schools use the administrative clerks to perform the functions of a finance officer while other schools use an educator who has accounting knowledge as the finance officer. The finance officer will attend to numerous administrative duties such as:

- recording all financial transactions and keeping the finance committee and the treasurer informed of all financial matters;
- ensuring that the school fund is administered in accordance with the directives of the SGB or Head of Department of Education; and
- handling cash and petty cash transactions and performing various other duties related to the finances of the school. The financial officer/bursar should:
- Attend all meetings of the finance committee of the governing body and report on financial affairs of the school.
- Ensure that the school has appropriate financial systems, and all systems required by the head of education are in place.
- Report on a regular basis to the principal and finance committee on all matters pertaining to the school finances and financial procedures.
- Ensure that the financial transactions in the school are carried out in an appropriate manner and in accordance with the education department's and the school's financial regulations.
- Prepare for the finance committee's annual estimates of income and expenditures.
- Initiate and manage the school's audit procedure.
- Assist staff responsible for delegated budgets with procedures which enable them to prepare and monitor these budgets.

Tsele(2014) also highlighted the roles and responsibilities of the finance committee Naidu et al. (2008: 178) suggest that it is essential for SGBs to delegate various financial functions, either to committees specially set up to manage aspects of the school's finances, or to individuals who have the necessary expertise or skills in aspects of school finances. Tsele emphasised that delegation should be driven by aims of managerial efficiency, as delegating decisions to the lowest level increases accountability and allows flexibility in responding to needs at that level. This allows the governing body to set up a committee and subcommittees such as a fund-raising committee or tuckshop committee or school fees committee. She goes on to say that the SGB may delegate (in writing) the responsibility of managing the finances to the finance committee. Tsele further explained that the governing body may appoint people who are not members of the SGB to serve on these committees. These people are appointed on the 38 grounds of their expertise in particular fields, such as an expert on financial matters. The chairperson of every committee and subcommittee must be a member of the School Governing Body. The composition of the finance committee may be the treasurer, principal, educators, parents (not necessarily from the SGB) and non-teaching staff (Circular 13/2000). Some of the important functions of the committee are:

- Planning - Develop and implement a school finance policy, to be adopted by the SGB. - Develop policies and outline the role of each member of the finance committee and subcommittees. - Study the respective sections concerning financial matters in the Schools Act and apply them correctly to planning.
- Leading - Advice on ways of fund-raising. - Organizing. - Advise the SGB when preparing the budget on the number of school fees, exemptions, collections, and enforcement of the payment of school fees. - Form various subcommittees and coordinate all the activities of these committees. - Assist in drawing up annual financial statements.
- Control - Keep overall control of school money. - Monitor and approve all expenditure. Ensure that there is no overspending. - Maintain accounting documents and records systematically and accurately. - Ensure that procurement (purchasing of goods and services) is done through correct quotation and tendering procedures. - Check financial records internally. - Recommend the external auditor. Maile (2002: 83) concurs that the governing body is

responsible and accountable for the funds of the school. The principal must facilitate, support and assist the SGB in the execution of its statutory functions relating to assets, liabilities, property and financial management of the school as well as being a person to whom specified parts of the SGB's duties may be properly delegated. Naidu et al. (2008: 178) further state that for the sake of transparency and the application of democratic principles, it is advisable to include the various stakeholders in different committees. In order for the school to be managed effectively, efficiently and economically.

Tsele's work explores that school financial system in South Africa which is in many ways not very different from the Zambian system. The SBGs here in Zambia can be equated to the Education School Boards and PTA. The roles and responsibilities of the head teacher and the school finance committees are almost the same with very minor variations

The literature reviewed exposed various challenges faced by schools in most parts of the world. In terms of the nature of modes of accountability and transparency which comprise of the planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage, and fraud. With regards to grants in schools in Zambia, the grant-aided institutions make a pronounced impact on educational provision at the secondary and teacher-training levels. Approximately 16 percent of the secondary school enrolment and 35 percent of the teacher trainees for primary schools are found in such institutions in Zambia. The aided institutions are assimilated to government-owned establishments in all that concerns admissions and curriculum, but they enjoy some independence in staffing and in the management of resources. In addition to the low levels of learning, education systems especially public systems in developing countries are plagued by high rates of teacher absenteeism, leakages of financial transfers to schools, ineffective school monitoring systems, and poor parental engagement, which are all symptomatic of low levels of accountability in the system. Studies also indicated almost 60 percent of principals in the Tanzanian survey did not know how much they were eligible to receive from the government, while 35 percent Kenyan principals did not know the size of the capitation grant for nonteaching expenses. In Tanzania, only 55 percent of principals had a manual that explained capitation grant policy, and 64 percent kept organized financial records. Hence, there is a need to examine the accountability and transparency levels in the

financial management of schools. To this end, this study sought to close up the literature gap between the findings of the reviewed literature and the current state of affairs in the district. This chapter looked at the relevant literature for both the local and international perspective. The next chapter is on methodology.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Overview

Research methodology took into account several components such as the research design, study site(s), study population, sample size, sampling procedure, research instruments, the procedure for data collection, data analysis and presentation, ethical issues and trustworthiness and reliability of the study.

3.1 Research Design.

A research design, as defined by Orodho (2003:88) is the scheme, outline or plan that is used to generate answers to research problems. In this study, a case study design was used. The method of collecting data was by interviewing or administering a questionnaire to a sample of individuals (Orodho, 2003). It can be used when collecting information about people's attitudes, opinions, habits or any of the varieties of education or social issues Kombo and Tromp (2013). The researcher endeavored to examine modes of accountability and transparency in the financial management systems of Kasisi girls and Kafue boys' secondary schools. The researcher used selected schools in Lusaka district that included: Kasisi Girls and Kafue Boys Secondary Schools, which allowed him to have an in-depth investigation of evaluation from an ethical perspective, the modes of accountability and transparency in the financial management systems in schools.

3.2 Population

According to Vanderstoep and Johnston (2009: 68) "a population is the universe of people to which the study could be generalized." The study population included: Grant aided secondary schools, school administrators, school finance committee members, parents, and selected PTA Members. The population which was interviewed was classified into three target groups based on the method of data collection that was used in each: Target group one- semi-structured questionnaires, target group two-In-depth interviews and target group three comprised questionnaires.

3.3 Study Sample and Size

Vanderstoep and Johnston (2009) sample size is a subset of people from the population who will participate in the current study. Sampling is important because in almost all

cases it is not practical to study all the members of a population. A total number of 40 participants participated in this study: 6 School Administrators, 10 School Finance Committees members, 4 parents, and 20 PTA Members were sample in 2 grant aid-schools.

3.4 Sampling Procedure

The purposive sampling procedure was used to sample categories of participants. According to Kombo and Tromp (2013:82), purposive sampling is a “sample method the researcher purposively targets a group of people believed to be reliable for the study.” It is for this reason that the study intended to use the stated categories of people who were believed to have the information through experience on modes of accountability and transparency in the financial management systems. Purposive sampling was thus used to sample 6 School Administrators, 10 school finance committees- members, 4 parents, and 20 PTA members. The selection was based on the knowledge and the purpose of the study and that the sampled individuals had similar characteristics. This was because all that was required for the research was relatively small, clearly defined sample to use. Reasons for sampling girls’ school and 1 boys’ school, was a convenience, and the single-sex schools normally have good academic performance. This was done in order to produce better quality research and get more in-depth information. Worth mentioning is the fact that all empirical research involves sampling as one cannot sample everyone doing everything (Punch, 2001: 54). This study applied a purposeful sampling method wherein grant-aided schools with more or less similar funding quintiles have been chosen.

