

**FINANCIAL RESOURCE MOBILIZATION BUSINESS STRATEGIES
USED IN PUBLIC SECONDARY SCHOOLS OF LUSAKA DISTRICT
OF ZAMBIA**

BY

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AUTHOR'S DECLARATION

I, Gwennie Mwamba Lutempo, do hereby solemnly declare that this dissertation represents my own work, except where otherwise acknowledged and that it has never been previously submitted for a degree at the University of Zambia, Zimbabwe Open University or any other university.

Signature..... Date.....

APPROVAL

This dissertation of Gwennie Mwamba Lutempo is approved as fulfilling the partial requirements for the award of the degree of Master of Education in Educational Management by the University of Zambia in collaboration with Zimbabwe Open University.

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ABSTRACT

Zambia like many other countries has had major barriers in accessing adequate funding in most public secondary schools. In an attempt to address their funding problems, some schools have adopted fundraising ventures as a way of supplementing government resources. The successes and practicability of the implementation of such ventures remain to be seen. There is lack of information about the adequacy of such measures and no institutional framework exists to guide their implementation. This study explores the range of financial resource mobilisation and fundraising activities adopted by secondary schools. It looks into how public secondary schools are raising funds and how these funds are being utilized based on a sample of 20 public secondary schools in Lusaka district of Zambia. A descriptive survey design was employed which involved qualitative techniques in data collection, analysis and presentation. The data collection instruments were, Interview Guide, and Document analysis. The sample size was 20 participants, selected using purposive sampling techniques. Data was analyzed thematically. The study found that government grants were erratic resulting in secondary schools engaging in various financial mobilization strategies including user fees, entrepreneurial activities such as peanut butter manufacturing, running co-operative shops, rent out school infrastructure, tuck shop, farming and donor support in order to continue providing quality education. Challenges in the quest to mobilize financial resources in secondary schools were many among them, reduction in user fees, political influence and poor government funding. However, secondary schools indicated willingness to overcome challenges they faced in mobilizing financial resources by suggesting measures to improve finances in school. The study recommends that school administration should continue to innovate new strategies to mobilize financial resources to effectively supplement government support in education provision. Government must continue to provide financial grants to ensure that quality education is provided to learners. In addition, secondary schools must take advantage of available resources and school infrastructure to effectively mobilize financial resources at local level. The research also found that some of the financial mobilization business strategies included venturing into crop agriculture, fish and animal farming.

Key Words: Resource, Mobilization, Finances, Strategies

DEDICATION

This work is dedicated to my parents Mr. Solomon Lutempo and Brenda Lutempo and my siblings, Myranda, Joseph and Angela Lutempo for their financial, spiritual and moral support as well as encouragement throughout the whole period of my study. To my husband Kelvin Shamizhinga, I will forever be grateful for the financial support and the belief you have always had in me. To my entire family, thank you for the spiritual and financial support. It would not have been possible without your efforts. I also dedicate this to my house helper Maggie for working beyond hours during my school busy schedule.

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ACRONYMS AND ABBREVIATIONS

DEBS	District Education Board Secretary
MoGE	Ministry of General Education
NDP	National Development Plan
GSB	School Governing Body
UNESCO	United Nations Educational, Scientific and Cultural Organisation
NGO	Non-Governmental Organization
NIF	National Implementation Framework
MOFNP	Ministry of Finance and National Planning
UNICEF	United Nations Children's Emergency Fund
MESVTEE	Ministry of Education, Science, Vocational Training and Early Education
IGAs	Income Generated Activities
GRZ	Government Republic of Zambia

CHAPTER ONE: INTRODUCTION

1.1 Overview

This chapter introduces the study with a specific focus on financial resource mobilization business strategies used in public secondary schools of Lusaka district of Zambia. The chapter discusses the background, problem statement, objectives, conceptual and theoretical frameworks. The study also outlines the purpose of the study, delimitations and operational definitions of key terms of the study.

1.2 Background

Education has always ranked high on the Zambian development agenda since independence in 1964. Every decade has seen major education policy pronouncements aimed at improving access to quality education for all which were all consolidated through the development of the National Education Policy, *Educating our Future*, in 1996 and the enactment of the Education Act of 2011. During the National Implementation Framework III (NIF III) from 2011 to 2015, government invested significant efforts in infrastructure development involving new constructions and upgrading of existing infrastructure. The infrastructure development programme has been impressive with an increase of about 4 % at secondary school level during the NIF III period (MoF, 2013).

Globally, there are a number of means and ways of generating resources for learning institutions. Such strategies encompass the prudent use of existing school financial resources and mobilizing more for sustainability. In higher-income countries, education is mostly supported by government funds raised through domestic revenue, which largely comes from taxation of property, income, duty and sales taxes (Steer & Smith 2015). However, in low-income countries where domestic revenue sources are often insufficient and inconsistent, or in crisis or post-crisis contexts where state capacity is restricted, public resources for education are limited. These systems often rely on additional funding sources such as Cooperating Partners (CPs) or the private sector (Ibid).

Public sources of funding are generated by domestic revenue that, as mentioned above, is often raised through taxation. Public expenditure refers to resources allocated to and spent on public education by various levels of national governments – central, regional and local. Public

financing can include both direct spending on education, as well as indirect spending, most often in the form of subsidies to households such as: tax reductions, scholarships, loans, living allowances, etc. Private sources of funding most often come from households, but can also come from donors, communities, CSOs, or the corporate sector (Dalrymple, 2016). With few exceptions, households pay for the overwhelmingly largest share of total private financing. They do so by incurring both direct costs, including tuition fees, transportation to and from school, uniforms, teaching materials, etc., and indirect costs, including the opportunity cost of having children in schools instead of contributing to the household or earning income. Currently, schools also receive grants directly although the allocation and subsequent releases of these funds are low and often delayed. Similarly, the procurement of textbooks and other materials has also increased although there are still critical challenges with the procurement policies and supply of quality textbooks especially under the revised curriculum. In short, financing is an important dimension in any relationship of accountability, as without financing, the agent lacks the means to perform the delegated tasks.

When education services fail clients, an analysis of the manner in which the government spends money offers solid initial steps in isolating the underlying problem. If politicians and policy makers spend more money than they can sustain, public services deteriorate. If budgets are misallocated, basic services remain under funded, and frontline providers are handicapped. And if funds are misappropriated, service quality, quantity, and access suffer (Fredriksen, 2011). The budget is a critical link in the long route of accountability connecting clients to providers through politicians and policy makers. Thus, it is important to take a closer look at the budget when assessing the performance of education services delivery.

Torberg and Hessel (2011) stated that in most European countries, it is the responsibility of the central government to finance schools directly by national income though in most countries, the central governments are at least partly responsible. Finances are sourced from taxes and grants from the government. In Dutch schools for example, the funding from the government depends on the size of school and no extra funding from the local government, no tuition fees and parents freely choose the school for their child, (De Haan et.al, 2011). There is, however, the minimum school size in order for a school to attract state funding. Due to this funding formula, some schools closed down, others merged and the average school size increased. De Haan et.al (2011) found that this funding formula significantly increased student achievement as competition in the market decreased because of decreased service providers.

In some countries within southern Africa, Mobilization of resources available to schools can help bridge the financial gaps in education budget. A number of strategies were used to ensure effective and efficient exploitation of resources available in the schools. For example, the Government of Kenya through the Sessional Paper Number 6 of 2011 expressed the need to cost-effectively use the available resources in schools like land, finance, human resources, time, facilities and equipment to ensure provision of quality and relevant education (Republic of Kenya, 2011).

In addition to cost effectiveness, another strategy which was used to mobilize resources is cost recovery. The structures in the school and other facilities can be put on hire to recover costs. This would provide money not only for maintenance but also for expansion (Psacharopoulos, 2012). Further, schools would request for donations and grants from various development partners to sponsor school programmes and projects. To try and streamline this strategy, the Kenya Education Sector Support Programme (KESSP) was instituted (Republic of Kenya, 2005). All monies got from donors were to be used in a transparent manner. In addition, students from poor families can request for bursaries from the Ministry of Education and the constituency development fund. However, the screening process has been faulted for favoring the politically correct rather than the needy (Ngware, 2010).

The human resources in schools consist of teachers, students and the support staff. In a Kenya Institute for Public Policy, Research and Analysis (KIPPRA) paper on cost reduction and financing options, it was observed that schools strive to be self – sufficient. Such schools could focus on entrepreneurial flair of their staff and students in maximizing the returns to human and physical resources at their disposal (Ngware, 2010). There is a possibility that the labor and knowledge of students and teachers could be mobilized to improve the fortunes of the schools. In Kenya, the hiring of human resources in schools in terms of teachers is a prerogative of the state. The number of teachers due to state action in secondary schools increased from 48,087 in 2009 to 53,047 in 2010 while the student/ teacher ratio went up from 30:1 to 32:1 (Republic of Kenya, 2011).

Engaging in income-generating activities as a strategy also created funds in Kenyan schools which helped them become self-sustainable. Agricultural activities can heavily support the school budgets. A survey conducted in Eldoret Municipality, Omukoba et.al (2011) noted that secondary schools have the potential to mobilize resources to help support teaching and learning activities. However, there was no policy framework for planning and mainstreaming

Income Generating Activities and entrepreneurial ability to support the various strategies. A study in Suba district of Kenya found out that schools have financial inadequacy and depended on fees and harambees as major sources of finances. Further, income-generating activities were still far from solving financial burdens of the schools because of lack of planning (Oduogi, 2004). Schools have needs and therefore, resources are mobilized to achieve sustainability, non-dependency on single sources of funding, supplementary sources to existing funding, support to institutional overheads, alternative resources for new projects and to build reserves within the organization to allow for long-term investments such as infrastructure, equipment or purchase of land (Omukoba et.al, 2011).

In South Africa, funding sources also vary. According to Mpolokeng (2011), schools obtain finances from three main sources including government funding, school fees and special fundraising campaigns. In terms of disbursements, Provincial education authorities divide funds according to the National Norms and Standards for the funding of schools where each school's share is determined based on the physical condition of the school, the relative poverty of the community and the relative poverty of the school. In computing the school's funding, the allocation made to a school, social-economic factors and the relative poverty of a school are each given a weighting of 50%. The School Governing Board is given full responsibility of managing funds allocated to the school, establishing school fees, preparing an annual budget, collecting and administering school fees, keeping the financial records, appointing an accountant and supplementing the school resources through fundraising campaigns. These fundraising campaigns include school functions, admission and subscription fees for sporting events, and the leasing of the school facilities (tennis courts, swimming pool and classrooms) after hours to learners and parents.

In Zimbabwe, the education budget is constrained like many other countries with lower allocations to the education sector. School governance and financing systems remain a source of fundamental inequalities in the provision of quality education to the bulk of the population at secondary level (Lewin & Caillods, 2009). Over the years, the proportion of the public budget allocated to the education sector may have been increasing. However, the real value it represents has declined.

To ensure that citizens have adequate facilities for schooling, governments and responsible agencies, boards or school managements need to provide finances for personal emoluments or remuneration and general operations. In Zambia for example, the Education Act No. 23 of 2011

in Section 117 provides that the Minister upon appropriation by Parliament is required to provide funding for public schools. In Section 118, the same act provides that school boards and managements have the responsibility to engage into income generating activities to fund their school activities. Given the foregoing provision of the law, government and parent's payment of school fees are the major methods of financing secondary education. Further, various other methods of resource mobilization have been adopted. Chikati (2011) identifies some of these methods as donor funding, earned income from various income generating activities by schools, membership fees, general public and careful planning. This has been supported by Wango and Gatere (2012) who cite the sources of school finances to include the government, parents, strategic partners and the general community both individual and groups and school income generating projects. Once these resources are mobilized, the school management is assigned the duty of managing them by making sure that budgets are prepared and adhered to and that financial controls are put in place.

In Zambia, expenditure on general education can be categorized into three items i.e. staff and teacher salary (personal emolument [PE]), school grants for education materials and free primary and secondary education, and infrastructure development mainly for the construction of schools (World Bank report on Education Public Expenditure Review, 2015). PE and secondary school grants flow from the Ministry of Finance (MoF) to individual accounts and secondary school accounts, and infrastructure funds for construction flow from the Ministry of General Education (MoGE). In primary, the free primary school grants are disbursed through decentralized units (i.e. District Education Board Secretaries [DEBS]) to primary schools, and the textbook funds are disbursed directly to publishers (however, the order of textbooks are still maintained by DEBS). In secondary, textbooks are delivered directly to secondary schools from publishers and the funds flow directly to the publishers from MoGE (ibid). From the review, funds do not necessarily flow in a top-down manner at each tier of the hierarchy and may be sent directly from the government or international and national donors to the beneficiary units (World Bank report on Education Public Expenditure Review, 2015). The Zambian government has strived to put in place policies and strategies that aim at funding to improve the educational sector. From the First National Development Plan (1966-1979) to the Sixth National Development Plan (2011-2015) and now seventh development plan (2017-2021), the Zambian government has tried to harness education which greatly contributes to socio-economic development by improving quality and increasing access by its citizens (Seventh National Development, 2017-2021). Further, Government through the Education Skills Sector Plan (ESSP) of 2017-2021 proposes to restructure the Ministry of General

Education to improve efficient management of the sub-sector. The initiative to restructure is premised on grounds that it has been difficult to easily demonstrate targeted initiatives and programmes to improve secondary education because the current operational structure resulted in relevant functions being spread across different directorates. Further, the plan highlights that the Standards and Curriculum directorate was held accountable for improving secondary school education but this was not satisfactory as the directorate's core function is quality assurance and control across the education sector as a whole. However, the ministry has observed this anomaly and intends to establish an operational secondary education structure to address the issues.