3.5 Data Collection

Data collection refers to gathering specific information aimed at providing or refuting some facts (Kombo and Tromp, 2013). The different techniques the researcher used to gather information in this research adheres to the two possible approaches to generate data in the qualitative study of which one could ask about what is going on (interview), and one could read or look for traces (document analysis) or other evidence to verify whatever they are investigating. However, there are two major sources of data used by researchers. These are primary and secondary sources. Primary data is said to be a set of raw information that is collected by the researcher conducting the research. Secondary data refers to a set of second-hand information initially collected and compiled by

someone else apart from the current user. In this study, the researcher used both primary data through individual interviews conducted and focus group discussions were conducted with the PTA members and secondary data through document analysis.

The data collection methods that were employed in this study were: semi-structured interviews through a questionnaire with open-ended questions and document analysis.

3.6 Instruments for data collection

Interview schedules for semi-structured interviews were used to seek openness and freedom from participants as well as to follow an organized procedure will be utilized. Bogdan and Biklen (2003: 94) emphasized that “taking notes during interviews is essential in the event that the tape recorder malfunctions.”

3.7 Data collection procedure

Permission was first obtained from the Institute of Distance Education at the University of Zambia and from the District Education Board Secretary (DEBS) of Lusaka. Headteachers in the respective schools were used as gatekeepers and interviewed first; Finance officers of the two schools were interviewed next, followed by one member of the finance committee while the PTA members were given the open-ended questionnaires at the end. Participants were asked different questions as per the interview schedule.

3.8 Data Collection Methods.

The data for the design was collected through interviews; semi-structured interviews and document analysis of annual school financial reports. In-depth interviews which were semi-structured in form were conducted in two schools and from ten administration officials from schools, two PTA members from each of the two schools and five financial committee members from each of the two selected schools were also involved as sources of primary data.

3.8.1 Primary Data Collection

“The primary data are original and relevant to the topic of the research study so that the degree of accuracy is very high. Moreover, primary data is current and it can better give a realistic view to the researcher about the topic under consideration.” (Sekaran &

Bougie 2010: 181). In-depth interviews using a semi-structured interview guide were conducted with key informants at Kasisi Girls and Kafue Boys Secondary School. According to Ritchie and Lewis (2003:36) “individual, in-depth interviews provide an opportunity for detailed investigation and an in-depth understanding of the research topic in particular on how these key Informants perceive the issue under investigation.” An interview method using a structured questionnaire was also used. An interview method using a questionnaire gives an opportunity to probe and get instant feedback. Observation method was also used to observe the school fee collection modes in order to establish the modes of accountability and transparency in the financial management systems.

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3.8.2 Secondary Data

Secondary data was gathered from published books, journals, and computer databases, magazines, newspapers and many other sources of information that had documented on the modes of accountability and transparency in the financial management systems in schools. The main advantages of secondary data are that it is faster to access. Sekaran and Bougie (2010:184) further postulated that “provides a way to access the work of the scholars and gives a frame of mind to the researcher in which direction he or she should go for the specific research.”

3.9 Data analysis

The data collected in the study was largely analyzed using qualitative methods. The researcher analyzed data using the Statistical Package for the Social Sciences (SPSS) after entering the questions from the questionnaire onto a data set.

3.9.1 Thematic Analysis

The themes were generated from the objectives in the coding stage as priory codes and some emerged from the findings as emerging themes and other different kinds of analytical dimensions including textual analysis (description) and processing analysis (Interpretation) were also used to analyze data. The responses from a semi-structured questionnaire were grouped into themes and then analyzed thematically using the emerging themes.

3.10 Ethical considerations.

Creswell (2012: 230) specifies that “in gathering data for a qualitative research project, a researcher seeks an in-depth description of a phenomenon.” Participants may be asked to discuss private details of their life experiences over a period of time. This process requires a sufficient level of trust based on high levels of participant disclosure. Neuman (2006: 100) explains that,

Research has an ethical-moral dimension in that the researcher has the moral and professional obligation to be ethical even when the researched are unaware of ethics. The basic principles of ethics in the research are that ethical responsibility rests with the researcher.

Informed consent was sought from the participants and their rights and benefits were explained by the researcher to the participants letting them know that participation was voluntary and that they reserved the right to refuse or stop an interview at any time just as argued by Cohen et al. (2011:51) who stated that, “the research participant has the right to refuse to take part or to withdraw once the research has begun.”

The researcher also ensured the participants’ right to privacy –the greater the sensitivity of the information; the more safeguards are required to protect the privacy of the research participant. Cohen (2011:91) agrees with this view by stating that, “the right to privacy means that a person has a right not to take part in the research, not to answer the questions, or not to be interviewed.”

Anonymity was also assured and upheld by ensuring that the information that was provided by the participant did not in any way or manner reveal their identity. A participant or subject is therefore considered anonymous when the researcher or another person cannot identify the participant or subject from the information provided.

Confidentiality was assured by the researcher where he made sure that he upheld the promise he made to the participant of not revealing any sensitive information to anyone. Cohen (2011: 91) reports, “Protecting a participant’s privacy is through the promise of confidentiality. That is the promise not to disclose information from the participant in a way that might identify that individual or that might enable the individual to be traced.”

3.10 Summary of the Chapter

The chapter presented the methodology used by the researcher. The in this study, a qualitative research approach was used. The study targeted 2 Grant Aided Secondary Schools, 10 School Administrators, 4 parents, 6 School Finance Committees members and 20 PTA Members. The data collection methods that were employed in this study are qualitative observation, semi-structured interviews, and open-ended questions and document analysis. Document analysis was also conducted to consolidate qualitative data from interviews. Purposive sampling was used to sample categories of participants. Interviews were analyzed thematically. Validity and Reliability were ensured. The next chapter will deal with the presentation of findings. This chapter presented the methodology and methods that were used in the study. It has highlighted the population under investigation, the sampling techniques, and the location of the study, ethical protection of participants, data collection procedure and analysis.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.0 Overview

The previous chapter looked at the methodology used in the study. The purpose of this chapter is to present the findings from the field data obtained from semi-structured interviews, as well as document analysis. The data was collected from participants who included: Parent Teacher Association (PTA) members, Finance committee members, financial officers, and head teachers. This chapter specifically presents the results on modes of accountability and transparency in the financial management systems of Kasisi Girls and Kafue Boys' Secondary Schools. The results are presented using the thematic approach in line with the specific research questions set out in chapter one of this dissertation.

4.1 Demographic Characteristics of Participants

This section presents the demographic characteristics of the participants that participated in the study. These characteristics are tabulated as shown in the following tables. The codes were used in the presentation as follows: Parent members; P1, P2, P3, P4 and P5, Finance committee members; FC1, FC2, FC3, FC4, FC5 and FC6, Financial Officers: O1, O2, O3, and O4 respectively while KG represented Kasisi Girls and KB Kafue Boys.

The gender and occupation of the parents that participated in the study are shown in Table 2 as part of the demographic characteristics of the participants.

Table 2: Characteristics of the Parents by gender and occupation.

Parents	Gender	Occupation	School respondents ID code
P1	M	Police officer	KB
P2	M	Farmer	KB
P3	F	Marketer	KG
P4	F	Nurse	KB

Parent 1 was male and a police officer, while parent 2 male and a subsistence farmer, P3 was female and a marketer, P4 was a female nurse.

Table 3 shows financial committee members' characteristics by gender, a position held, years of experience.

Table 3: Characteristics of Finance Committee Members.

Financial Committee Members	Gender	Headteacher/ Parents	Duration in service	School respondents ID code
FC1	F	Subject teacher	6 years	KG
FC2	M	Headteacher	8 years	KB
FC3	M	Police Officer	7 years	KG
FC4	M	Headteacher	10 years	KB
FC5	F	Teacher	2 years	KG
FC6	M	Accountant	4years	KB

FC1 was a female and ordinary subject teacher with 6 years of experience, FC2 was male and head teacher of the school with 8 years of experience, while FC3 was a male police officer with 7 years of experience and FC4, was another head teacher with 10 years of experience.

Table 4 shows gender, the professional area of study, and experience of the finance committee members that took part in this study.

Table 4: Characteristics of Financial officers

Financial Officers	Gender	Profession Studied	Number of years in service	School respondents ID code
FO1	F	Education Administration	5	KG
FO2	F	Accountancy	3	KB

FO3	M	Teaching	7	KB
FO4	F	Accountancy	4	KG

FO1 was female and was an educational administrator by qualification with 5 years of experience, FO2 was female as well with 3 years of experience and an accountant by qualification, FO3 was a male teacher with 7 years of experience and FO4 was a female accountant with 4 years of experience.

The following section presents the findings on modes of accountability and transparency in the financial management systems. The findings are presented using objectives.

4.2. Findings on Members of the Finance Committee’s Understanding of their Roles and Functions in the Management of School Finances.

These findings were in line with the first objective which sought to determine whether members of the finance committee understood their roles and functions in the management of school finances. When the school -finance committee members were asked if they understood their roles in the committee which included: they gave different responses and the responses that emerged were tabulated in table 5.

Table 5: Responses of finance committee members’ understanding of their roles

CATEGORY OF PARTICIPANTS	INDIVIDUAL RESPONDENTS	TOTAL INDIVIDUAL PARTICIPANTS	RESPONSES	
			Not Understood	Well Understood
Finance Committee Members	6	6	5	1

4.2.1 Findings on Roles of School Finance Committee Members in Grant Aided Schools.

From the results shown in table 5, only 1 out of the 6 participants from the finance committee could confidently say that he knew his roles in the finance committee while the other 5 indicated that the roles were not clearly stipulated they therefore just

participated in the meetings without understood their specific roles. One of the participants attributed this lack of knowledge to lack of induction by the school concerning the specific roles they needed to play in the committee. One participant disclosed that:

The finance committee is a sub-committee in school but it is now creating confusion as it does not seem to know its roles and interferes in all financial matters including questioning the school management's decisions (interview with SFC member June 2018).

The indication there was an indication that the SFC members were not sufficiently trained for the execution of their financial duties. The interviewees divulged that there is a lack of financial knowledge of individuals entrusted with funds in respective schools due to inadequate training and this affected the effective management of financial resources. The study findings showed that some members roles overlapped. For example, the finance officer whose roles as stipulated by the public finance management book, "Basic Financial Systems for Schools" (2017), which recommends that the person responsible for day-to-day management of the school's finances, whom they call the finance officer, be delegated with this task in writing. They should be given a letter signed by the chairperson of the school, which designates them as the school's financial officer. Included with the letter is a brief job description, which defines the duties, responsibilities, and levels of authority of the financial officer. The decision to appoint the financial officer should also be formally approved by the governing body is bookkeeping though an observation was made which showed that schools use the administrative clerks to perform the functions of a finance officer while other schools use an educator who has accounting knowledge as the finance officer. The finance officer will attend to numerous administrative duties such as:

4.2.3 Findings on Collaboration among School Finance Committee Members.

Findings from document analysis of SFC minute- files and the registers of members in both schools revealed that there had been constant change in membership which indicated lack of continuity. Some members had resigned due to misunderstandings. A lack of collaboration and a failure to reach collective decisions were evident, as minutes were poorly written and members' words quoted unprofessionally, revealing so much conflict. In School B, minutes were also poorly written and the rate of absenteeism seemed to be high, resulting in the postponement of meetings as decisions could not be taken.

4.2.4 Lack of Capacity Building.

The study findings revealed a lack of capacity building by the school management among the members of the school finance committee which might have compromised their ability to offer the required checks and balances. This came to light when one participant complained about school management's lack of commitment to training them by saying that:

Regarding programs aimed at developing Financial Committee Members, it's a yes or no. The staff had training due to life-long learning, but when it comes to parents, they are promised training by the school management, which never takes place. In the past seven years, there have been two superficial finance workshops which have left the parents confused and unprepared (interview with PTA member June 2018).

The need for capacity building was seen as a cardinal exercise which members of the SFC felt needed to be carried out. These sentiments were echoed by almost all the 6 participants when asked if they felt that more training was needed for the SFC members as can be seen in figure 1.

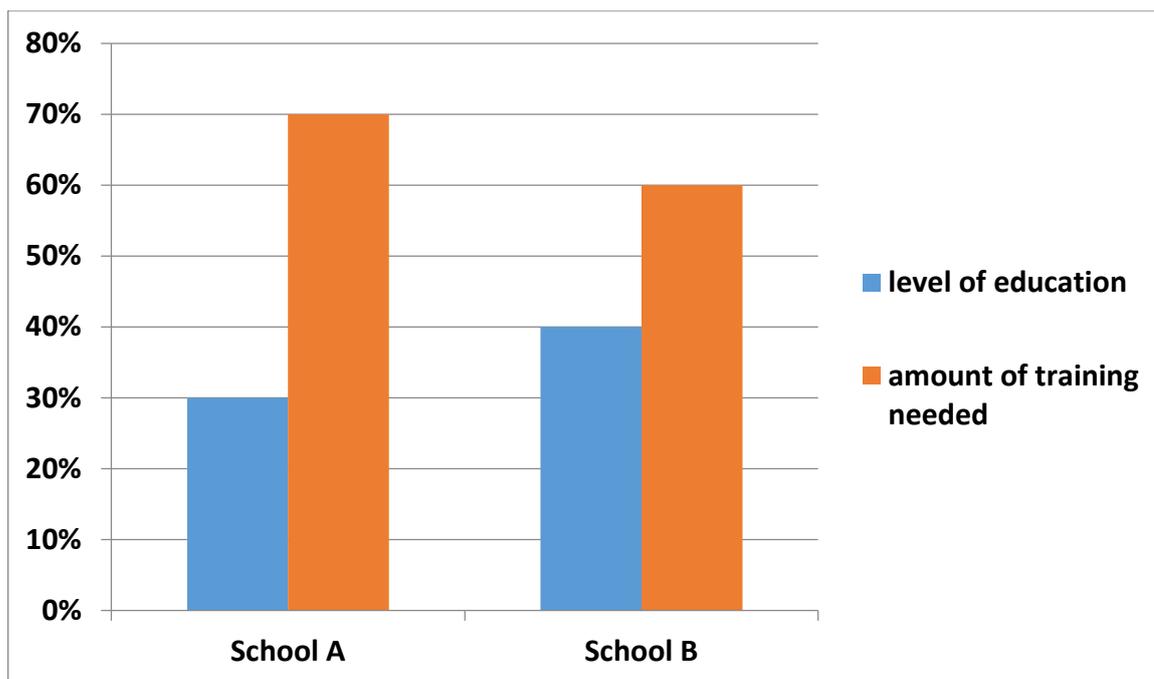


Figure 1: bar chart of participants' expression of the need for training among school finance committee members.

From these responses, it was evident that the interviewees were extremely concerned about inadequate training for school finance committee members on financial management. It is worth noting that the interviewees highlighted the issue of individual training and that training itself needed to be undertaken according to the needs of each school. To further illustrate this concern, FO3 from KG stated that:

We really need intensive training; we have serious problems with roles and responsibilities. Some members think they are more important than others. The training we receive is not enough to provide us with the skills needed for financial management. The people presenting these workshops seem to lack enough knowledge of what they are talking about. We need more training and we need them to attend to our problems(Interview finance officer June 2018).

4.3 Findings on the Modes of Transparency and Accountability put in Place in Mission Schools as Means of Good Management Practice in Secondary Schools

Table 6 shows the responses of PTA and School finance committee members on how they felt about the measures put in place by their schools of transparency and accountability.