Notwithstanding government interventions, evidence in the early 2000s to date suggested that government grants had not been adequate and this had greatly affected the quality of education in Zambia (Kattan, 2006, Masaiti, 2018). According to Assist Associates (2007), there was profound difficulty in distinguishing between proposed budgets, approved budgets, cash approbation and actual cash allocation and transfer when it came to basic school funding. Schools submitted budgets during the normal budgeting cycle, but there was often no information on whether or not approval was given and what the basis of allocation was.

According to the National Assembly of Zambia Committee on Education, Science and Technology (2011), there was no dedicated resource envelope to deliberately fund Information Communication Technologies (ICTs) in learning institutions and the little grants that the Government sent to institutions were not sufficient to significantly fund ICTs. This was contrary to most countries in Africa that had a well-developed ICT-propelled educational sector as a result of deliberately setting aside an ICT budget for learning institutions. The budget in these countries were strategically dedicated to the development of ICT facilities for lecturers, teachers and students in learning institutions. The Committee Report further showed that the school did not initially have a computer laboratory and had to convert an ablution block into a computer lab. The laboratory was connected to the internet but as usual, the cost and size of bandwidth, was a serious challenge.

The Committee Report also showed that due to lack of funding, Munali Girls' High School among others had two sections; the special unit dealing with the deaf and the blind and the regular School. The blind, however, did not have a class of their own but were integrated into the deaf. The school had few laptops which were expected to service a population of 1,200

learners. Even more challenging, was how to use ICTs to teach the blind, considering that there were no facilities for them. Further, lack of knowledge of the sign language by the teachers and lecturers made it difficult for the deaf students to communicate with both teachers and fellow learners. It was also difficult for teachers at secondary school level to explain technical and scientific terms because many did not know sign language, therefore, the need for more teaching and learning aids.

In the case of Munali Boys' secondary school, the National Assembly of Zambia Committee on Education, Science and Technology (2011) found that it had thirty-eight computers, donated by the Seattle Academy of Arts and Science, in the United States of America. Out of the number, only twenty-five were in working order. The school did not offer computers as a subject but all learners were expected to attend computer appreciation lessons. Due to the small number of computers, the student contact time was very short. There was very little use of ICTs as a tool for teaching as the only ICT gadgets available were CDs and projectors and the school did not have funds to purchase the ICT equipment.

Nevertheless, funding percentage to the Education sector for the period 2009 to 2020 although increasing has been declining in real terms. A review of the Final Budget Speeches and Yellow Books from the Ministry of Finance (2020) shows that budget allocation to the education sector has been steadily increasing against the total national budget since 2009. However, 2020 allocation compared to 2018 reduced against the total national budget in spite of the total national budget for 2020 being at record high as shown in the table below:

Table 1: Education Budget Allocation Trend			
Year	% Budget Allocation	Total National Budget (K'000)-Billion	Actual Amount (K'000)-Billion
2009	17,2	15279,00	2 627,99
2010	16,9	16718,00	2 825,34
2011	18,6	20537,40	3 819,96
2012	17,5	27698,30	4 847,20
2013	17,5	32212,20	5 637,14
2014	20,2	42682,00	8 621,76

2015	20,2	46666,56	9 426,65
2016	17,2	53136,00	9 139,39
2017	16,5	64510,30	10 644,20
2018	16,1	71662,40	11 537,65
2019	16,3	86808,00	14 149,70
2020	12,4	106008,00	13 144,99

Source: Ministry of Finance Report, 2020

According the World Bank Report (2015), the Government of the Republic of Zambia (GRZ) has historically shown a strong commitment to educational development by allocating a relatively large proportion of its budget to the education sector. The trend of Public education expenditure between 2006 and 2013 (ibid) shows steady growth of education expenditure in both nominal and real terms.

Although funding has been increasing, the Ministry of Education (MOE, 2011a) argued that some of the factors that contribute to the poor performance and absenteeism in schools were, delayed disbursement of funds, inadequate teaching and learning materials and desks. Others include reduced pupil teacher contact time, inadequate funding for bursary support to meet ever increasing demand due to increase in the number of orphans and vulnerable children and continued existence of classroom congestion due to limited infrastructure.

Further, the Ministry of Education, Science, Vocational Training and Early Education (MESVTEE) Annual Progress Report (2014), showed that funding to Secondary Schools for 2013 was 92% but reduced to 77% in 2014. The 77% performance recorded reflected a gap of 23% under funding resulting from non-funding of 4th quarter operational grants by the treasury (MESVTEE, 2015). Compared to 2013 there was a reduction of 10%. In the 2014 budget, the Ministry was allocated a total of K8.599 billion (representing 20.2% of the total national budget) out of which K6.103 billion (approximately 76 per cent) went to personal emoluments (PEs), and K2.225 billion (or approximately 24 per cent) was for Non-Personal emoluments (Non-PEs). The non-PE component included GRZ and donor funds. In essence, the actual funding meant for running schools is relatively low compared to what is spent on PEs.

Kayuka (2014), argued that education financing by government had been associated with difficulties. Akingi and Nyangia (2015) observed that in Zambia, there is scarcity of resources and inadequate funding to the Ministry of Education to meet national education and training needs for Special Education. According to UNICEF Zambia (2016), the education budget allocation for 2016 operations, secondary education was 21% while primary education higher education received 59% and 13% respectively with support services receiving 7%. Early childhood education got an allocation of 0.51%. The budget did not allocate any resources for Special Education. According to Mandyata (2016), financial provisions in the Special Education sector had also been too inadequate to influence any significant impact on the quality of education offered to the individuals with disabilities. According to research, Kamshasha (2016) and Masaiti (2013, 2014, 2016) show that the Zambian education sector has been facing financial deficits.

In view of the foregoing, scholars have highlighted some of the measures that schools have put in place to mobilize funds to keep them running. According Syacumpi (2012), schools in an attempt to bridge the funding gap have adopted different forms of fundraising ventures to raise supplementary funding for their schools. These modes of resource mobilisation can be divided into direct and indirect modes. The direct modes are those in which the pupils are directly involved and the school directly receives funds, while the indirect modes involve donations and contributions from non-school participants (outside entities), and do not necessarily imply cash transactions. In terms of direct modes according to the research he undertook, 29 of the sampled schools were involved in one or more direct forms of fundraising.

The Ministry of General Education Standards and Evaluation Guidelines (2016), stated that schools were expected to mobilize funds from various activities to supplement grants from government. Some of the identified sources of these funds include User fees, Parents Teachers Associations (PTAs) contributions and funds from afternoon classes and growing of vegetables and other products for sale. Schools are implementing initiatives to mobilise resources in order to safeguard the quality of educational outcomes in their schools. This study is of relevance because it aims to explore mobilization and management of financial resources in selected secondary schools of Lusaka. However, government reduced user fees through issuance of policy directive by the Minister of General Education [Ministry of General Education (MOGE), 2019]. This directive reduced revenue streams for schools to mobilize funds as was directed in 2016. Nevertheless, MOGE directed that although user fees were reduced, schools

were encouraged to find other avenues of raising funds to supplement government efforts in meeting individual school budgets.

1.3 Statement of the problem

In Zambia, secondary Schools are funded from central government through the Ministry of General Education. In addition, schools raise most of the money from fees levied on learners and in some cases from other income generating activities. Evidence suggests that government grants have not been adequate and this has greatly affected the quality of education in Zambia (Kattan, 2006). According to research, Kamshasha (2016) and Masaiti (2013, 2014, 2016) show that the Zambian education sector has been facing financial deficits. This situation has been compounded by government pronouncement to further reduce school fees by the Minister of General Education (MOGE, 2019). Furthermore, the MOGE has encouraged schools to seek other avenues of raising funds to supplement government efforts in meeting individual school budgets.

Over the past seven (7) years, government funding for the education sector as a percentage of the national budget has been inconsistent according to the National Assembly of Zambia Committee on Education, Science and Technology. In 2012 funding was, 17.5%, 2013(17.5%), 2014(20.2%), 2015 (20.2%), 2016(17.2%), 2017(16.5%), 2018(16.1%), 2019(16.3%) and 2020(12.4%). This reduction in government financing of education has resulted in compromised quality of education of learners. Syacumpi (2012) states that due to the low and erratic levels of government funding, schools have adopted various financial coping strategies. There is need to find out mobilization strategies of financial resources adopted by secondary schools in Lusaka District in view of the reduction in user fees pronounced by government.

The Ministry of Education (MoGE) emphasizes the need for public schools especially secondary schools to reduce the amount charged on user fees to learners. On the other hand, the ministry directed secondary schools to accept fees paid in form of material to increase access to education. This entails that secondary schools are being encouraged to source for finances using other means other than over-dependence on user fees which are limited for effective functioning of schools. In order to mitigate erratic funding from government and user fees, local mobilization of finances must be enhanced by individual secondary school. Hence, there is need to ascertain which business ventures, revenue diversification strategies and generally how secondary schools are mobilizing finances to meet daily running costs of schools

in the quest to address the financial challenges and continue providing high quality education to learners.

1.4 Purpose

The purpose of this study examines financial resource mobilization business strategies used in public secondary schools in Lusaka District.

1.5 Objectives

1. To determine business strategies used in mobilizing financial resources in public secondary schools in Lusaka District.
2. To explore challenges faced by schools in mobilizing financial resources in public secondary schools in Lusaka District.
3. To ascertain possible ways that would enhance mobilizing financial resources in public secondary schools in Lusaka District.

1.6 Research questions

1. What strategies were used in mobilizing financial resources in public secondary schools in Lusaka District?
2. What challenges were faced by schools in mobilizing financial resources in public secondary schools in Lusaka District?
3. What possible ways would enhance mobilizing financial resources in public secondary schools in Lusaka District.

1.7 Significance

The information gathered and presented would highlight the challenges secondary schools faced in mobilizing of financial resources. The importance of this research cannot be over emphasized. Financing of education in public secondary schools is a cost to both the government who hires teachers and provides for tuition and general operations and the parents

who shoulder the expenditures on development of physical facilities and boarding. Schools must therefore endeavor to mobilize extra resources to be self-supportive.

Secondly, this research is important because the information might contribute to the increase of the body of knowledge on resource mobilization. The knowledge or findings that will come out of the research will be additional knowledge to the existing knowledge on methods available for mobilizing resources, challenges that institutions face, and possibility how they can avoid potential challenges that these institutions face in the mobilization of these finances.

Thirdly, better allocation of current resources will aid in development of finance policies that provide resources more appropriately in schools in which learners have trouble reaching performance targets. The recommendations would be a way of solving some of these challenges.

Lastly, this research has the potential to influence decision making in the various sectors where people will access the information gathered. It could influence how institutions manage themselves in terms of how they mobilize resources and expend them. It has the potential to bring that prudence in policy development implementation process.

1.8 Delimitation

The research was restricted to public secondary schools in Lusaka district. This was because government funding is restricted to public schools only and these schools practice the specific financial resource mobilization strategies. Further the number of schools in Lusaka district are sufficient to provide a representative sample required to undertake research.

1.9 Theoretical Framework

The research used the Resource Mobilization theory which was originally coined by Mollenkopf & Melville (1956), Goodman (1959) and Coleman, (1966). According to the foregoing scholars, resource mobilization deals in general terms with the dynamics and tactics of social movement growth, decline, and change. It examines the variety of resources which include financial resources that must be mobilized, the linkages of social movements to other groups, the dependence of movements upon external support for success, and the tactics used by authorities to control or incorporate movements. The theory explains how organizations acquire the needed financial resources in a timely, cost-effective manner, having the right type

of resources, at the right time, and making right use of acquired resources thus, ensuring optimum utilization of the same. Financial resource mobilization seems to be an emerging activity in many parts of the world, especially on education development. Education stakeholders, from primary level to tertiary level, try to mobilize resources effectively which in this case are finances, in order to meet the expanding needs in their institutions. Resource mobilization stresses the ability of a movement's members to acquire resources (finances) and to mobilize people towards accomplishing the organization or community goals.

Further, resource mobilization theory states that the goal is to achieve some collective good because the benefit is collective. Besides this interest and in networks and mobilization, resource mobilization theorists have been deeply interested in organizational survival and change over time- for part of the organization's success (Golhasani & Hosseinirad, 2016).

The education sector in most countries is facing many challenges including inadequate funds, lack of teaching and learning facilities and inadequate infrastructure. Like in Zambia, this calls for effective strategies to mobilize financial resources to minimize these challenges. Resource mobilization might involve administration and other financial mobilization costs, but it should be born in mind that the cost in resource mobilization should be kept as minimal as it can be, as the intention of resource- mobilization is to solve education needs.