Table: 6 responses on measures put in place by schools for transparency and accountability

CATEGORY OF PARTICIPANTS	INDIVIDUAL RESPONDENTS	TOTAL INDIVIDUAL PARTICIPANTS	RESPONSES	
			Strongly supported	Weakly Supported
Individual PTA Members	15	15	6	9
School Finance Committee Members	6	6	2	4

The study findings on accountability and transparency in school financial management: 6 out of 15 strongly felt that transparency and accountability were put in place by their schools while 9 weakly supported this notion. Out of the 6 SFC members, 2 strongly supported the notion while 4 weakly supported it. This shows therefore that there was a general consensus however among the participants that their schools had not put in place transparent and accountable financial management measures. Despite this feeling among the participants, the researcher observed some of the measures that emerged as enumerated below:

4.3.1 Findings on Presentation of Annual Financial Reports to Parents during Annual General Meetings.

Presentation of the school's financial reports at the annual general meeting was one of the measures schools used to ensure accountability and transparency in financial management. Study findings revealed that this was done in two ways: through financial reports and financial newsletters. The head teacher of one of the two schools involved in the study explained that:

We inform our parents about the amount raised after every fund-raising activities and other school expenditure. We notify them through newsletters and financial reports and also thank them for their support (Interview head teacher June 2018).

4.3.2 Findings on Involvement of Parents in Fund Raising Ventures.

Study findings indicated that parents were involved and sometimes spearheaded school fundraising ventures. This in itself was proof of accountability and transparency in financial matters. One teacher disclosed that:

In the school budget, adopted by the parents in the AGM, a section is included in the 'Incomes' as 'Fund-raising'. Most parents are involved in these ventures and keenly follow matters (Interview-Teacher June 2019).

4.3.3 Involvement of School Finance Committee Members and the PTA in Planning and Budgeting.

In this area, the study findings indicated that despite the role of SFC being of great importance, management did not give it enough room to influence decisions regarding financial management. The study further showed a discrepancy between the views of management and those of the teachers who were themselves part of the membership of the SFC. However, a head teacher of one of the schools involved in the study indicated that transparency and accountability were upheld by saying that:

The school plan is to achieve its aims and objectives. Each year, a school annual work plan is set. Most times, the school staff is involved, the PTA and the SFC, to reach the target (Interview-head teacher May 2018).

While on the other hand, the teachers and some of the members of the SFC also argued that:

In all the previous years, we had a non-functional finance committee. It was just window dressing for the department's monitoring purposes. The previous finance officer used to run the show. Approved purchases, took decisions on financial matters of the school, over-ruling everyone even the Headteacher. We started functioning when the new SFC was democratically elected. We were on the ball, assisting the SFC in managing school finances but it was hardly a year and then everything was in shambles due to the SFC's differences. Some members of the SFC stepped down and by-elections were held (Interview- SFC member June 2018).

4.3.4 Findings on Participation of PTA and School Board Members in School Funds Disbursement.

Research findings indicated that the main stakeholders such as the PTA and the School Boards were involved in the disbursement of school funds especially on agreed-upon school projects. This was a good measure to ensure transparency and accountability.

4.3.4 Findings on Use of School Fee Registers and Electronic System in School Fee Collection.

The study findings indicated that both schools had school fee registers which could easily be accessed from the school financial officer. This register showed which pupils had paid per class and which ones had not paid and how much each pupil owed the school. Such as measures promoted transparency and accountability in the two schools. From document analysis, the researcher established that both schools used electronic systems in school fee collection through school bank accounts. At one time School, B had lost school fee register and they struggled to keep track or account for funds being collected. It had also been revealed that schools that lacked school fee registers were are not transparent in terms of funds raised through fund-raising activities.

4.3.5 Findings on Allocation and Utilization of Funds by Schools (Document analysis).

Findings from the interviews match the financial records and reports that were analyzed by the researcher through document analysis. The reports showed clearly how funds from different sources were spent as shown in figure 2.

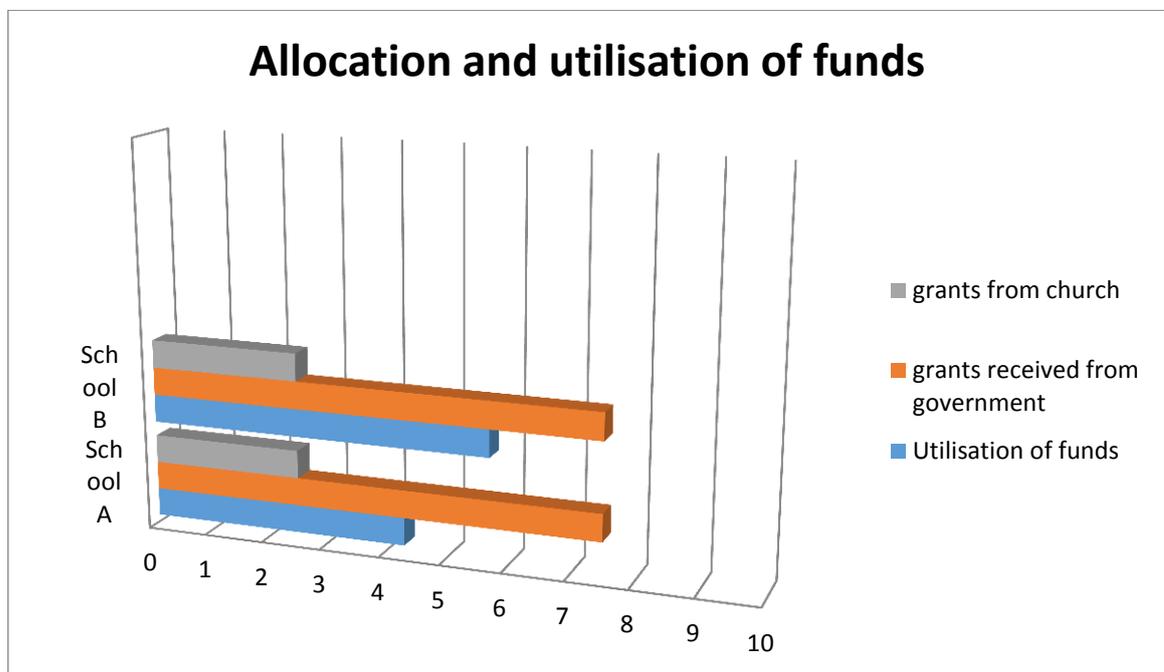


Figure: 2 below shows the Chart which shows the allocation and utilization of both schools.

Findings showed that grant-aided schools such as School A and School B received from government as a grant of 75 per cent of the cost of approved capital developments; grants to help pay for school requisites, boarding, and operating costs; salary payments for approved teachers and wage payments for approved employees; and grants-in-aid for agency personnel on the teaching or administrative staff of the institution. Furthermore, a 25% is received from the church under which the two schools are established such as Kasisi Girls for school A and Kafue Boys for school B. The analysis of documents revealed that all the two selected schools receive the same allocation from the government. The difference was how the resource allocation was utilized. School B reflects that they use the resources according to the foundations laid by the School Management Committee. It is reflected in their income and expenditure statements. This was evident in my observational notes, that there was the adequate maintenance of infrastructure.

School A's resource allocation appears to be utilized to pay Auxiliary employees and the procedure in information dissemination is often times followed. However, It is difficult to follow their income and expenditure statements as they do not adhere to the budget. What I noticed is that a huge amount goes to Auxiliary-employed staff salaries. Whatever goes into the school account be it fund-raising or donations, is utilized for any need in a particular month, not distributed according to the budget. My observation notes testify to this analysis, as the school's infrastructure is inadequate.

It is imperative to postulate that, In terms of the academic performance of their students, aided schools appear to be considerably more effective than government schools. The superior performance of the aided schools probably owes much to their long traditions of personal and institutional commitment to education and to the expertise they have developed through being required to manage their own funds and to operate within the limits of prescribed grants.

4.4 Findings on Challenges that Hinder Inclusive Participation in the Financial Governance in the Grant-Aided Schools for Efficient Management Practice.

The different challenges were identified that hinder inclusive participation in financial governance in grant-aided schools for efficient management practice in the study as indicated.