The Resource mobilization theory is appropriate for the study because it will bring out a lot of aspect of resource mobilization in dynamic organizations especially schools. On the other hand, the theory caters for process of getting resources from resource providers such as government, user fees, donors, Parents Teachers Associations, the community and other funders using different mechanisms to implement an organization's pre-determined goals.

Further, this theory applies to this research because it explains how finances are mobilized to meet its operational demands of an organisation as is the case in the research I may undertake. In addition, the resource mobilization theory fits well into the research because it emphasizes the need to acquire resources through mobilization of people towards the accomplishment of set organizational goals through sound tangible and intangible resources by identifying networks of groups that facilitate the pooling of such resources. On the other hand, resource mobilization theory stresses the need for social movement entrepreneurship which is the modern norm in the running of educational institutions especially secondary schools. The

theory emphasizes the need to enterprise in the manner secondary schools operate to meet cost of operation by being self-reliant through sound financial mobilization strategies.

1.10 Conceptual Framework

This study used the following conceptual framework to illustrate the framework in which the research will be undertaken. The conceptual framework highlights how sustainable financial standing of schools in terms of cash and material resources can enhance financial mobilization which in turn can have positive influence on overall school management. Figure 1 indicates the sustainable financial base in school means availability of both cash and material resources which are important aspects of financial mobilization. At the same time, financial mobilization influences school management in general. However, financial sustainability and effective school management have influence on one another. This indicates that financial mobilization includes sound cash and material resources which are either received or locally generated by individual schools. Generation of these resources is faced by a number of challenges which hinder the school from mobilizing resources. Therefore, schools need to put in place specific resource mobilization business strategies to generate funds for effective school management.

As indicated in Figure 1 below, secondary schools are striving to ensure financial sustainability by engaging in various forms of financial mobilization strategies to ensure consistent inflow of cash and material resources for effective running of schools in the quest to provide sound and effective education to the general public.

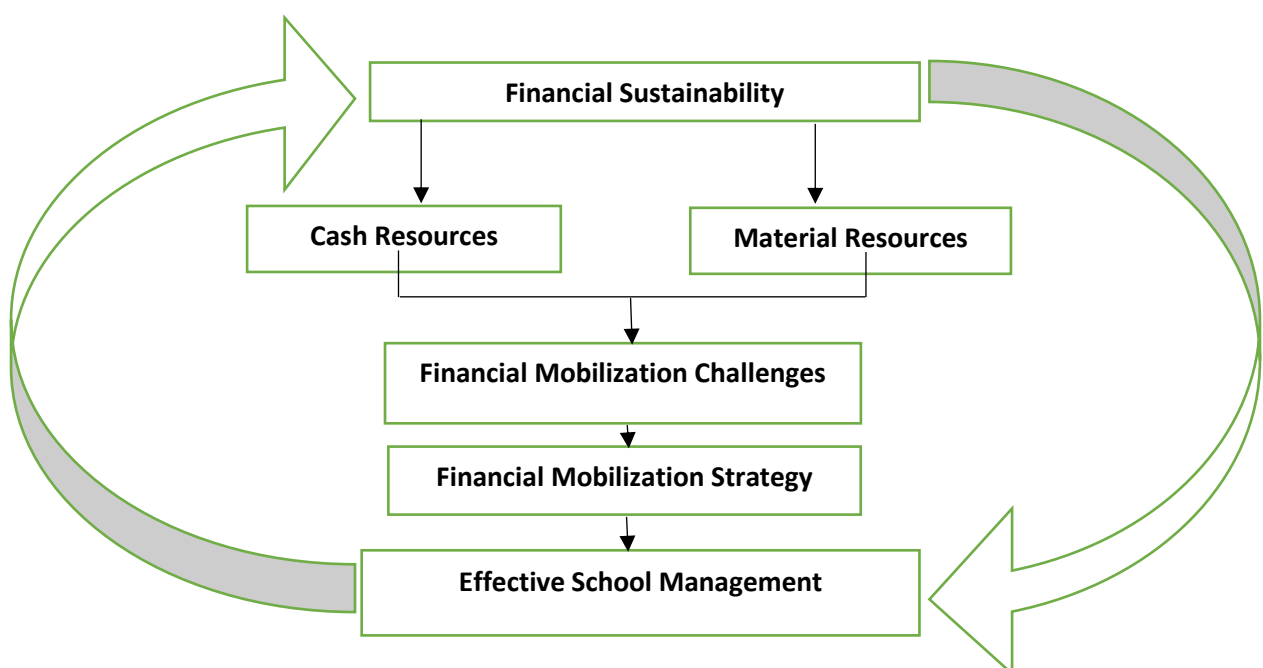


Figure 1.0 Conceptual Framework

1.11 Operational definition of terms

The following are definitions of significant terms as were used in the study:

Mobilization - It is a process which will identify the resources essential for the development, implementation, and continuation of works for achieving the organization's mission.

Resources - A stock or supply of money, materials and other assets that can be drawn on by a person or organisation in order to function effectively.

Strategy - General Plan or set of plans intended to achieve something especially over a long period of time.

Finances - The monetary resources as of a government, company, organisation or individual revenue.

Public Secondary Schools - These are second level learning institutions which are managed by teachers employed by the ministry of general education.

1.12 Summary

This chapter was dedicated to providing the background to the study, contextualizing the statement of the problem in order to appropriately focus the research. The chapter was also dedicated to justifying the purpose/aim of the study, objectives of the study and research questions of the study. The chapter further highlighted the significance of the study and how it would benefit different parties. It also highlighted why the study was restricted to public secondary schools and gave a theoretical framework upon which it was anchored. the chapter finally explains the conceptual framework and operation definitions of the study.

CHAPTER TWO: LITERATURE REVIEW

2.1 Overview

This chapter is a critical review of literature on the strategies used in the mobilization of financial resource in selected secondary schools of Lusaka district in Zambia. It explores the range of school financial resource mobilization and fundraising activities and how these are impacting on school finances and outputs. In this chapter, a review of the literature will be undertaken. The literature will focus on how schools mobilize financial resources, and the strategies they put in place to mobilize resources as well as the challenges managers face in mobilizing the financial resources. In reviewing how schools mobilize financial resources, a review of strategies they put in place strategies to mobilize funds will be undertaken. International trends will also be reviewed to highlight the financial strategies they put in place to mobilize financial resources and address the challenges faced. The chapter will be concluded with a summery.

Education financing is undertaken differently by different countries. Since education is a national agenda, governments world over provides budget support for education. In view of the foregoing, it is expected that legislation would be passed to ensure that education was available for its people. Scholars have argued that the education sector is mostly funded from local sources. However, foreign funding remains an important but largely unpredictable source of development expenditure in education (Magnen, 2000). Resource mobilisation is giving people the opportunity to give. It is not an end in itself but rather a process whereby resources are transferred from those who are able to give to those who have the need to receive. It is all about building relationships with donors whether individuals or major corporations (Kipchumba, 2013:2).

2.2 Financial resources

Funding is money which a government or an organisation provides for a particular purpose. Therefore, funding in education can be attributed to the amount of money being allotted to the education sector by the government towards the sustainability and maintenance of the sector in attaining and achieving its goals and objectives. Financial resource is the monetary resource which serves as a means of acquiring all the other educational resources. Its availability and

mobilisation is of great importance to any education industry (Onyekan, Adelodun & Oresajo 2015:202).

In European countries, the responsibility of funding education lays with the central government and is largely financed directly by national income or in cases where some central governments are partially funded externally, they were least partly responsible for a particular educational level (Hessel & Torbed, 2011). Finances are sourced from taxes and grants from the government. In Dutch schools for example, the funding from the government depends on the size of school and no extra funding from the local government, no tuition fees and parents freely choose the school for their child (De Haan et.al, 2011). There is, however, the minimum school size in order for a school to attract state funding. Due to this funding formula, some schools closed down, others merged and the average school size increased.

2.3 Mobilisation of Financial Resources

Mobilization of financial resources needs planning and related preparations to effectively raise funds. Oduogi (2012) states that mobilization of finances requires following steps. The first step is to identify and analyze the school strategic plan or organizational needs. At this stage, the school managers should ask themselves what needs to be done and what is the problem behind that need. Secondly, the school managers should identify the necessary stakeholders and potential donors or contributors and try to analyze how they would convince them to support school projects or needs. They should further ask themselves why donors should fund a particular education activity. Thirdly, school managers should undertake mapping of potential supporters by listing all potential contributors and analyze their ability (in terms of skills, financial and material) to contribute towards the achievement of the program. From the list, managers should ask themselves who was going to contribute towards a particular need, what they were going to contribute and how much they would contribute. Some schools have adopted different methods of fundraising and resource mobilization is one of the means of addressing some of their identified funding gaps.

In addition, focused mobilization of funds requires school managers to carry out the major analysis of the school's current performance and the school situation to determine school needs. A Strength, Weaknesses, Opportunities and Threats (SWOT) analysis will help make things straightforward, practical and as such less time consuming. In a SWOT analysis, the managers

would need to know the strengths and weaknesses of the school and consider the opportunities and threats likely to arise in future for the school in their planning for financial mobilisation.

According to Bhatnagar and Agrawal (1997), mobilisation of financial resources basically implies being aware of the different types of resources that could be tapped to generate funds for the school and then endeavoring to actually augment the resources of the school. The school on its own can generate funds. However, a school does not function in isolation but in an open system. The community establishes it for the education of the young members. Therefore, a school is opened mainly for the welfare of the community and thus the school head has to realize the interdependent relationship of the school and the community. Thus, the key to mobilisation of resources, especially the private funds lie in the process of involving the community. Whether the things made or grown in the schools need to be sold or school premises are to be rented out or donations have to be sought, the community needs to be involved.

Awuor (2015) in his findings observed that financial resources mobilized through Income Generating Activities were found to be positively related to internal efficiency of the schools. The proceeds were used to subsidize the lunch and boarding budgets hence realizing more funds for tuition related activities. Ngware (2010) further observed that mobilisation of resources through entrepreneurial ability, students and staff would maximize returns as it enabled schools to create financial resources and provide practical learning experience.

However, the introduction of Free Basic Education (FBE) in Zambia in February 2002 by government declared that primary education would be free for all. The free education policy has resulted in an overwhelming rise in enrolments (Riddell 2003; Kattan 2006). This has put tremendous stress on the education system since schools were not able to raise funds from pupils on account of government declaration of free education. This increase in enrolment has not been matched with appropriate increase in funding resulting in inadequate infrastructure and facilities in the schools. As a consequence, schools are beginning to take initiative to mobilize resources in order to safeguard the quality of education outcomes in their schools. Some schools have adopted different methods of fundraising and resource mobilisation as a means of addressing some of their identified funding gaps (Ibid).

According to a World Bank report on Education Public Expenditure Review (2015) in Zambia, secondary schools charge school fees although not all students pay the fees and that almost all

schools (98 percent) charge an annual school fee of ZMW275 on average, and 60 percent of secondary students actually pay the fees. In addition, the report shows that Government school grants cover only 10 percent of secondary school revenues. This situation was compounded by government pronouncement to further reduce school fees. According to the Ministerial Statement on School Fees in aided and public schools by MoGE (2019), User Fees in Day and Boarding Secondary Schools guided by the principle of the needs of the schools and their locality, the Ministry directed that learners in grades 8 to 12 should pay K150.00 user fees in schools in remote areas while K200.00 user fees should be paid by learners in urban schools per term. The statement further stated that Boarding Fees in line with the guidance given on meals in boarding schools, the Ministry directed that learners should pay an amount not exceeding K1, 000.00 per term as boarding fees.

However, schools charging less than K1, 000.00 per term are at liberty to maintain their current fees. With this guidance, no additional charges were expected to be demanded from learners either in cash (administration fee, affiliation fee, registration fee, practical fees, computer fees, learning material fees etc.) or in kind (cement, ream of paper, cobra, paint, slasher, hoe, mattress etc.). This has in turn put pressure on schools to mobilize financial resources in order to meet the daily needs of the schools.

For government schools, grants are usually available. However, they lack basic infrastructure such as desks and classrooms. The heads of such schools have to not only utilize the grants provided in a cautious manner but also generate more sources of income. The heads of schools not receiving adequate grants have to be more enterprising so as to generate funds that are available (Bhatnagar and Agrawal 1997).

In his study, Smith (2017:47) reported that the three major factors that influenced funding allocations in a school were student needs; school district/school site goals and administrator training. He further noted that identifying the needs within a district or within an individual site was a significant element when determining funding allocations. However, identifying the critical needs can be a challenge. His findings revealed that the biggest challenge was the concept of equity and equality. All schools and all children are considered equal yet with diverse background of various students and various schools and various locations within the district. The challenges come between balancing equity and equality because certain schools need more money due to the clientele of students (Smith 2017:48).

Bhatnagar and Argrawal (1997) further noted that in developing countries, funds provided as loans or aids by different agencies at times lie unused and schools are no exception. The money available has to be put to proper use and ensured that the funds available do not stagnate and in case there are surplus funds, it has to be invested wisely for earning maximum possible interest so as to supplement the finances of the school.