4.4.1 Findings on Disregard of Financial Management Procedures.

There was an indication from the study findings that some laid down financial procedures were loosely followed. Many committees such as procurement and School finance committees were made weak because their decisions were not binding they could be overruled by either management or financial officer. This disregard of bureaucratic financial Structures deliberately put in place by the financial management act, was one of the factors that hindered financial inclusion and governance in grant-aided schools. The study findings indicated that in some instances one man ran the show. This meant that for instance, the finance officer could procure items disregarding the procurement committee for example, as one teacher lamented:

The previous finance officer used to run the show. Approved purchases, took decisions on financial matters of the school, over-ruling everyone even the Headteacher. (Interview – teacher June 2018).

4.4.2 Findings on Lack of Financial Knowledge of Individuals Entrusted with Funds.

It was evident in some circumstances as indicated in table 2 on the part of professional qualifications, that some of the members of the SFC did not have financial knowledge. The system of including non-financial professionals to these committees was one of the challenges in the inclusive participation in financial governance. One of the former SFC members in one of the two participating schools disclosed that:

Some members of the SFC stepped down and by-elections were held. Now the newly elected SFC run the show, they get involved in the management of the school, confusing school governance and school management(Interview-SFC member June 2018).

4.5 Summary of the Chapter

Chapter four provided the presentation of findings; various items relating to the modes of accountability and transparency in the financial management systems grant-aided schools. Among others: School A was 55% accountable to their stakeholders when additional funds are raised whereas school B was 45% accountable. Findings show that grant-aided schools such as School A and School B receive from government a grant of 75 per cent of the cost of approved capital developments; grants to help pay for school requisites, boarding, and operating costs; salary payments for approved teachers and wage payments for approved employees; and grants-in-aid for agency personnel on the teaching or administrative staff of the institution. Furthermore, a 25% is received from the church under which the two schools; the roles of financial officers; to disburse funds, to account for the funds used annually through financial reports and to report on the progress of the projects and the allocation of funds to projects; lack of financial knowledge of individuals entrusted with funds in both schools due to inadequate training and this affects the effective management of financial resources. This, in turn, has resulted in overlapping responsibilities of individuals entrusted with school finances. The chapter also presents data on Financial systems and control mechanisms of finance committee members that have been put in place in managing school finances.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.0 Overview

In this chapter, the findings with reference to the modes of accountability and transparency practiced by Headteachers and their school financial committees in managing school finances of both School A and School B are discussed.

5.1 School Finance Committee Members' Understanding of their Roles and Functions in the Management of the School Finance Finances.

The study findings indicated that most of the finance committee members did not have a clear understanding of the roles they were supposed to play in the committees. This compromised their role in fostering transparency and accountability as they were very ineffective. The researcher felt that this occurrence was not a good sign of financial management. Furthermore, findings revealed that both schools in the study lacked transparency despite having measures being put in place. During the interviews, participants from various schools raised concern about school finance committees that were dysfunctional. The school management did not recognize the financial committee as an organ that played a pivotal role in the management of the school's finances. Some teachers referred to SFC as "window dressing," meaning they were just there to fulfill the government requirement to have such committees in place. In school B, signs of conflict between the school management and the finance committee were observed from the study findings. Management showed an unwillingness to delegate financial tasks. This lack of openness is a sign of a lack of transparency. This finding was contrary to most financial experts such as Naidu et al. (2008: 178) suggested, "that it is essential for administration to delegate various financial functions, either to committees specially set up to manage aspects of the school's finances or to individuals who have the necessary expertise or skills in aspects of school finances." In the same vain Mestry (2009: 84) also pointed out that, "fundamental issue of effective financial management, for the sake of transparency and application of democratic principles, it is advisable to include the various stakeholders in the different committees." Taking the advice given by two authors into account is not only good in ensuring financial accountability and transparency but also protects management from accusations of financial misappropriation as other stakeholders involved would help explain to their counterparts and another stake- holders.

Financial transparency is the key to effective financial management. Bischoff (2002: 92) stresses the importance of transparency, stating that it involves the effective communication of financial information to all stakeholders. Schools should display openness on funds collected, be it through school fees, fund-raising and aid from church or state allocation. Mestry (2009: 84) also points out the fundamental issue of effective financial management, stating that for the sake of transparency and application of democratic principles, it is advisable to include the various stakeholders in the different committees.

Findings with reference to how School Financial Committee Members understand their roles and responsibilities in the management of school finances Mestry and Bischoff (2009: 17) highlight that the legal framework that underpins the financial management of schools, is the educating our future document 1996 and the Education Act of 2011. In order to ensure consistency in all public schools, every governing body needs to govern their school according to a legal framework.

Naidu et al. (2008: 178) suggest that:

it is essential for SFCs to delegate various financial functions, either to committees specially set up to manage aspects of the school's finances or to individuals who have the necessary expertise or skills in aspects of school finances. Delegation is driven by aims of managerial efficiency, as delegating decisions to the lowest level increases accountability and allows flexibility in responding to needs at that level.

The composition of the school finance committee may be the treasurer, School Headteachers, educators, parents (not necessarily from the School management board) and non-teaching staff (education act 2011). Some of the important functions of the committee according to the Education Act of 2011 are: Planning-develop and implement a school finance policy, to be adopted by the SFC, Develop policies and outline the role of each member of the finance committee and subcommittees and Study the respective sections concerning financial matters in the Schools Act and apply them correctly to planning.

Leading-advise on ways of fund-raising, Organizing, Advise the SFC when preparing the budget on the number of school fees, exemptions, collections and enforcement of the payment of school fees, Form various subcommittees and coordinate all the activities of these committees and Assist in drawing up annual financial statements.

Control-keep overall control of school money, Monitor and approve all expenditure. Ensure that there is no overspending, Maintain accounting documents and records systematically and accurately, ensure that procurement (purchasing of goods and services) is done through correct quotation and tendering procedures, Check financial records internally and Recommend the external auditor. Maile (2002: 83) concurs that the governing body is responsible and accountable for the funds of the school. The School Headteachers must facilitate, support and assist the SFC in the execution of its statutory functions relating to assets, liabilities, property and financial management of the school as well as being a person to who specified parts of the SFC's duties. These observations were in line with Tsele(2014).

5.1.2 Lack of Collaboration among School Finance Committee Members.

Study findings indicated that the already frail school finance committees were riddled with many challenges bordered on unprofessional conduct and lack of knowledge in financial matters. This might have been a result of incorporation into the committee of people with no financial background. Such challenges further compromised the functions and operations of SFCs. However, this confusion also showed poor governance tenets by management who in many cases failed to provide guidance to these important yet struggling committees. One would also somehow assume that this confusion was deliberate by management so that they would not be held accountable for financial misapplication by independent and powerful SFCs. The researcher found it difficult to comprehend how such an important organ of the school finance could be down played by management and eventually rendered irrelevant to the system. The education act of 2011 specifies procedures that must be followed by public schools to ensure that the issue of accountability was adhered to.

The education act of 2011 further stipulates that the school finance committee must submit to the provincial financial treasurer, within six months after the end of the financial year, a copy of records and financial statements of a school. Therefore, the

school finance committee was accountable to the provincial financial officer. In this respect, Financial Committee members are proficient in performing their financial duties. It has also been noted during document analysis that continuous changing of SFC members in some schools impedes the development of School Financial Committee's ability to manage school finances efficiently. This preceding finding was also reflected during interviews with participants as they highlighted the lack of stability in SFC members, owing to SFC members' views on decision-making not being taken into consideration and disregarded. Findings revealed that some school Headteachers only take decisions with SFC chairpersons and other members' inputs are never taken into account. It has been discerned in some schools that school Headteachers are more dominant in financial decision-making, using their professional and leadership powers to overrule resolutions of parent members.

This lack of collaboration in the financial decision-making of the schools leads to some members accepting decisions unwillingly to avoid conflict and because of the fear of intimidation. This occurrence gradually drives some members to lose interest in attending meetings and they subsequently resign. New members of SFCs without expertise are continuously co-opted. Thody (1994: 125) provides a significant view, stating that the opportunity to participate in decision-making by all stakeholders gives them a feeling of empowerment and increases motivation and commitment.

Findings also reflected that treasurers are not mostly recognized as individuals who play a major role in monitoring the way in which school finances are managed. Finance officers liaise only with school Headteachers in financial matters of the school or work single-handedly. This is in contrast with the view emphasized by Mestry and Bisschoff (2009: 87) that the treasurer of the SFC plays a crucial controlling role in school financial management.

Other issues of concern that emerged in the findings under this section include the following: the department should consider training schools on an individual basis and focussing on needs as each school is unique. It has also been indicated that Independent Service Providers are offering assistance in further developing schools on financial management but financial affordability prevents schools from participating in such programmes

5.2 Transparency and Accountability Modes put in Place by Grant-Aided Schools as Means of Good Management Practice in Secondary Schools.

The two schools had put in place a number of financial and accountability measures in place some of which included:

5.2.1 Presentation of Annual Financial Reports to Parents during the Annual General Meeting.

The head teachers of both institutions stated that financial reports were presented to parents at the end of the year which were used to explain school expenditure and track progress on school projects. The researcher felt that this move was good and promoted financial accountability and transparency in these schools. In fact, these findings were in line with Bischoff (2002: 92) who stressed that “the importance of transparency involves the effective communication of financial information to all stakeholders. Schools should display openness on funds collected, be it through school fees, fund-raising and aid from church or state allocation.” Despite this move being acceptable, the researcher felt if critically analyzed, it also showed some grey areas. Presentation of financial reports to parents during AGM which were normally very technical in nature meant for experts, would not be the best idea unless they were availed to parents in good time prior to the AGM so that they could scrutinize, seek help from experts for interpretation of certain areas of the report that they did not understand so that they could ask relevant questions offering necessary checks and balances.

The study findings further reflect that both selected schools have an Annual General Meeting (AGM) where the budget is presented to parents for approval. It had been revealed that the efforts schools put in to conduct an effective AGM with good attendance in order to disseminate the message to the majority of parents differed. Some schools go all the way to obtain good attendance and get enough signatures from parents which would aid to form a quorum.

Furthermore, findings also revealed that most parents lacked financial literacy or had no accounting skills. The budget of schools reflected high figures and parents failed to comprehend what was being presented, due to fear of being embarrassed, or avoiding lengthy discussions as the meetings in all selected schools in the study were conducted in the morning and the budget part was usually the last item when everyone was tired.

They accepted it without question. It was apparent that the AGM was held by most schools for the adoption of minutes and budget approval as this was the only way to receive the resource allocation from the District Education Board (DEBS) and the church.

Mestry (2004) highlights that good communication structures should be put in place with feedback from the School management to the finance committee and various stakeholders. However, it is evident that most schools face difficulties in that area. Some school management has the wrong perception that since the state has delegated a financial function to them, nobody has the right to know what is happening and they regard the involvement of other stakeholders as interference. It boils down to poor training received by school management and a lack of clarity on roles and responsibilities as well as non-compliance with policy, which has been discussed previously.

Otherwise, parents would lack the capacity to use information effectively or to engage in meaningful debate with management during the AGM. Under such circumstances, the ability of parents to hold grant-aided schools to account was weakened. Section 38(1) of the education act of (2011:28) , “states that a governing body of a public school must prepare a budget each year and it must be presented to a general meeting of parents convened with at least 30 days’ notice, for consideration and approval by the majority of parents present by voting.”

It is important to note that the majority of the participants in the study are well acquainted with the education act and public financial policy as a guideline to effective financial management. Mestry (2004) clarifies that schools and systems need policies that set direction and give guidance. A more comprehensive view was given by Ryan (1994: 25) who specified that “ a good policy identifies and articulates the values and the basic principles to be applied to specific needs in an organization.” He adds by further stating that “effective policy sets direction, but it does not give directions. Good policy should be applied with discretion required by circumstances and their own professional judgment.”

All the two selected schools had the school finance policies in place. However, findings revealed that the content of the fiscal policy is different from participants' responses in all schools. One could only deduce that the policy was not implemented by schools but formulated for the department to believe that schools were well-informed about the legislative framework and their financial systems were in place.

Findings also revealed conflict that had been created among SFC members and the finance officer due to overlapping responsibilities. This gave an indication that guidelines in the fiscal policy of the schools were not adhered to or followed. Circular 13 of 2000 clarifies that in order for a school to reduce conflict within the SFC and finance committee and to manage its finances effectively and efficiently; a school finance policy must be developed, adopted and implemented. Mestry (2009: 88) concurs with this fact by stating that,

The financial policy should address the unique contextual challenges faced by an individual school that are unique to that school. It should outline how funds, such as school fees, donations, other generated funds, the government grant, and the school's expenditures are to be managed at a specific school. It should provide an understanding of the responsibilities of the treasurer, the finance officer, the school manager, and other persons delegated for specific jobs.

It is important to note that findings indicated that School A was 55% accountable to their stakeholders when additional funds are raised whereas school B was 45% accountable as seen in figure 5. This, therefore, means that School B seems to lack accountability and transparency as far as additional funds. Schools also indicated that they were experiencing problems with the payment of school fees as most parents were unemployed and struggled to support their children's education.

Furthermore, the study findings revealed that both schools in the study lacked transparency as, during the interviews, participants from various schools raised concern about school finance committees that were dysfunctional. The school management did not recognize the financial committee as an organ that played a pivotal role in managing the school's finances. It was reflected that in grant-aided schools, the finance committee is window dressing. In school B, signs of conflict between the school management and the finance committee were reflected. Management showed an unwillingness to delegate financial tasks. This lack of openness is a sign of a lack of transparency.

Matibini (2017:34) postulates that,

Accountability at all levels in Public Services is key to public service delivery. Clear roles enable public officers to exercise their responsibility to deliver with judgment, intuition, and innovation. Accountability is an obligation to ensure that work has been conducted economically, efficiently and effectively in compliance with agreed rules and standards.

This, therefore, meant that the transparency and accountability of governments' financial management were facilitated with the provision of reliable and relevant information that is provided on a timely basis. However, there was an indication in both schools that monies raised in various fund-raising activities were hardly disclosed in School A and School B. In some schools, school management members are in the dark about school finances. Income received by the school is not disclosed; they had no idea how much the school has in its bank account. Yet Section 37 of the Education Act stipulates that the school finance committee must establish a school fund and administer it in accordance with the directions issued by the provincial financial officer.

There is a need for Social accountability in schools. Social accountability refers to “an approach towards building accountability that relies on civic engagement, that is in which it is ordinary citizens and or civil society organizations who participate directly or indirectly in exacting accountability (World Bank, 2004) or the broad range of actions and mechanisms that citizens can use to hold the state to account as well as actions on the part of government, civil society, media and other actors that promote or facilitate these efforts” (World Bank, 2006).

5.2.2 Involvement of Parents in School Fundraising Ventures

This was also observed from the study findings as a good measure in promoting transparency and accountability in management practice. The involvement of parents and teachers in such ventures fostered transparency and accountability as it provided feedback immediately to stakeholders involved in financial matters. What the researcher observed from the study findings was that despite the involvement of parents and teachers in such activities, feedback was not given to the stakeholders as expected. This was contrary to the government's financial management act which obliged public

institutions to provide reliable and relevant information on a timely basis. Funds raised in various fund-raising activities were hardly disclosed in Schools A and B an occurrence the researcher deemed unfortunate and retrogressive. This created a lot of conflict among staff and school management. According to Clarke (2009: 312), “for most state schools, there are only three major sources of income: the provincial allocation, the school fees that they collect and fund-raising that they might undertake.” Clarke (2009) stresses that it is essential for schools to continuously provide feedback to parents on monies collected in order to always receive support.