Studies done in Tanzania by Galabawa (2008) show that fundraising acts are stable sources of revenue for schools. According to the study, other sources of funding schools identified included parental contributions during registrations, admission of new pupils, raffles and mixed music-evenings. This study was supported by Babyegeya (1999) in Galabawa (2008) who identified seven sources of finance for schools in the Lake Victoria zone which included parental contribution, school economic projects, school fees, funds from local community development associations and school funding bodies. Msoroka (2010) conducted a study in Tanzania which appreciated the fact that in most countries both developed and less developed, the sources of education revenue involved a combination of public and private financing sources.

Further, schools are expected to come up with various income generation activities which are sustainable to ensure consistent inflow of finances at regular intervals. Engaging in income-generating activities as a strategy creates funds and helps schools to become self-sustaining. Omukoba (2010) contends that secondary schools have the potential to mobilize finances to help support teaching and learning activities. Hence, institutionalization of fundraising ventures in schools through increased attention to financial mobilization strategies is the best way to go to alleviate erratic supply of finances which has become rampant in most public schools. Innovation by schools in terms of financial mobilization must continue to be on the top of the agenda of education management. Head teachers must continue inventing the wheel on new and emerging strategies of ensuring that schools have the necessary financial resources to effectively run at reduced cost. Additionally, Studies conducted in Ethiopia inform that parents are often required to make in cash and in-kind contributions for school operation, infrastructure and maintenance as well as to supplement salary of teachers and other school personnel (Morgan, 2006).

Syacumpi (2012) found out that in an attempt to bridge the funding gap, schools have adopted different forms of fundraising ventures to raise supplementary funding for their schools. These modes of resource mobilisation can be divided into direct and indirect modes. Direct modes are those in which the pupils are directly involved and the school directly receives funds while the indirect modes involve donations and contributions from non-school participants and do not necessarily imply cash transactions.

2.4 Management of Financial Resources

Educational institutions require effective leadership and professional school heads. Besides teaching and managerial qualifications, educational leaders need to possess a broad variety of skills that members of the school governing body may be equally ill equipped for the task (Clarke, A, 2008). To advance education, there is a clear need for educational leaders to have and exercise; the ability to plan, mobilise and manage financial resources, deploy teachers to functional departments, manage their performance, motivate them, provide effective leadership, human relations, educational change and management and to identify obstacles to teacher performance in the school workplace and financial deficits.

Planning is an important aspect of financial management. Head teachers must strive to ensure that financial management systems are strengthened to reduce on misappropriation of school finances. Planning is done through careful budgeting process which is inclusive of all stakeholders within and outside the school environment. In addition to planning, head teachers must devise prudent mechanism to control and manage financial resources in school. Lohrey (2016) adds that head teachers must devise strong internal controls to increase accountability and reduce risks associated with financial practices. Hence, financial training is prerequisite to good financial mobilization strategy for effective management of schools where resources are concerned.

According to the World Bank (2009), weak accountability in schools leads to school failure. School authorities must ensure that they create finances through cost recovery. Schools must strive to use the available infrastructure in school and other facilities on hire to recover costs. The available infrastructure is easy capital which can be hired out to the general public so as to create income for servicing such as infrastructure whenever need arises. On the other hand,

such finances can provide capital for expansion of various infrastructure for increased financial resource base at school level.

In Zambia, the Ministry of Education (MOE, 2005) has provided an enabling environment for improved performance and democratic management in schools. According to West-Burnham and O'Sullivan (1998), educational management cover the following areas: managing quality, managing finances, managing change, team building, managing recruitment, managing performance, managing relationships, managing information and managing decision making.

Managers of secondary schools needed to look ahead, establish priorities and plan the activities in the school. If they did this, they would manage the school finances well. Clear long-term plans and priorities will bring about effective school financial management. It is unlikely that a school will have more funds available than it needs. Therefore, it is important that clear priorities of spending the limited funds in the schools are drawn and that school managers should not implement plans that are unaffordable and which would drive them into straining parents. The development plans drawn should have direct impact on the improvement of education standards. Macharia (2002) points out that it is wrong for schools to strain parents by initiating costly projects like the purchase of buses that had no direct impact on the improvement of education standards. In his view, it was high time the principals prioritized the schools' needs by implementing development plans that are less taxing on the parents and at the same time enhance learning. Plans need to have long term objectives.

According to Dunn (2005), schools needed to put in place internal controls which were an integral part of careful financial management in every school setting. Internal controls provided a system of checks and balances to detect financial errors and irregularities in a timely fashion. Most internal controls were designed and used as measures to prevent mistakes from occurring or to correct operational or recording errors. Financial accounting was an essential component of the financial management of a school. A school needs to process, analyse and interpret financial data and information in order to function effectively (Campher et.al., 2003).

Venteicher (2005:60) replicated elements of Hedges et.al (1994) studies and concluded that "Money, when spent on appropriate factors, has been shown to improve the school performance of the education system". Furthermore, Odden et.al (2003) encourage school systems to re-allocate current school financial resources for more effective utilization. Even Hanushek

(2006) advocated for budget allocation decisions to be made at the local level to best meet the needs of students. Hill et.al (2008) further recommended that educators at the local level should provide the flexibility to allocate funds to meet the needs of their students without the restrictions of the current regulations.

James et.al (2011) highlighted the importance of schools spending their money effectively by stating that: *“The unprecedented downturn in the nation’s economy has led to much uncertainty for school administrators. Now more than ever, educational resources must be used more effectively if student achievement goals were to be attained. During this time, the issue of receiving additional resources for education is not practical. Educators must manage their current level of resources, and in many cases even work to reduce their current budgets while attempting to maximize student achievement.”*

2.5 Research Gap

Education is an important aspect of every society. It triggers national growth and development. It is for this reason that schools need to thrive in order to bring about this development. Schools however cannot function without financial resources as the provision of other types of resources depend on the availability of financial resources. It is evident that most of the studies done indicate that funding is always inadequate to sustain school functions and schools therefore need to go an extra mile to source for more resources. However, no study seems to have been done in Lusaka on the business strategies used in the mobilisation of financial resources. This research therefore aims at determining business strategies that can be used in mobilizing financial resources in schools in Lusaka district.

2.6 Summary

In this chapter, the literature related to financial resource mobilisation business strategies practiced in Secondary schools. The literature helped to unravel the knowledge gap on the current financing of Secondary schools in Zambia which this study seeks to explore. Literature reviewed was presented according to the following themes: financial resources, mobilisation of financial resources and strategies in finance mobilization and the literature gap. From the literature review above, it has been observed that different nations globally have recognized financing of public secondary education and as such each country has adopted a way of

financing public secondary education according to the prevailing conditions therein. The reviewed literature has demonstrated that there are knowledge gaps in financing of public secondary education in Zambia. This study therefore, seeks to explore and add to the body of knowledge on how financial mobilization is done and what strategies schools use to mobilize resources.

CHAPTER THREE: METHODOLOGY

3.1 Overview

This chapter gives a detailed account of the methods that were employed in trying to address the research problem, as well as the subsequent objectives that were formulated at the beginning of this study. As defined by Smith et.al (2006), methodology is a combination of different techniques that are used by the researcher to investigate different situations. To this end the chapter will endeavor to explain these different techniques that will be used in this study.

3.2 Research Design

This study incorporated narrative research design where descriptions were central. In a situation of abundant descriptive information, an explanatory research design is suitable. It is used to give conclusive evidence and helps the researcher to understand the problem more efficiently. This design is particularly useful when a researcher is dealing with qualitative data. It describes the characteristics of pertinent issues concerning mobilization of financial resources among secondary schools of Lusaka district of Zambia. Descriptive research can be either quantitative or qualitative. It can involve collections of quantitative information that can be tabulated along a continuum in numerical form, such as scores on a test or the number of times a person chooses to use a certain feature of a multimedia program, or it can describe categories of information such as gender or patterns of interaction when using technology in a group situation. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection (Glass & Hopkins, 1984). It often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form.

When in-depth, narrative descriptions of small numbers of cases are involved, the research uses description as a tool to organize data into patterns that emerge during analysis. Those patterns aid the mind in comprehending a qualitative study and its implications. The methods of collecting data for descriptive research can be employed singly or in various combinations, depending on the research questions at hand. Descriptive research often calls upon quasi-experimental research design (Campbell & Stanley, 1963). Some of the common data

collection methods applied to questions within the realm of descriptive research include surveys, interviews, observations, and portfolios.

3.3 Data Collection Sources

The data collection component of research is common to all fields of study. While methods vary by discipline, the emphasis on ensuring accurate and honest collection remains the same. The goal for all data collection is to capture quality evidence that then translates to rich data analysis and allows the building of a convincing and credible answer to questions that have been posed. Regardless of the field of study or preference for defining data (quantitative, qualitative), accurate data collection is essential to maintaining the integrity of research. Both the selection of appropriate data collection instruments (existing, modified, or newly developed) and clearly delineated instructions for their correct use reduce the likelihood of errors occurring. Data collection is one of the most important stages in conducting a research. The researcher might have the best research design in the world but if they cannot collect the required data, they would not be able to establish the correct conclusion on that particular project. Data collection is a very demanding job which needs thorough planning, hard work, patience, perseverance and more to be able to complete the research or an inquiry successfully.

Data collection starts with determining what kind of data is required followed by the selection of a sample from a certain population. After that, the researcher might need to use a certain instrument to collect the data from the selected sample. This study depended mainly on data collected using the interview guide and document analysis. Particularly, the interviews were conducted with school head teachers while document analysis was undertaken to give brief synopsis of finances mobilized in various schools. The targeted individuals consisted of Head Teachers. The interview guide questions captured information on schools' mobilization business strategies of financial resources.

Qualitative data collection methods play an important role in impact evaluation by providing information which would be useful to understanding the processes behind observed results and further assess changes in people's perceptions. Furthermore, qualitative methods could be used to improve the quality of survey-based quantitative evaluations by helping generate evaluation hypothesis; strengthening the design of survey questionnaires and expanding or clarifying quantitative evaluation findings. These qualitative data methods are characterized by a number of attributes. Firstly, they tend to be open-ended and have less structured protocols

(i.e. researchers may change the data collection strategy by adding, refining, or dropping techniques or informants). Further, they rely more heavily on interactive interviews; participants may be interviewed several times to follow up on a particular issue, clarify concepts or check the reliability of data. Qualitative data methods also use triangulation to increase the credibility of their findings (i.e. researchers rely on multiple data collection methods to check the authenticity of their results).

3.4 Study Population and Sample

Cooper and Schindler (2008) declared population as the total compilation of elements about which we wish to make inferences. Guided by this definition, this study targeted the population of public secondary schools within Lusaka District. The 2018 Operator Matrix for GRZ Secondary Schools in Lusaka Province indicated that there was a total of 40 public secondary schools in Lusaka District only (MoGE Annual Report, 2018). The schools used in every category were randomly selected to ensure representation and equal distribution of chances. The research target was 20 participants of Headteachers as participants because they were accountable officers. Other likely informants such as bursars and accounts clerks were all answerable to Headteachers. Population specification is a requirement in the documentation of qualitative studies. Moreover, the concepts of general, target and accessible population often apply to the designs (Denzin & Lincoln, 2011). For instance, qualitative studies focus on relatively few participants who have the ability to describe their experiences and/or knowledge with respect to some research questions or phenomenon. In addition, the description of experiences in ample depth by participants formed the basis of addressing qualitative research goals.

3.5 Sampling Frame

Secondary schools were selected from across the Lusaka district. Babbie (2007) argued that the subset of a population is deemed representative if the cumulative characteristics of the sample closely estimates the same characteristics of the population to the research in question. The research used Expert sampling (or judgment sampling) where you draw your sample from experts under study. Judgmental sampling is the more acceptable sampling procedure for qualitative research, particularly, when it involves selecting participant for special situations. In this case, headteachers were chosen because they had the required knowledge to respond to the questions the researcher intended to find out. This sampling procedure uses the judgment of an expert in selecting cases or the researcher selects cases with a specific purpose in mind

It's used when you need the opinions or assessment of people with a high degree of knowledge about the study area. When used in this way, expert sampling is a simple sub-type of purposive sampling and developing a systematic way of selecting cases that is not based on advanced knowledge of how the outcomes would appear. The purpose is to increase credibility not to foster representativeness (Rossman & Marshall, 2006; Kirk, 1995). The fact that a small sample size of 20 headteachers was chosen for in-depth qualitative study does not automatically mean that the sampling strategy should not be random. For many audiences, random sampling, even of small samples, would substantially increase the credibility of the results.

3.6 Data Analysis Techniques

Patton (2002) described the process of data analysis as the organization of what is collected into patterns and categories while looking for relationships and linkages among the descriptive dimensions. Kerlinger (1966) pointed out that analyzing survey research includes coding, tabulating responses, translating the responses into specific categories, recording them appropriately and computing those using appropriate statistical ways. The most commonly used method in reporting descriptive survey research is by developing distributions, calculating percentages and tabulating them appropriately (Gay, 1976).

Maree (2007) stated that descriptive analysis is a collective name for a number of statistical methods that are used to organize and summarize data in a meaningful way. This serves to enhance the understanding of the properties of the data. In explaining some research findings, descriptive statistics were employed. However, since the researcher used a descriptive design, part of the data was analyzed using thematic analysis. The study analyzed data thematically and descriptively. Emerging issues from the participants were grouped into themes. Hence, related topics were grouped.

Thematic Analysis was used in carrying out analysis of qualitative data. Thematic analysis was appropriate for qualitative data analysis because it helped the researcher analyse data according to themes. It is a type of qualitative analysis used to analyze classifications and present themes (patterns) that relate to the data. It illustrates the data in great detail and deals with diverse subjects via interpretations (Boyatzis, 1998). Content analysis was used to give summary descriptions of finances mobilized by respective schools for the last five years.

3.7 Data Trustworthiness and Credibility

To ensure trustworthiness of the findings of this study, the data collection instruments were objectively set and the researcher ensured that there were no effects of investigator bias. Member checking is one of the tests that would be done as ways of ensuring that the researcher has analyzed the data correctly as it is the most critical technique for establishing credibility. The detailed description enables the reader to determine how far the data and constructs emerging from it may be accepted. The objectives were formulated on the basis of the secondary school finance resource mobilization strategies. The questions in the interview guide were also objectively phrased to avoid ambiguous and leading questions. Further, the sampling frame used in this study was scientific to ensure that participants were appropriately selected to avoid biasness, and that the sample size was scientifically determined, and large enough to represent the population.

3.8 Ethical Consideration

In an effort to make the research study authentic, ethical considerations of confidentiality and protocol were followed. In the light of this, the researcher made sure that every participant remained anonymous by not asking the participants to write their names on the questionnaires and not asking for their names during interviews. Cohen et.al (2007) explained that ethical principles when conducting research include acquiring research clearance and the informed consent of the participants as well as maintaining confidentiality. Permission was therefore sought from the appropriate offices and personnel before any information was obtained from the participants.

Additionally, the researcher maintained and acknowledged her responsibility to the educational research community by adhering to appropriate ethical conduct throughout the entire process of the study. Ethical concerns are a very important component of any social research. Cohen et.al., (2000:347) further explained that ethical concerns encountered in educational research in particular could be extremely complex and subtle and could frequently place researchers in a moral predicament, which may appear quite irresolvable. In their view, Beauchamp and Childress (1983) noted that autonomy; respect for the rights of the individual; generosity; doing good; non-maleficence; not doing harm but justice and particularly equity are important. They emphasized that the first thing to do was to consider carefully the context in which one would be working, the aim of the research and how sensitive the topic would be. Furthermore, the type of questions to be asked should be carefully analyzed before being asked because some

questions might be traumatizing and might make participants uncomfortable or fearful of the consequences.

Two key ethical issues that should be considered in any research are consent and confidentiality. Everyone who participated in a study should freely consent to participation, without being coerced or unfairly pressurized. This means that they should be well-informed about what participation entails, and reassured that declining would not affect any services they receive. While written consent may in some situations frighten the participants, verbal consent should be obtained at the very least (Beauchamp and Childress, 1983).

In this study, the researcher asked for consent from the DEOs using the permission letter obtained from the Institute of Distance Education (IDE) at the University of Zambia and requested for consent from the Head teachers by producing the permission letter and asking them verbally to participate in the study.

Confidentiality was another ethical issue that must be considered when conducting a research. It was not always easy or even possible to measure the dangers of a certain context to a given population, let alone to individuals. It was therefore, essential to protect the identity of the participants from whom you gathered information. If collected, the identity of the participants must be protected at all times and not be left lying around in notebooks or un-protected computer files (Creswell, 2014).

On confidentiality, the researcher did not share any interview recordings with third parties and did not ask teachers to indicate their name on the questionnaires that they responded to. In educational research and other social research, ethics was concerned with ensuring that the interests and the well-being of research participants were not harmed as a result of research being done (Lankshear & Knobel, 2004).

3.9 Summary

This chapter outlined the methods that the researcher followed in addressing the research objectives and questions raised at the genesis of the study. The analysis of data was done using thematic analysis and would predominantly be content data in nature. Findings would be generalized, and recommendations would be made based on the information gathered and analyzed from the sample that was selected for the study.

CHAPTER: PRESENTATION OF FINDINGS

4.0 Overview

In the preceding chapter, the methodology that guided this study was explained. This chapter aims to report the findings of the study that was conducted to examine financial resource mobilization business strategies in secondary schools of Lusaka District, Zambia. The findings would be presented according to the sub-headings from research questions that were raised. The research questions were answered using qualitative findings from the head teachers. The findings from the participants were gathered by use of an interview guide. As a way of reminder, the study had the following research questions which it sought to answer:

- (i) What strategies are used in mobilizing financial resources in secondary schools of Lusaka District?
- (ii) What challenges are faced by schools in mobilizing financial resources in secondary schools of Lusaka District? and
- (iii) What possible ways would enhance mobilization of financial resources in secondary schools in Lusaka District?

4.1 Findings on financial mobilization business strategies used in secondary schools

Schools were asked to give the various sources of funding they received at various intervals to run routine programmes at school level. Table 4.1 indicated that government funding was the major source of finances used by schools which came in form of grants. Central government has for a long time been mandated to finance secondary education in Zambia. This indicates the level of commitment by the government in the provision of education.

Table 4.1: Sources of funding in secondary schools

Source of Funding	Frequency	Percentage
Government	20	100
Not Government	0	0
Total	20	100

Findings indicate that all the 20 schools visited received funding from the government. This entails that government is committed to the funding of education at secondary level. The schools indicated that government funding is received in form of grants, material and technical support. One participant mentioned that;

Our school is funded by the government through grants which are received periodically. The monies are given to the school almost every three months and the funds help in running the school through procurement of teaching and learning materials. In addition, utility bills are also paid using these funds.

Government funding has always helped various public secondary schools to ensure that schools were operational. It was tradition in Zambia that schools receive funding on a regular basis to ensure that effective teaching and learning took place. Most big secondary schools especially national boarding schools received huge amounts of funds as compared to newly and small secondary schools. Government is committed to providing quality education by providing funding to secondary schools which require huge amounts of funds to run smoothly.

Another participant added that;

We have been receiving varying amounts of funding from central government not only in form of financial support but also in material and technical form. Government has been providing our school with materials in form of desks and various teaching and learning aids. Recently, we were given a school bus to ease transportation at the school.

This is indicative that secondary schools in Lusaka did not only receive funding in form of grants but also in material form. Material support assisted schools to improve service delivery to learners.

The participants who were headteachers were asked to comment on the adequacy of government funding received at their schools. The study findings indicated that only 5 out of the 20 public secondary schools claimed that they were adequately funded. However, a majority, 15 out of 20 participants indicated that their schools were not adequately funded as depicted in Table 4.1.1.

Table 4.1.1: Adequacy of government funding in Public Secondary Schools.

Adequacy of Government Funding	Frequency	Percentage
Adequate	5	25
Not adequate	15	75
Total	20	100

Government funding of public secondary schools varied from one school to another because various factors were at play when it came to allocation of funds to all secondary schools. Of particular importance when allocating funds was the size of the school. Big national secondary schools would receive more funding compared to newly established secondary schools because of the perceived level of operation as well as the nature of activities and contribution to the education system at local and national level.

Funding of secondary schools had reduced in the recent past because of reduction in general funding of the education sector at national level. Secondary schools have been victims of reduced funding by central government as grants given were not adequate to fully support all programs taking place in school.

One of the participants opined that;

Government funding is very minimal these days. The funding received in form of grants is not adequate to cater for all programs running smoothly under the school because running a secondary school requires huge financial base.

Another Headteacher lamented that;

Our secondary school was recently upgraded from primary to secondary but the funding received is still categorized under primary school. The amount received is very small such that the school has to find other sources of funding to supplement what government is providing.

Other schools cited delayed funding by central government because grants are not received at regular intervals as expected. One Head teacher lamented that;

Grants provided by the government are not only minimal but also erratic because funding is not done at regular intervals as it used to be in the recent past. 3 to 4 months can elapse without receiving government grants in school.

A number of activities run simultaneously in the schools which require huge sums of money if the intended outcomes are to be achieved by respective schools. This indicates that schools are constrained most of the times due to non-availability of adequate funds to support everyday activities at school level. This state of affairs has compromised service delivery of quality teaching and learning anticipated by the general public. Another opined that;

The quality of service provided in secondary schools has deteriorated due to the many challenges that schools face emanating from poor funding received from central government. Funding received cannot be spread evenly to all needy areas within school to guarantee good performance in terms of quality service provision.

This entails that schools are not adequately funded by the government to ensure that schools have adequate funding needed by school authorities.

4.1.2 Other sources of Income in secondary schools

Findings from secondary schools in Lusaka indicated the need to have other sources of fundraising to enable schools run smoothly. In as much as secondary schools were funded by central government, the funding was erratic and inadequate due to the many areas of competing interests that give stress to meager resources. All secondary schools visited stressed the need for them to think outside the box by finding alternative ways of generating local funds through local initiatives of various kinds. All the 20 schools visited indicated desire to effectively find

alternative sources of income for the schools. All the 20 schools visited indicated that user fees provided schools with funds that were used for various programs running under the school. With erratic funding from government, secondary schools also rely on user fees collected from the parents to learners who are levied a fee for the service rendered to the children. One of the participants mentioned that;

User fees have for a long time been an important source of raising funds in secondary school. Learners are required to pay for the education they receive through the school as part of support to the process of education provision to the learners.

As opposed to primary education which is provided for free by the government, secondary education is provided to the learners at a minimal fee which is charged on termly basis. One participant added that;

All parents with learners in schools are required to pay a certain amount of money to the school as part of cost sharing in education provision. Parents are encouraged to pay user fees in monetary forms or in form of materials which schools can sale to make money.

The importance of user fees in secondary schools has necessitated effective education provision today because of erratic funding which schools receive on irregular basis from central government through grants. Venturing into agriculture has become an alternative activity which schools have taken into consideration in order to supplement fundraising at school level. 10 out of the 20 schools visited felt the need to venture into crop, fish and animal farming as a lucrative way to generate funds. Food production by schools has become an institutional name because of the perceived benefits that schools engaged in agriculture seem to be enjoying. One participant added that;

Our school has been engaged in crop farming but of late, we have been working towards animal and fish farming which are more profitable ventures with huge returns on investment compared to crop farming.

With emphasis on Production Unit (PU) by the Ministry of General Education, all schools have been encouraged to engage in production unit variously especially agriculture where crop, fish

and animal farming can be done. Most participants added that new techniques of farming must be adopted in schools as a way of doing agriculture for profit making which can boost the financial base of schools. Other schools indicated that they have greatly benefited from agriculture as a business. One participant added that;

As a school, we have taken on fish farming in ponds under Production Unit (PU) as a serious business venture by making two fish ponds which are stocked with 5000 fingerlings each. Last time we harvested fish, we raised K 40, 000 Kwacha.

Another Headteacher opined that;

We are seriously considering investing into fish farming in the future as it has high returns on sales because of high demand for fish. In addition, fish ponds do not require a lot of space as opposed to crop farming.

This finding indicates that some schools have taken to fundraising through agriculture seriously than ever before. However, other schools mentioned that crop farming was still a lucrative form of agriculture which can help schools to raise funds as well as food for learners. One participant indicated that;

Crop farming has been a major source of funds because various crops can be grown on a large scale implying that harvests can equally be huge. Crops like maize once harvested can be sold to millers and individuals for cash at the same time some maize can be ground into mealie meal which can be fed to the learners to improve nutrition.

Maize has continued to be a popular crop grown by schools. Figure 2.0 shows the maize crop at one of the schools visited.



Figure 2.0: *Maize field at one of the schools*

Other participants pointed out that:

We have ventured into market gardening where vegetables such as tomatoes, rape and cabbages are grown intensively within the school premises using local resources. The vegetables sale fast within school and local markets which has given the school additional funds generated locally.

The response rate for schools who had ventured into market garden was 10 out of 20 indicating increasing interest in vegetable farming by schools. Market gardening has increased in most schools because it is done throughout the year providing income to schools at short intervals. Figures 3.0 and 4.0 below show tomatoes in the field and some already harvested in readiness for sale respectively by one of the secondary schools in Lusaka District.



Figure 3.0: *Tomato plants at one of the schools*



Figure 4.0: *Tomatoes harvested ready for sale*

This finding is indicative of the fact that apart from raising funds through agriculture related activities, schools believe that some food can be used to improve nutrition among the learners as they pass through the school. Nutrition has always been an important aspect of health among learners. On the other hand, fruits and vegetables grown by schools have ready market and

once sold provide schools with additional finances which can be used to fund school programmes. In addition, the food grown was a source of food for learners to ensure that nutrition among the learners was improved.

Entrepreneurship has become very important in day to day operations of secondary schools. Tuck shop business has been in existence for a long time in schools as fundraising ventures as well as means to ensure that learners and staff are provided with food stuffs and other items within the school premises. 10 out of 20 schools indicated that Tuck shop has continued to be an important source of fundraising at school level where snacks and simple stationery is sold to learners. However, some schools indicated that running Tuck shop in school has become big business. One participant opined that;

We have a population of 2000 learners and these numbers have given the school good clients who buy food stuffs and other items offered by the school Tuck shop. Most common snacks are provided by the shop in school which provides warm foods such as fritters, cakes, nshima, scones, meat pies just to mention but a few. The catering department operates in partnership with the tuck shop by supplying freshly cooked foods which gives the school big business. Members of staff find it easy to buy food from the school Tuck shop.