The education act of 2011 specifies procedures that must be followed by public schools to certify that the issue of accountability is adhered to. The education act of 2011 further stipulates that the school finance committee must submit to the provincial financial treasure, within six months after the end of the financial year, a copy of records and financial statements of a school. Therefore, the school finance committee is accountable to the provincial financial officer. Section 38(1) of the education act of 2011, states that a governing body of a public school must prepare a budget each year and it must be presented to a general meeting of parents convened with at least 30 days’ notice, for consideration and approval by the majority of parents present and voting.

5.2.3 Use of School Fee Registers and Electronic Payment Systems

Findings revealed that both schools A and B had fee registers in place, which made it easier to account for the fees collected by the schools. These registers helped the stakeholders to keep track of the school finances and for school management to account for funds collected. The researcher supported this practice as he felt that it promoted transparency and accountability in grant-aided schools as it provided good and accurate feedback on financial matters in the school. Clarke (2009) stressed that it was essential for schools to continuously provide feedback to parents on monies collected in order to always receive support. The use of electronic systems which was practiced by both schools was an indication of a good financial control mechanism as this method of collecting funds is recommended by most organizations for its ability to minimize fraud. As a result, financial records of these schools were easy to follow and the budget could be easily be implemented with fewer difficulties. This meant that school fees were banked immediately. However, findings also revealed that bank reconciliations are

not signed by the treasurer in a significant number of schools which is a reflection that internal checks are not appropriately done.

Findings revealed signs of poor management of school finances. The old system of writing receipts manually is still applied in one of the schools alongside the electronic one. The researcher also observed an anomaly in the documents involving the issue of blank cheques that were signed unbanked cash from the manual receipting system that was implemented alongside the electronic one in one of the schools. Income was not reflected on monthly ratification statements, which only contained expenditures, but the SFC continuously signed those ratifications which were not authentic.

No internal checks were done and only one person was involved in financial administration. The budget was not considered when carrying out expenditures. Clarke (2010: 161) gives an explanation that “the financial systems and controls that the school puts in place are there to protect all those who work with the school’s money from charges of financial mismanagement, dishonesty, and fraud.” Additionally, Mestry (2004) states that key control mechanisms should be put in place as this ensures transparency and accountability and prevents fraud, cheating, pilfering, theft, and collusion. The observation which the researcher made was that schools A and B did not follow the budget and correct procurement procedures were also not followed.

5.3 Challenges that Hinder Inclusive Participation in the Financial Governance in the Grant-Aided Schools for Efficient Management Practice.

Several challenges inclusive participation in financial governance in grant-aided schools some of which include:

5.3.1 Disregard of Bureaucratic Financial Structures.

Disregard of bureaucratic financial structures was established by the research findings as one of the major hindrances to transparent and inclusive financial governance in grant aided schools. It came to light during interviews with teachers that the bureaucratic procedures were not being followed. All these challenges could be attributed to lack of adequate skills and the relevant knowledge pertaining to the roles and duties of both financial officers and finance committee members. This made financial matters a one man’s show instead of it being an all- inclusive process.

5.3.2 Lack of Financial Knowledge of Individuals Entrusted with Funds.

This was one of the major challenges that contributed to lack of inclusive financial management in grant aided schools. In some instances in both schools persons without financial knowledge were charged with the responsibility to run the financial affairs despite not understanding the financial guidelines as provided for under the finance act and therefore ended up excluding the rest. These findings were not different from and observation made by Van Wyk (2007: 87) who did not hasten to say that, “the finance officer is the school’s ‘bookkeeper’. Many schools use the administrative clerks to perform the functions of a finance officer while other schools use an educator who has a bit of accounting knowledge as the finance officer. It is also likely that the elected members of the governing body may be equally ill-equipped for the task.” Furthermore, Van Wyk (2001: 24) noted that “it is clear that the competence of the Financial Committee Members and other individual tasked with financial matters should be directly related to the amount of training they receive.” The indication from those interviewed during the study was that most people charged with financial matters were not sufficiently trained for the execution of their financial duties which included: Keep overall control of school money, Monitor and approve all expenditure. Ensure that there is no overspending, Maintain accounting documents and records systematically and accurately, ensure that procurement (purchasing of goods and services) is done through correct quotation and tendering procedures, check financial records internally and recommend the external auditor. These observations are in line with what Tsele 2014 made in South Africa.

5.4 Summary of the Chapter

The chapter discussed the research findings, the researcher made an inference that accountability, transparency and inclusive participation in the financial governance of mission schools for efficient management practice is the key to effective financial management.

5.5 Dissertation Summary

Chapter one gave an overview of the modes of accountability and transparency in the financial management systems grant-aided schools from both the global perspective and Zambian context, the chapter set the background that evoked the need to conduct this study on the modes of accountability and transparency in the financial management systems of Kasisi girls and Kafue boys secondary schools in provision of education in Lusaka District. The postulation behind this research was that grant-aided schools (mission schools) perform exceedingly well than government schools due to the responsible allocation of finances in the departments of these schools. The chapter also looked at four specific objectives and research questions that guided the study. The study was grounded in the reporting about finances to various stakeholders according to Hack, Candoli and Ray (1992: 161), reporting “deals with disseminating the information regarding the financial status of the school system to persons and offices that can use it to upgrade their understanding and decision-making in school matters and consequently impact the academic performance of learners.

The literature reviewed exposed various challenges faced by grant-aided schools, especially in Zambia. In terms of the nature of modes of accountability and transparency which comprise of the planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage, and fraud. With regards to grants in schools in Zambia, the grant-aided institutions make a pronounced impact on educational provision at the secondary and teacher-training levels. Approximately 16 percent of the secondary school enrolment and 35 percent of the teacher trainees for primary schools are found in such institutions in Zambia. The aided institutions are assimilated to government-owned establishments in all that concerns admissions and curriculum, but they enjoy some independence in staffing and in the management of resources.

Chapter three presented the methodology implored by the researcher. In this study, qualitative research was used. The study targeted 2 Grant Aided Secondary Schools, 6 School Administrators, 10 School Finance Committees members, 4 parents, and 20 PTA Members. The data collection methods that were employed in this study are qualitative observation, semi-structured interviews, open-ended questions, and

document analysis. Observations and document analysis were also done to do consolidate qualitative data from interviews. Purposive sampling was used to sample categories of respondents and the respondents for interviews. Data were analyzed thematically. Validity and Reliability were ensured. This chapter presented the methodology and methods that were used in the study. It has highlighted the population under investigation, the sampling techniques, and the location of the study, ethical protection of participants, data collection procedure and analysis.

Chapter four provided the presentation of findings; various items relating to the nature of the modes of accountability and transparency in the financial management systems grant-aided schools. Among others: School A was 55% accountable to their stakeholders when additional funds are raised whereas school B was 45% accountable. Findings showed that grant-aided schools such as School A and School B receive from the government a grant of 75 percent of the cost of approved capital developments among others.

Chapter five discussed the research findings, the researcher made an inference that Accountability, transparency and inclusive participation in the financial governance of mission schools for efficient management practice is the key to effective financial management. On the other hand Accountability at all levels in Public Services is key to public service delivery. Factors affected transparency and accountability in schools included; lack of understanding of roles by members of the SFC, disregard of financial regulations, involving the stakeholders at the end of decision making during the AGM and not at the planning stages among others.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS.

6.0 Overview

This chapter gives a summary of the major finding in this study and provides the way forward through recommendations.

6.1 CONCLUSION

Based on the findings regarding the Modes of accountability and transparency in managing school finances at Kasisi Girls and Kafue Boys Secondary schools, challenges were still experienced by both schools. The primary cause of challenges among others was insufficient training in financial management by the parties involved in financial management. This impacted negatively on Financial Committee Membership in carrying out their financial duties effectively. Lack of collaboration caused by inadequate knowledge in managing school finances resulted in conflicts and other members becoming dominant to name but a few. Subsequently, this put pressure on other members who ended-up resigning and not completing their term of office. Afterward, members were changed continuously and new members who had no clue of school financial committee matters joined while a few prime ones remained.