This is indicative of how big and serious Tuck shop business is in some secondary schools in Lusaka district. Erratic funding received by schools is often supplemented monies raised through selling of various items in the school Tuck shop. Another Headteacher. mentioned that:

We have often used profits generated through the school Tuck shop to fund final examination practical's which are conducted towards the end of the year when schools are poorly funded. In addition, most snacks that we give external visitors who come into school are obtained from the school Tuck shop instead of using other funds within the school. Despite profits being minimal, the school Tuck shop has been helpful in funding some events in school.

These findings are testimony enough on how schools raise funds using local initiatives. Having a Tuck shop serves the learners a lot of time instead of them going outside the school boundaries to get snacks and others which can be provided for at a reasonable price within the school premises.

In the quest to generate more finances in secondary schools, various school infrastructure was being rented out for various events to the public. School infrastructure such as hall, classrooms and wall fence are rented out at a minimal fee to the general public. 10 of the 20 schools in Lusaka district indicated that school infrastructure are major sources of school finances. One participant mentioned that;

Last year the school was able to rent out the school hall and classrooms to host various events such as weddings and worship meetings. The school was able to raise more than 15, 000 in 2018. This money was used to fund various projects running under the school.

This shows that school infrastructure can indeed be used to raise funds for the school. Another Head teacher stated that;

Because our school is located in a commercial area, the school wall fence is used by business houses to advertise various products and services. Contracts have been signed before by school management and various business houses which has given good finances to the school because monies are sometimes given at once which helps the school to budget effectively.

This indicates how innovative secondary school have become in entrepreneurship activities using readily available school infrastructure. However, some schools indicated that funds raised from renting out school infrastructure are erratic because business was seasonal. However, findings showed that some raised funds from other sources as stated below:

Table 4.1.3 Other Sources of Income

Other sources of income	Frequency
Peanut Butter related activities	5
Co-operative shop	5
Farming	10
User fees	20
Tuck shop	10

Rent out school Infrastructure	10
School Bus business	5
Non-Governmental Organizations	5

Findings above showed that schools initiated other sources of generating income at school level. Among the many sources of income used by schools included peanut butter manufacturing, running co-operative shop, school bus business, rent out school Infrastructure, Tuck shop, Farming and NGO support though not very popular among secondary schools in Lusaka district. Each of the above-mentioned activities had 5 participants out of the 20 schools visited. On the other hand, schools indicated willingness to accept support of various forms. Some NGO's have shown willingness in some secondary schools to provide financial assistance at regular intervals.

Income collected from user fees has reduced drastically from the time reforms on fees were introduced through the Ministry of General Education. On the other hand, few parents have shown willingness and committed to pay the reduced user fees at the beginning of every term.

One of the Head teachers remarked:

User fees have been an important source of income for a long time in the running of public Secondary schools. Though of late, income collected from user fees have dwindled in schools with the reduction of user fees of K200 per term which translates K600 per year.

In addressing management of financial resources, most schools indicated that accounts assistants were responsible for financial management in public secondary schools. 15 out of 20 schools agreed that accounts assistants were key individuals in the management of finances at school level. Table 4.1.4 indicates the individuals in-charge of financial management in schools.

Table 4.1.4: Financial Management

Individuals In-charge of Financial Management	Frequency
Head teacher	0
Accounts Assistant	15
Head teacher and Accounts Assistant	5

One participant pointed out that;

The school has a trained accounts assistant who is in-charge of all the finances that enter and leave the school. As such, the office ensures that all matters of financial nature are adequately attended to whenever need arises. However, the head teacher is the controlling officer at school level who has the final say on matters of finances in consultation with the school accounts assistant.

On the other hand, only 5 out of 20 schools pointed out that both head teachers and accounts assistants work co-jointly in financial management in public secondary schools. No school indicated that head teachers were responsible for financial management in public secondary schools.

No other person approves expenditure at school level apart from the head teacher as indicated in Table 4.1.5. All the 20 school participants indicated that headteachers were responsible for approving of overall school expenditure in public secondary schools.

Table 4.1.5: Approval of school expenditure

Responsible Officer	Frequency
Head teacher	20
Any other	0

One participant mentioned that;

We as head teachers have the final authority in approving all expenditure at school level. Hence, the accounting officer works under the supervision of the head teacher when it comes to sanctioning of payments and expenditure.

It is imperative to note that headteachers have a duty to ensure that prudent financial discipline is exercised at school level by making sure that all accounting procedures are adhered to through the school accounting officer in terms of reports for the school. The accounting officer works in consultation with the head teacher because matters arising from the school regarding finances in terms of audit queries are directed towards the school head teacher as controlling officer.

Finances in public secondary schools are managed differently. All the 20 schools pointed out that banking of finances by school accountant and depositing into the school account by parents were done in most cases as a financial management measure. 15 out of 20 schools make budgets before finances are used as a management procedure. Table 4.1.6 shows how finances are managed in public secondary schools.

Table 4.1.6: Management of Finances in school

Action	Frequency
Banking by school accountant	20
Direct depositing into school account by parents and learners	20
Budgeting	15

In addressing the question on ways of improving mobilizing of resources, partnering with parents, budgeting and transparency were given as ways of improving financial mobilization in public secondary schools. 5 out of 20 schools believed that partnering with parents and transparency as well as accountability were important ways of improving financial mobilization. A majority 15 out of 20 schools indicated that budgeting was the best way to improve financial mobilization. Table 4.1.7 indicates the ways of improving financial mobilization in secondary schools.

Table 4.1.7: Ways of Improving Financial Mobilization

Activity	Frequency
Partnering with Parents	5
Budgeting	15
Transparency and accountability	5

One participant opined that;

Budgeting has to a large extent helped schools to be disciplined in the use of finances at school level. Budgets are first drawn up by the finance committee before money is spent in school. The finance committee is mandated to budget for the school before money is spent. This has improved decision making at school level.

The importance of budgeting in overall operations of secondary schools cannot be over-emphasized as it is the backbone of every institution. Financial meetings are held in school by school management to draw up expected expenditure for the school in a particular term which could further be broken down into terms. This was done in order to ensure that planning was based on expected finances that the school would raise in a particular year.

4.2. Financial challenges faced by schools in Mobilizing financial resources in public schools

According to research, findings from the study indicated that schools faced financial challenges on a daily basis which made their operations very difficult. Figure 5.0 below shows a summary of the challenges that public secondary schools face:

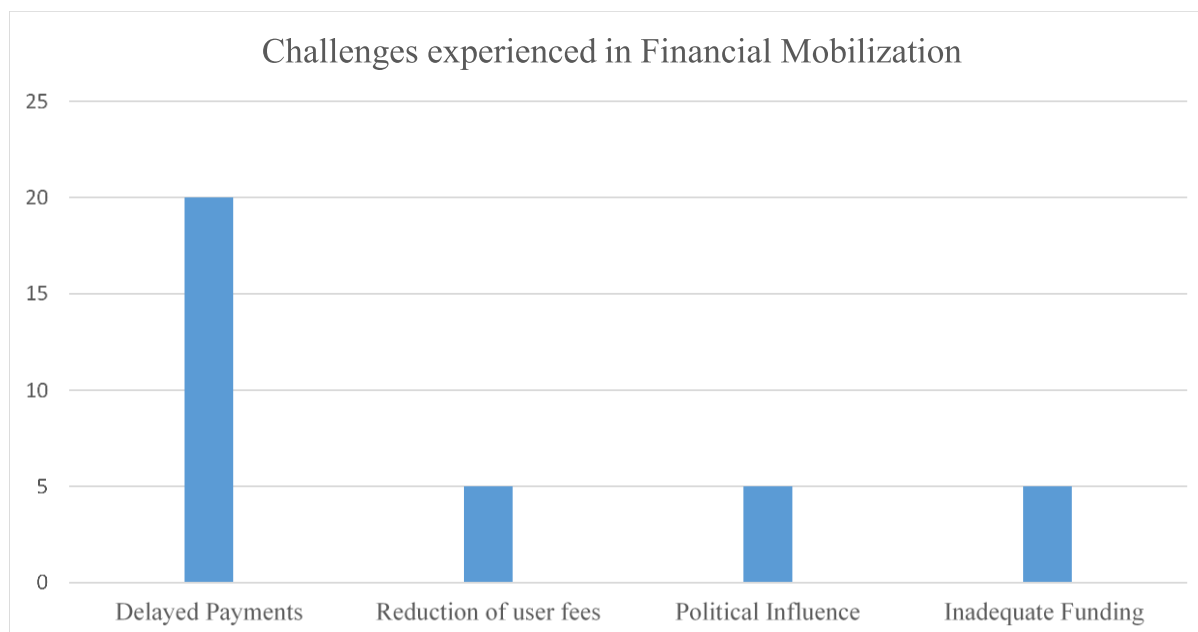


Figure 5.0: Challenges experienced in Financial Mobilization

Routine operation of schools has become so expensive due to the many competing needs that must be satisfied by school authorities with limited finances available in school. Figure 4.0 indicates some of the challenges faced by secondary schools.

Government has been implementing the new reforms among them the reduction of user fees among secondary school pupils. Public secondary schools have suffered reduction in finances collected at school level through user fees. At the same time, schools are finding it difficult to effectively collect the user fees from the parents in form of cash because the Ministry of General Education is promoting payment in material form apart from cash. This entails that revenue collection at school levels had dwindled in view of implementing the new reforms especially with regard to user fees which are now standardized in all public secondary schools countrywide. In most cases, schools are unable to function effectively due to erratic funds in school. Needy areas in overall operations of the schools have suffered lamentably due to this challenge.

One of the participants remarked:

Reforms on user fees have come to stay where learners are paying K200 per term and this money does not come at once because parents are encouraged to pay in

installments depending on their ability to pay fees for their children. At the same time, payments in form of material items is allowed which has worsened the situation because some items brought into school as fees may not be sold quickly for the school to raise enough funds within the shortest possible time.

The study found that most of the schools under study have trouble in collecting enough funds at once especially user fees. Most parents delay in making payments of user fees as they used to in the recent past. School administration is cautioned against sending children home who fail to honor their promise of paying user fees on time. On participants added that;

The Permanent Secretary has warned all school administrators against sending learners home who fail to pay user fees. Hence, as Head Teacher's, we are operating under fear when compelling parents to pay user fees, because our hands are tied.

Such directives have costed some Headteachers their jobs for non-adherence to the directive by the permanent Secretary. As such, public secondary schools do not send learners who owe the school in form of user fees for fear of being charged by the higher offices for not adhering to the directive not to chase learners who fail to settle fees in full in order to access education.

Political influence in overall operations of public secondary schools has increased today. Schools are ever under the pressure of politicians and political ideologies being perpetuated by society. Politics are part and parcel of everyday operation of public schools especially secondary schools which handle public funds in form of user fees collected from the general public.

One of the participants revealed:

Political influence in the operations of schools has increased especially today when Ward Development Committee (WDC) has become so active in the operations of every community. This entails that schools have to involve the community in the operation of schools especially decision making.

Hence, school administration is ever engaging the community whenever making decisions of interest to the community especially regarding finances. Politics have become very central to every decision in terms of the nature of financial mobilization activities which schools intend

to undertake at any particular time. This situation has limited the capacity for schools to engage in financial mobilization activities which may be deemed unhealthy to a given social setting.

Another Headteacher (Dec, 2019) added that:

Political pressure is ever interfering with mode of running public secondary schools. It has become very difficult to send learners who have not paid user fees because WDC has to be consulted first before taking such action.

However, public secondary schools have always engaged the community variously in running schools especially in matters of financial mobilization. Secondary schools confirmed enjoying healthy rapport with the immediate community. In most instances, schools have greatly benefited from finances meant for development of the constituency through Constituency Development Fund (CDF). Poor retirement of CDF funds has negatively influenced schools to mobilize more finances from the constituency fund due to gaps created due to erratic in-flow of funds.

Funds raised by public secondary schools are inadequate in most cases. In as much as schools indicated venturing into financial mobilization, the monies raised are never enough to fund all projects and programmes running under the school. On participants mentioned that;

Funds raised at school level are not enough for the school to function fully all year round because funds run out in the first half of the year. The going is tough in third term because schools have to run both internal and external exams which come at huge cost. This situation has been worsened with the poor collection of user fees collected in school).

At the same time, public secondary schools are not funded adequately by central government through grants which have reduced drastically of late. School administrators lamented not receiving funds regularly as expected on quarterly basis. Irregular funding by central government has compromised effective running of public secondary schools.

The emerging themes under financial challenges faced in secondary schools included; reduction in user fees collected, delayed payment of user fees, political influence and inadequate financial base to effectively fund programs and projects under the school.

4.3 Strategies used to improve Financial Mobilization in Public Secondary Schools

This study sought to establish strategies that could be employed to improve financial resource mobilization in public secondary schools in Lusaka District. All schools under the study revealed that Production Unit (PU) was an important venture for schools to become self-sustaining in terms of financial mobilization. Various activities were suggested by public secondary schools as strategies to improve financial mobilization.

Most of the schools have suggested the need to establish and revamp co-operative shops in order to boost in-flow of finances at school level. Co-operative shops must be established in public secondary schools where various items can be sold in the nearby communities with partnership at community level. Co-operative shops can be used to enhance partnerships between secondary schools and the community. Co-operative shops can promote the local community to come on board to sustainably help secondary schools to mobilize finances. One of the participants remarked that:

Schools should form sustainable partnerships through the establishment of co-operative shops in the immediate community where the school is located as an effective way to lobby for support at local level. Co-operative shops can provide sustainable source of income to schools because they have the capacity to generate the much-needed funds through daily sales.

Peanut butter manufacturing is another way to improve financial mobilization in public secondary schools. The study indicated that most secondary schools in the district were willing to start peanut butter manufacturing in the near future because the business could be lucrative and sustainable for schools. On the other hand, groundnuts can easily be accessed locally from farmers making the business cheap to run. However, this business requires huge capital injection at inception to buy machinery in order to produce high quality product to compete favorably with existing peanut butter manufacturers. One of the participants opined:

There is need for schools to have a clear business plan which must be sustainable. Moreover, schools must invest capital into various business ventures in order to generate more funds in the advent of poor funding by central government.

Similarly, another participant had this to say:

Building local capabilities promotes sustainability of Production Unit at school level. A good business plan can give clear direction to schools on best options to take on by schools with rising cost of running public secondary schools today and the future to come.

Over-dependency on government funding has proved to be unsustainable, hence the need to become innovative through business activities which can be done on commercial scale. Local initiatives such as peanut butter manufacturing can be important sustainable sources of funding in public secondary schools.

Fish farming has become popular today in the provision of food. Many schools can engage in fish farming as a business through the creation of fish ponds which does not require a lot of running cost once set up. Returns are very huge in fish farming because of the sustainable market for fish in the district. Fish as Relish has stable market which can sustainable in providing the much-needed funds needed in school for running various projects at school level.

One of the participants proposed that;

As part of promoting Production Unit (PU) schools must venture in lucrative business such as commercial fish farming. The market for fish is huge which can provide good income among the other many sources of income which schools can take advantage of.

Fish ponds of various sizes can be constructed in secondary schools where mostly bream fish can be grown. Some fish ponds can be large enough to accommodate 10, 000 fish. Figure 4.3 shows a fish pond which can be constructed within the school environment.



Figure 6.0: *Fish pond at one of the schools*

Most public secondary schools have buses which can be used to mobilize more finances by hiring them out at a fee just like other commercial transporters do in transport industry. Commercial bus business has the potential to provide schools with constant supply of funds to supplement government funding. Schools can do better in this area because they can also order vehicles under tax weaver from government thereby reducing the cost of doing business.

Partnership in running public schools has become very important today. Community participation has become very important in the running of schools today especially when lobbying for funds for the school. Parents are important stakeholders who must be engaged at every stage of mobilizing finances because they have a big role to play in effective running of schools in the quest to provide quality education.

One participant pointed out that;

As schools, parents are important stakeholders who can play an important role in mobilizing finances. Hence, school authority is ever engaging parents as important partners in running schools who can provide the much-needed support more sustainably. Parents are engaged using Parents Teachers Association (PTA), Fundraising Dinner and Annual General Meeting (AGM). This has helped to promote schools to solicit for ideas form parents on best ways of mobilizing finances at school level.

From the above statement, it can be noted that stakeholder participation has become very important in sourcing for funds in secondary schools.

The findings from the study indicated Establishment of co-operative shop and peanut butter manufacturing were notable themes that emerged. Others were drawing up business plan at school level, venturing into fish farming and running commercial transportation business among the few lucrative ones.

Public secondary schools are committed to improving financial management in the midst erratic funding received school. The study revealed that all 20 schools ensures that money received in school is banked as well as encourage parents to pay user fees on time. 15 out of 20 schools indicated that financial management can be done through effective establishment of functional finance committee in school. 10 participants mentioned that improving budgeting is another strategy which can be used to improve financial management. However, 5 participants emphasized that establishing independent school business boards should be a must in all public secondary schools. The study revealed various strategies which can be used by schools to improve financial management. Table 4.8 shows a summary of suggested strategies which can be employed to improve financial management strategies in public secondary schools.

Table 4.8 Strategies that can be employed to improve Financial Management

Activity	Frequency
Banking	20
Improved Budgeting	10

Establishing Functional Finance Committee in school	15
Establishing Independent School Business Board	5
Encourage Parents to pay user fees on time	20

Secondary schools indicated zeal in addressing financial challenges faced using various strategies. Table 4.9 gives a summary of strategies which can be used to effectively counter financial challenges in public secondary schools.

Table 4.9: Strategies that can be employed to reduce Financial Challenges

Activity	Frequency
Venture into Pig rearing	12
Supply Teaching and Learning Materials	10
Venture into Co-operative shops	5

One participant cited that;

Pig rearing is lucrative business ventures that secondary schools must consider undertaking because of the high returns on investment as well as the good market for pork in Lusaka district. This business can help schools to raise finances within the shortest possible time.

Despite most of the schools supporting pig rearing as a lucrative business venture, some participants expressed skepticism in this business because of the limited space that schools have to accommodate pigs especially in the Central Business District (CBD). On the other hand, by law, animal farming may be restricted by health and sanitation laws governing the city. One participant was quick to mention that;

We are located in the heart of town and venturing into animal farming is prohibited due to the many health concerns. Moreover, the school has limited land where animals can be reared without compromising the health standards in school.

On the other hand, 10 out of 20 participants indicated that supplying of teaching and learning materials could be another business opportunity that secondary schools needed to consider seriously. One participant added that;

Schools being service oriented providers, venturing into supplying of teaching and learning materials could be one of the best financial mobilization activities to take on. This business can be very profitable looking at the demand for school materials by all schools in the district.

Secondary schools indicated that venturing into pig rearing, supplying teaching and learning materials and venturing into co-operative shops were some of the best strategies which could be used by public secondary schools to reduce the current financial challenges faced.

4.4. Summary of findings

This chapter presents the findings of the study. For objective one, findings revealed that schools engage in various financial mobilization strategies at local level to ensure sustainable finances are raised at school level. Findings indicate that public secondary schools face various challenges in mobilizing finances at local level at school and beyond the schools.

With regard to the final objective, public secondary schools indicated that they were well poised to ensure that various strategies are used ensuring that public secondary school alleviate the financial challenges faced in financing programmes running under the school.

CHAPTER: DISCUSSION OF FINDINGS

DISCUSSION OF FINDINGS

5.0. Overview

The foregoing chapter presented findings of the study to *examine financial Resource mobilization business strategies in public secondary schools of Lusaka District, Zambia*. This chapter continues with discussion of the findings. Discussion of findings has been arranged according to study objectives which have highlighted major themes which emerged in the study.

5.1 Strategies of Mobilizing Financial resources

The findings of the study revealed that public secondary schools in Lusaka district are funded by central government which has always promoted secondary education through finance in form of grants. All schools under study indicated that grants were received at intervals from government through the Ministry of General Education. This finding is in line with UNICEF (2016) who indicated that schools are allocated monies for routine operations. For a long time now, public schools especially secondary schools have continued to benefit from government funding both materially and financially. This notion was further supported by Burns and Koster (2016) who emphasized that central government was obliged to fund the education system.

However, the study also indicated that though government grants were provided in secondary school in Lusaka district, the funds were not enough to cater for the many needs and programs running under the schools. This entails that grants provided by the government through the Ministry of General Education (MoGE) were not adequate to guarantee smooth running of all programmes under the school. This finding is in tandem with Akingi and Nyangia (2015) who admitted scarcity of financial support to the Ministry of General Education. It is evident that the Ministry of General Education is also struggling to ensure that all programmes in education provision are fully funded because of stringent budgetary allocations done through the Ministry

of Finance. Education sector is among the many ministries under government competing for limited resources in order to provide service to the general public. This finding is further supported by Kayula (2014). This finding justifies the need for public secondary schools to be innovative by thinking outside the box to meet routine expenditure in running secondary schools. In addition, the quality of service provided by secondary school leaves much to be desired because they have to find alternative sources of finances as they provide education to the general public as core business. This finding is in line with the Resource Mobilization theory adopted for the study which emphasizes financial mobilization by organization and institutions to acquire needed financial resources.

5.1.1 User Fees in Financial Resource Mobilization

The study also indicated that public secondary schools have adapted to erratic supply of government funding through grants by using other means of raising the much-needed finances at school level. It was discovered that secondary schools in Lusaka District were highly dependent on user fees paid by parents on termly or yearly basis. As such, user fees have continued to be a major source of finances in public secondary schools. This entails that the provision of secondary education involves cost sharing where parents are expected to pay an agreed fee for a child to benefit from secondary education. This finding is supported by the World Bank (2015) who emphasized that secondary schools charge fees to learners. These user fees provide schools with the much-needed monies to fund various projects running under the school. In addition, secondary schools indicated commitment to fund education provision using local initiatives by being innovative to reduce financial challenges faced on daily basis.

5.1.2 Growth Entrepreneurial Activities used in Financial Mobilisation

Moreover, the study further highlighted that secondary schools had undertaken various steps to ensure that finances in public secondary schools were mobilized using local initiatives of entrepreneurial nature in agriculture, running of Tuck shop, renting out school infrastructure among the notable activities. This finding is supported by Bhatnagar and Argawal (1997) who

pointed out that inadequately funded schools had become enterprising to generate funds. This finding is further buttressed by Msoroka (2010) who emphasized on private financing sources for schools. However, despite secondary schools engaging in such ventures to mobilize finances at school level, the amounts raised from the aforementioned activities were minimal to guarantee financial stability in public secondary schools. This is indicative of the fact that education provision is a very expensive venture which requires government support both financially and materially. Hence, schools cannot run effectively if they continue to solely depend on government grant as a source of funds. Schools should continue to innovate new ways of mobilizing financial resources which are sustainable because secondary education provision is money oriented.

In the quest to mobilize funds in secondary schools, most school had shifted most of the attention towards entrepreneurial activities at the expense of providing education to the general public which is core business. Hence, quality time is spent on income generating activities thereby compromising the overall quality of education provided in secondary schools. This could be one of the reasons for dwindling education standards in terms of performance among learners passing through public secondary schools.

In terms of management of financial resources at school level, the study indicated that head teachers as immediate controlling officers at school ensured that all finances entrusted to the school were managed well. Head teachers in public secondary schools ensured that accountability and transparency were upheld at all times. This finding is in line with Dunn (2005). In addition, to ensure prudent financial management, accounting officers have been employed in secondary schools through the Ministry of Finance to provide prudent financial management at school level. Hence, the role played by Head teachers in ensuring that accountability and transparency were upheld in schools was aimed at improving the financial standing of the schools. In addition, the role played by Head teacher in mobilizing and use of

financial resources in school ought to be treated with the seriousness it deserves to improve effective and efficient use of the merger finances available in school.

Moreover, this study indicated that head teachers ensured that budgeting was done at the beginning of the year to ensure that financial planning for enhanced management of financial resources is embraced at school level. School finance committee sat at the beginning of the year to plan on the various projects that will run under the school alongside projections of money to be spent. The Resource Mobilization Theory point to the need for use of human resource towards accomplishing organizational goals which in this case borders on financial mobilization. Hence, the theory supports the idea of utilizing local resources both financial and human resource to acquire additional finances. Hence, secondary schools should take advantage of the accessible and available resources to sustainably boost its financial base. As such formulation of business plan can have positive impact on financial standing in secondary schools.

5.2 Challenges faced in Financial Resource Mobilization

Challenges are part of everyday running of secondary schools. The study revealed that secondary schools in Lusaka district were faced with various challenges in the quest to mobilize financial resources. Among the notable challenges faced in mobilizing financial resources in public secondary schools included; delayed payment of user fees, reduction of monies collected from user fees, political influence and inadequate funding from central government. This finding is in agreement with UNICEF (2012) who indicated the many challenges that schools face in mobilizing finances.

5.2.1 Delayed payment of user fees

Delayed payment of user fees emerged prominent among secondary schools because most of the parents expressed failure to pay user fees on time even when the fees had been reduced drastically by the Ministry of General Education. Moreover, parents delayed in paying user

fees because they took advantage of the directive by government emphasizing that no school head teachers were supposed to send away learners who fail to pay the stipulated fees. Hence, reforms on user fees have negative impact on revenue collection in secondary schools today than ever before.

5.2.2 Limited money collected from user fees

The study also indicated that amounts collected for, user fees had reduced drastically owing to the fact that government had reduced the user fees in urban areas to K200 per term. This reduction in user fees charged on each learner as part of cost sharing had reduced the financial base in schools because amounts collected in general were minimal to fund all activities taking place in school. This finding is supported by Smith (2017) who acknowledged financial challenges faced by schools due to limited money collected from user fees. Hence, user fees collected in secondary schools have slumped since 2019 as imposed by government. In addition, all schools including secondary schools were directed not to demand additional fees from learners as well as additional materials such as floor polish, reams of paper, working implements upon admission. Hence, the reduction in user fees by government has negatively affected the financial muscle in secondary schools because schools are faced with financial challenges throughout the year because collections from user fees are inadequate.