The finance committee was normally disregarded by school management in the performance of its function and was used as window dressing in case there was some form of monitoring. Treasurers were not afforded an opportunity to check school finance books and as finance committees are mostly dysfunctional, it became impossible for them to carry out their duties. Financial systems and controls were still a challenge in grant-aided schools as internal checks were not done, income was not regularly banked. However, the use of electronic systems in collecting school fees was evident though could sometimes be abandoned and revert to the old manual across the counter system.

Accountability was still a challenge in grant-aided. Annual General Meetings (AGM) for example, were conducted in almost all schools but some issues needed to be taken into consideration such as not giving parents adequate time to interact with financial reports beforehand. It also came to light during the study that schools rarely gave feedback to parents and staff after fund-raising activities. Transparency was still a

major challenge too as the school management could not delegate financial responsibilities to finance committees. It was therefore not surprising that some SFC members had no clue of the school's income or balance in the bank account. Monies raised were not disclosed to staff or parents.

Further observation showed that several challenges affected transparency and accountability in schools. First, the poor flow of information between the school and the stakeholders was rampant or an overload of undigested data, which created confusion rather than increase understanding and actually hindered accountability. It was expected that grant-aided institutions could publish information in ways that allowed concerned stakeholders to understand, analyze and use it to enhance accountability. The bureaucratic structures are not followed always; hence certain responsibilities were not well executed. Lack of collaboration among financial system structures in these schools which was mainly caused by inadequate knowledge in managing school finances resulted in conflicts and other members became dominant. In summary, the researcher felt that most of the challenges that hindered accountability and transparency in financial management in grant-aided schools emanated from disregard of financial bureaucratic procedures laid down in the finance act as good modes of transparency and accountability were in place in both schools but were simply ignored and shaved by management.

6.2 RECOMMENDATIONS

- a) Grant-aided schools should focus on providing opportunities for public and other stakeholders (for example, parents) to participate in the development of standards and commitments and in monitoring decisions regarding school financial matters.
- b) Schools should be all-inclusive in financial matters by engaging stakeholder at all levels.
- c) It is recommended that induction should be provided by the school management when the newly-elected members start their term of office, supplement with follow-up training programs.
- d) It is also recommended that the finance committee works within the parameters of the legislation adhering to its responsibilities as stipulated in the school

finance policy. This will minimize conflict and improve collaboration. This committee should perform its functions in such a manner that accountability and transparency are practiced.

- e) It is also recommended that a team of officials design effective monitoring tools to be used when visiting schools. The guidelines of these tools should be in line with the Education Act of 2011, covering the following: roles and responsibilities of individuals entrusted with the management of school finances, delegation of various financial functions to the finance committee, school financial systems and control, development and implementation of the school's finance policy, and accountability and transparency in managing school finances.

- f) It is also recommended that the policy be flexible and accommodate changes in the legislation and within the school. It is suggested further that a team of officials from either the DEBS or PEOs offices help to oversee that the school's finance policy is correctly constituted and utilized.

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APPENDICES

APPENDIX I: Consent Form.

Am a post-graduate student pursuing a Master of Education in Educational Management at the University of Zambia, conducting research on modes of accountability and transparency in the financial management systems of mission schools? Am requesting for your voluntary participation in this study. Please read the information below and ask questions about anything you do not understand, before deciding whether to participate or not.

1. There are no risks in taking part in this study. Actually, taking part in the study will make you a contributor to the possible development in accountability, participation, and transparency in the management of schools in education in this country and world at large.
2. If you do not want to be in this study, you do not have to participate. Remember, participation in this study is voluntary and you have the right to discontinue if you decide otherwise.
3. All the responses will be highly appreciated, treated confidentially and used for academic purposes only.
4. If you accept to take part in this study, please sign your name on the space provided.

Participant's signature:

APPENDIX II: INTERVIEW SCHEDULE FOR PTA MEMBERS

SECTION A

Good morning/Good afternoon sir/ ma'am (shake hands)

My name is BRUCE NCHIMUNYA HANG'ANDU, I am a Masters of Education in Educational Management Student at UNZA. I would like to have a moment of your time as I have a few questions to ask you about your school which are basically for my study purposes. I would like to quickly read for you some guidelines before we start so that you will get a clear picture of my intentions to conduct this study in your school.

Guidelines:

1. My research topic is modes and challenges of accountability and transparency in the financial management systems of grant aided schools.
2. The purpose of the study is therefore to examine the modes of accountability and transparency in the financial management systems of school resources exercised by diverse schools in this area in ensuring that school funds are managed effectively and efficiently.
3. Answering or responding to the questions is not compulsory, but your willingness to respond fully will greatly enhance the reliability and validity of the research study and will, therefore, be highly appreciated.
4. No individual interviewee or school will be identified in the research report. You will, therefore, remain anonymous at all times.
5. I humbly request you to answer all the questions to the best of your ability.
6. The interview should take 10-15 minutes of your time.
7. Your co-operation is highly appreciated.
8. Your responses will be electronically recorded and later transcribed.

I will first ask for your permission if I may proceed with the questions

SECTION B

I ONLY HAVE A FEW QUESTIONS TO ASK YOU AND FEEL FREE TO ELABORATE FURTHER AND GIVE REASONS FOR YOUR ANSWERS:

1. The governing body of this mission school has ultimate responsibility in managing school finances. As a PTA member, do you think you have enough expertise or training in that area (managing school finances and other resources that contribute to a conducive learning environment?)

2. How do you as the governing body ensure that school funds are effectively managed for the sake of accountability to the parents that elected you?

3. Do you have a financial system and control or internal checks that you have put in place to protect all those working with the school's money?

4. Have you as the governing body of the school, established functioning sub-committees to assist you to handle the financial matters of the school?

5. How often do you have School General meetings to examine the progress of activities and evaluation of the management of the school and resources?

6. How is the management of the school by the administration and does the performance of children at this school correlate with those from other non- aided schools?

APPENDIX III : INTERVIEW SCHEDULE FOR FINANCIAL OFFICERS

SECTION A

Good morning/Good afternoon sir/ ma'am (shake hands)

My name is BRUCE NCHIMUNYA HANG'ANDU, I am a Masters of Education in Educational Management Student at UNZA. I would like to have a moment of your time as I have a few questions to ask you about your school which are basically for my study purposes. I would like to quickly read you some guidelines before we start so that you will get a clear picture of my intentions to conduct this study in your school.

Guidelines:

1. My research topic is Modes and Challenges of accountability and transparency in the financial management systems of grant aided schools.
2. The purpose of the study is therefore to examine the mode of accountability, participation, and transparency in the financial management system of school resources exercised by diverse schools in this area in ensuring that school funds are managed effectively and efficiently.
3. Answering or responding to the questions is not compulsory, but your willingness to respond fully will greatly enhance the reliability and validity of the research study and will, therefore, be highly appreciated.
4. No individual interviewee or school will be identified in the research report. You will, therefore, remain anonymous at all times.
5. I humbly request you to answer all the questions to the best of your ability.
6. The interview should take 10-15 minutes of your time.
7. Your co-operation is highly appreciated.
8. Your responses will be electronically recorded and later transcribed.

I will first ask for your permission if I may proceed with the questions.

SECTION B

I ONLY HAVE A FEW QUESTIONS TO ASK YOU AND FEEL FREE TO ELABORATE FURTHER AND GIVE REASONS FOR YOUR ANSWERS:

1. As a person who is responsible for the day-to-day management of the school finances, how often is the school's income banked?
2. How many people are involved in financial administration or is there anyone checking your work?
3. What strategies must mission schools put in place to improve accountability and transparency in financial management?
4. Do financial committee members understand their functions in the management of school finances?
5. What financial systems and control mechanisms do financial committee members put in place in managing school finances at this School?
6. What is the extent of inclusive participation in the governance of your school for efficient management practice?