5.2.3 Political influence

The external environment has grown in importance with regard to the manner schools are run. Political influence has proved to be a force to reckon with in this era where politics have taken central stage in education provision. School head teachers fail to send children home who have failed to pay user fees. In addition, political leaders have taken advantage of pronouncements by the Minister of education that no child should be sent away from school for failure to pay school fees. This has made secondary schools to fail where collection of user fees is concerned.

Hence, school authorities are limited in terms of action they can take to ensure that all learners pay up the user fees.

5.2.4 Inadequate financial base

This study indicated that secondary schools are ever grappling with limited finances to fully fund projects and programmes running under the school. Most secondary schools are overwhelmed by the many challenges they face in providing quality education with merger resources obtained from grants, user fees and other locally gown fundraising ventures initiated at school level. This finding is confirmed by MoGE (2019) on the effects of reduction of funding in all secondary schools. Hence, not all secondary schools are capable of investing money into fundraising venture because the money is not just available in school as start-up capital.

5.3 Strategies that can be employed to improve Financial Resource mobilization

The study indicated that public secondary schools in Lusaka District have shown adaptability characteristics of generating own finances by engaging in activities of entrepreneurial nature. This finding is supported by Syacumpi (2012) who indicated that schools cope through different funding sources. However, the study findings also revealed that secondary schools have indicated willingness to adopt new strategies to improve financial mobilization. Among the notable financial mobilization strategies advocated for included; establishment of corporative shops, peanut butter manufacturing, venturing into fish farming, introduction of commercial bus business as well as strengthening partnership with parents in fundraising. This finding is at variance with Anderson and Lumbly (2005) who emphasized on simple day activities of entertainment nature such as concerts, dancing evening and fireworks display as lucrative fundraising venture which schools could embark on.

5.3.1 Cooperative shops

Cooperative shops were indicated as major fundraising strategy which could be used by schools to beef up schools' financial base. This finding is in line with King and Wylie (2004) who encouraged school to invest in property development as ways of raising finances in school. However, despite this line of thought, cooperative shops can have less impact on schools' financial base because of minimal amount of money which could be raised against the needs of that particular school. In addition, locational aspects of cooperative shops may bring in other challenges for this kind of business to be operational in school premises.

5.3.2. Peanut Butter Manufacturing

As an agriculture related activity, peanut but manufacturing was cited as an important and lucrative fundraising venture which could help schools to adequately provide revenue in school. However, this business venture would require schools to inject additional funds in buying and putting up necessary infrastructure for peanut butter manufacturing plant which schools may not have. Moreover, this business venture is labour intensive and would require schools to employ personnel to run adding to the cost of doing business.

5.3.3 Venture into Fish Farming

Fish farming could help schools to sustainably mobilize additional funds. This business venture once constructed could provide good financial resource base for schools as long as the management process is done well. However, good start-up capital was important to bring fish farming to fruition.

Moreover, the need to improve financial management was important in the running of public secondary schools in Lusaka District. This entails that provision of secondary education has become very expensive and grants provided by government are not enough to cater for the many competing needs in school. As such, it is anticipated that standards of education provided in secondary level may continue to dwindle due to the many financial challenges faced by

individual secondary schools as they provide education. On the other hand, the standards of education provision may continue to suffer because most of the schools would concentrate on mobilizing financial resources through business engagements at the expense of providing quality teaching and learning. Given the natural setting, schools would love to continue receiving financial resources from the government and concentrate solely on providing quality education as opposed to engaging in fundraising ventures as the case is just to supplement finances in school.

The suggested strategies for financial mobilization in secondary schools fit well with the Resource Mobilization Theory which calls for utilization of local resources to achieve financial liberty in organizations especially schools. Theoretical implications are that secondary schools need to intensify financial resource mobilization needed in school to promote effective and efficient teaching and learning. In addition, the theory adopted stresses the need to use local resources such as infrastructure, human resource, knowledge, group effort to mobilize funds which is evident in secondary school. Hence, the theory fosters the spirit of self-reliance through sound financial mobilization strategies and social movement within reach which secondary schools under study have exhibited. As such, secondary schools are becoming more entrepreneurial oriented in focus by engaging in business activities in the quest to raise money needed to provide quality education.

5.5 Summary

The chapter discussed major findings from chapter 4 in relation to the literature reviewed and the theoretical framework adopted for the study. The chapter highlighted the emerging themes on strategies of financial resource mobilization, challenges and suggested strategies for improved financial resource mobilization in secondary schools in Lusaka District. Theoretical implications of the study were also addressed in relation to the findings.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.0 Overview

The previous chapters, chapter one introduced the study, chapter two dealt with literature review, chapter three highlighted the methodology adopted by the study, chapter four brought out the findings of the study and chapter five discussed the findings in relation to the Resource Mobilization theory. Chapter six brings out the conclusion and recommendations of the study. This chapter presents a conclusion and recommendations based on the research objectives, findings and the theoretical framework to examine financial mobilization business strategies in secondary schools of Lusaka District. Zambia.

6.1 Conclusions

The current study sought to examine financial mobilization in secondary schools of Lusaka District in Zambia. The objective of the study were (1) to find out strategies used in mobilizing financial resources in public secondary schools of Lusaka District. ii) to determine challenges faced by schools in mobilizing and managing financial resources in public secondary schools of Lusaka District, and iii) to solicit for ways to enhance mobilization of financial resources in selected public secondary schools in Lusaka District.

As indicated in the previous paragraph, the first objective sought to find out methods used in mobilizing financial resources in secondary schools of Lusaka District. The findings to this objective revealed that apart from grants provided to secondary schools, other strategies of mobilizing financial resources were used in public secondary schools. This state of affairs was due to limited funding provided by the government through grants. Hence, schools engage in various activities to mobilize financial resources. However, among the many strategies used to mobilize financial resources, user fees have remained a major source of financial resources in secondary schools. Due to limited funding provided to secondary schools by central

government, more effort has been devoted towards mobilizing financial resources through entrepreneurial activities.

In the quest to improve financial management in secondary schools, various measures have been taken by school authorities especially planning through prudent budgeting process which is done by the school finance committee.

With regard to the second objective which sort to determine challenges faced by schools in mobilizing and managing financial resources in secondary schools of Lusaka District, the study findings reveled that secondary schools in Lusaka District were faced with a number of challenges in financial mobilization. Delayed payment of user fees, reduction in amount of money raised through user fees, political influence and inadequate funding from central government through grants were some of the notable financial challenges faced by secondary schools. Moreover, some of these challenges aforementioned have been compounded after the government through the Ministry of General Education introduced the new education reforms bordering on user fees which saw a reduction paid by parents with children in secondary schools countrywide.

The third objective considered to solicit for ways to enhance mobilization of financial resources in selected secondary schools in Lusaka District. Despite the many challenges faced by secondary schools in mobilizing financial resources, various strategies were suggested as possible ways to improve financial mobilization. Establishment of cooperative shops, peanut butter manufacturing, venturing into fish farming, commercial bus business and partnership with parents come out strongly as lucrative ventures that schools could take on to improve financial mobilization. This entails that secondary school management is thinking outside the box in terms of soliciting additional finances to effectively provide education to the learner despite receiving financial support from central government through grants. Hence, secondary schools must continue to seek better and more effective and efficient ways of generating finances at school level by not over-depending on government support which has proved to be

very unsustainable. Secondary school should become financially independent by generating sustainable finances needed to run all school programmes.

However, secondary schools must continue to provide quality education to the general public in as much as they have intensified financial mobilization ventures. The need to strengthen partnerships with other stakeholders especially parents must become central to promoting sustainable sources of revenue to effectively fund school projects and programmes.

6.3. Recommendations

Based on the findings, discussions and conclusions, the study makes the following recommendations:

- (i) The Ministry of General Education (MoGE) should continue to provide financial support to secondary schools on time as they have always done. Moreover, the amount of grants given to individual schools must be increased and consistent because schools have indicated various difficulties in access government grant on time. Most schools indicated that grants received were erratic whereby schools would go for more than six months without government funding. Funding allocated to the education sector must be increased because of the growing demand for secondary education at present and for the future through provision of grants at regular intervals.
- (ii) Schools indicated commitment in mobilizing financial resources at local level variously which have helped them to run school programmes effectively even without government funding. Hence, school must invest into various financial mobilization activities by being entrepreneurial minded. There is need to intensify Production Unit (PU) in all secondary schools. Secondary schools have the potential to invest money raised from user fees into other business ventures to ensure that sources of finances at school level are increased.
- (iii) As a way to revamp Production Unit (PU) in secondary schools, the Ministry of General Education must provide support to the schools by providing financial and material

support specifically to schools position themselves to engage in entrepreneurial activities more easily because start-up capital is always a challenge for some schools to initiate a business venture.

- (iv) With reduction in funding by government in form of grants, the Ministry of General Education must partner with Ministry of Agriculture to provide the much-needed technical assistance of best practices in plant and animal farming. Most of the secondary schools need knowledge on good practices in crop and animal management in order to reduce wasting of investment into various agriculture related projects. There is need to continue sensitizing schools in entrepreneurial activities which they can possibly take on in the near future to effectively generate finances.
- (v) Secondary schools must continue to partner with parents through Parents Teachers Association (PTA) to initiate and promote sustainable fundraising ventures which are locally grown. In addition, partnership with parents is the best way to go in order to promote ownership of the various projects taking place at school level.
- (vi) The core mandate of secondary schools is to provide quality secondary education to the learners. In as much as secondary schools are encouraged to seek other means of raising school finances as indicated in the new education reforms, the Ministry of General Education must ensure that secondary school remain focused in the provision of quality secondary education by not turning schools into business houses at the expense of providing education.

6.4. Recommendations for further studies

The researcher recommends an in-depth study to be done on the contribution to academic and school performance in relation to Production Unit (PU).

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APPENDIX I: Interview Guide Questionnaire

NO.

UNIVERSITY OF ZAMBIA

INSTITUTE OF DISTANCE EDUCATION

Date:

INTERVIEW GUIDE QUESTIONNAIRE

Dear Sir/Madam,

I am GWENNIE MWAMBA LUTEMPO, a **Master of Education Management** student at the University of Zambia carrying out a research on “**Mobilization and Management of Financial Resources in Selected Secondary Schools of Lusaka District of Zambia**”.

You have been selected to participate in the study so that you can give objective information; as such, you are being assured of confidentiality as well as academic target of the study.

1. BACKGROUND INFORMATION:

What is your position?

SECTION A: MOBILIZING FINANCIAL RESOURCES

1. Government Funding

(i) Do you receive government funding?

(ii). How often do you receive government funding?

(iii) Is the funding adequate?

(iv) What is the total percentage of the funding received?

2. Which other sources do you get funding from?

3. What do you intend to do in the future to raise funds?

SECTION B: MANAGEMENT OF FINANCIAL RESOURCES

1. Management of Funds

(i) In terms of management, who is responsible for collection of the funds and fees?

(ii) How do you manage the financial resources once you have them in school?

2. Utilization of Funds

(i) How do you utilize the financial resources?

(ii) In terms of expenditure, who approves expenditure in this school?

3. Accountability of Funds

(i) Do you produce Returns or Financial Statements for your school?

(ii) Are you accountable and transparent in your expenditure?

(iii) Is your school Audited by responsible government Auditors?

SECTION C: CHALLENGES IN FINANCIAL RESOURCES MOBILIZATION

1. What are some of the challenges you experience in financial management and mobilization?
Rank them from the biggest challenge

(a) Financial Management Challenges

(b) Financial Mobilization Challenges

SECTION D: STRATEGIES FOR MOBILIZING FINANCIAL RESOURCES

1. What new strategies are you employing to mobilize financial resources?

2. What new strategies are you employing to manage financial resources?

3. What other strategies are you employing to reduce financial challenges?

**Thank you for the valuable time you put in answering the Questions.
May God bless you!**

APPENDIX II: Introductory Letter



UNIVERSITY OF ZAMBIA – ZIMBABWE OPEN UNIVERSITY (UNZA-ZOU)

Telephone: 26021-1-291777-78 Ext. 3500/ 0978/772249
Telegrams: UNZA LUSAKA
Fax: 26021-1-253952
Email: director-ide@unza.zm

P.O. Box 32379
LUSAKA, ZAMBIA

DATE: _____

Dear Sir/Madam

RE: CONFIRMATION OF STUDY

Reference is made to the above subject.

This serves to confirm that _____ of NRC
Number _____ and computer number _____ is
a bonafide student of the University of Zambia in collaboration with the
Zimbabwe Open University (UN ZA-ZOU).

The student is pursuing a Master of Education Management and
Administration (MEDA) Programme and that he/she will be carrying out a
research on _____

Any assistance rendered to him/her will be greatly appreciated.

Prof. Boniface Namangala (PhD)
DIRECTOR
INSTITUTE OF DISTANCE EDUCATION